

## Saving Part 1

### Genesis 41

*Genesis 41* offers us good teaching about saving and about the percentage of saving that we need to keep for the future. From the famous story about Pharaoh's dream and its fulfillment, we can learn good lessons about planning in life especially pertaining to finances and how to live in the wisdom of God so that we have plenty in times of famine and can avoid getting entangled in the web of scarcity. Let us read the whole chapter of *Genesis 41* to know how to apply the principles contained in it.

*"1 And it came to pass at the end of two full years, that Pharaoh dreamed: and, behold, he stood by the river. 2 And, behold, there came up out of the river seven well favoured kine and fatfleshed; and they fed in a meadow. 3 And, behold, seven other kine came up after them out of the river, ill favoured and leanfleshed; and stood by the other kine upon the brink of the river. 4 And the ill favoured and leanfleshed kine did eat up the seven well favoured and fat kine. So Pharaoh awoke. 5 And he slept and dreamed the second time: and, behold, seven ears of corn came up upon one stalk, rank and good. 6 And, behold, seven thin ears and blasted with the east wind sprung up after them. 7 And the seven thin ears devoured the seven rank and full ears. And Pharaoh awoke, and, behold, it was a dream. 8 And it came to pass in the morning that his spirit was troubled; and he sent and called for all the magicians of Egypt, and all the wise men thereof: and Pharaoh told them his dream; but there was none that could interpret them unto Pharaoh. 9 Then spake the chief butler unto Pharaoh, saying, I do remember my faults this day: 10 Pharaoh was wroth with his servants, and put me in ward in the captain of the guard's house, both me and the chief baker: 11 And we dreamed a dream in one night, I and he; we dreamed each man according to the interpretation of his dream. 12 And there was there with us a young man, an Hebrew, servant to the captain of the guard; and we told him, and he interpreted to us our dreams; to each man according to his dream he did interpret. 13 And it came to pass, as he interpreted to us, so it was; me he restored unto mine office, and him he hanged. 14 Then Pharaoh sent and called Joseph, and they brought him hastily out of the dungeon: and he shaved himself, and changed his raiment, and came in unto Pharaoh. 15 And Pharaoh said unto Joseph, I have dreamed a dream, and there is none that can interpret it: and I have heard say of thee, that thou canst understand a dream to interpret it. 16 And Joseph answered Pharaoh, saying, It is not in me: God shall give Pharaoh an answer of peace. 17 And Pharaoh said unto Joseph, In my dream, behold, I stood upon the bank of the river: 18 And, behold, there came up out of the river seven kine, fatfleshed and well favoured; and they fed in a meadow: 19 And, behold, seven other kine came up after them, poor and very ill favoured and leanfleshed, such as I never saw in all the land of Egypt for badness: 20 And the lean and the ill favoured kine did eat up the first seven fat kine: 21 And when they had eaten them up, it could not be known that they had eaten them; but they were still ill favoured, as at the beginning. So I awoke. 22 And I saw in my dream, and, behold, seven ears came up in one stalk, full and good: 23 And, behold, seven ears, withered, thin, and blasted with the east wind, sprung up after them: 24 And the thin ears devoured the seven good ears: and I told this unto the magicians; but there was none that could declare it to me. 25 And Joseph said unto Pharaoh, The dream of Pharaoh is one: God hath shewed Pharaoh what he is about to do. 26 The seven good kine are seven years; and the seven good ears are seven years: the dream is one. 27 And the seven thin and ill favoured kine that came up after them are seven*

*years; and the seven empty ears blasted with the east wind shall be seven years of famine. 28 This is the thing which I have spoken unto Pharaoh: What God is about to do he sheweth unto Pharaoh. 29 Behold, there come seven years of great plenty throughout all the land of Egypt: 30 And there shall arise after them seven years of famine; and all the plenty shall be forgotten in the land of Egypt; and the famine shall consume the land; 31 And the plenty shall not be known in the land by reason of that famine following; for it shall be very grievous. 32 And for that the dream was doubled unto Pharaoh twice; it is because the thing is established by God, and God will shortly bring it to pass. 33 Now therefore let Pharaoh look out a man discreet and wise, and set him over the land of Egypt. 34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years. 35 And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities. 36 And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine. 37 And the thing was good in the eyes of Pharaoh, and in the eyes of all his servants. 38 And Pharaoh said unto his servants, Can we find such a one as this is, a man in whom the Spirit of God is? 39 And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art: 40 Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou. 41 And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt. 42 And Pharaoh took off his ring from his hand, and put it upon Joseph's hand, and arrayed him in vestures of fine linen, and put a gold chain about his neck; 43 And he made him to ride in the second chariot which he had; and they cried before him, Bow the knee: and he made him ruler over all the land of Egypt. 44 And Pharaoh said unto Joseph, I am Pharaoh, and without thee shall no man lift up his hand or foot in all the land of Egypt. 45 And Pharaoh called Joseph's name Zaphnathpaaneah; and he gave him to wife Asenath the daughter of Potipherah priest of On. And Joseph went out over all the land of Egypt. 46 And Joseph was thirty years old when he stood before Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt. 47 And in the seven plenteous years the earth brought forth by handfuls. 48 And he gathered up all the food of the seven years, which were in the land of Egypt, and laid up the food in the cities: the food of the field, which was round about every city, laid he up in the same. 49 And Joseph gathered corn as the sand of the sea, very much, until he left numbering; for it was without number. 50 And unto Joseph were born two sons before the years of famine came, which Asenath the daughter of Potipherah priest of On bare unto him. 51 And Joseph called the name of the firstborn Manasseh: For God, said he, hath made me forget all my toil, and all my father's house. 52 And the name of the second called he Ephraim: For God hath caused me to be fruitful in the land of my affliction. 53 And the seven years of plenteousness, that was in the land of Egypt, were ended. 54 And the seven years of dearth began to come, according as Joseph had said: and the dearth was in all lands; but in all the land of Egypt there was bread. 55 And when all the land of Egypt was famished, the people cried to Pharaoh for bread: and Pharaoh said unto all the Egyptians, Go unto Joseph; what he saith to you, do. 56 And the famine was over all the face of the earth: and Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt. 57 And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands." (Genesis 41:1-57 KJV)*

Joseph was sent to Egypt when his brothers sold him as a slave. When he reached Egypt, he was bought by one of the officials of Pharaoh who finally made him manage his household. While he was working honestly in that house, the wife of his master fabricated a story against him that he wanted to bed her. That allegation found Joseph in prison. While he was in prison, God bestowed upon him the gift of interpreting dreams which ultimately improved the quality of his life and got him out of prison.

The wisdom and talents that God gives us is to shape our future. Better planning of our lives based on Biblical principles will pave the way for us to serve God fruitfully and live for His purpose more effectively.

Joseph finally found himself standing and serving before Pharaoh: *“29 Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.” (Proverbs 22:29 KJV)* Joseph had nothing at that time in his hand, but he was still able to gain authority and riches because he lived wisely and was diligent in his business and holy in his living.

The interpretation that Joseph gave Pharaoh for the two dreams confirmed to him that there would be seven years of plenty when he would have great harvest and income followed by a very severe famine that would make people forget the seven years of plenty. *“31 And the plenty shall not be known in the land by reason of that famine following; for it shall be very grievous.” (Genesis 41:31 KJV)* That explanation was a revelation from God. *“16 And Joseph answered Pharaoh, saying, It is not in me: God shall give Pharaoh an answer of peace.” (Genesis 41:16 KJV)*

Joseph also suggested to Pharaoh the strategy to adopt in order to face the famine. First, he explained to him how to handle the seven years of plenty and then the way to handle and deal with the seven years of ravaging famine. Joseph gave him the strategy from God’s Word and revealed to him God’s will with regard to managing the famine. **The first lesson we learn from what Joseph suggested to Pharaoh is that saving begins when we have plenty. Successful wise people’s management to the coming famine will be dated from the time they have plenty. Those who start to save when famine begins to raise its head will face utter failure. We need to apply the same strategy as Joseph and that will enable us to face famines in life; before the famine starts, we need to be ready with our saving.**

Let us read and understand what Joseph told Pharaoh: *“33 Now therefore let Pharaoh look out a man discreet and wise, and set him over the land of Egypt. 34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years. 35 And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities. 36 And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine.” (Genesis 41:33-36 KJV)*

**I. The need for a wise and discreet leader:** *“33 Now therefore let Pharaoh look out a man discreet and wise, and set him over the land of Egypt.” (41:33 KJV)* \* **When the leader of the family or the church leader is wise and discreet, he works conscientiously. He uses time and resource to his advantage, keeping in mind the people dependent on him. Wise and discreet leaders work for the day and achieve good things for the future. \* A leader, who has a leaning**

**towards saving, shows true concern and is capable of seeing the future through God’s eyes and the Scriptures. A leader who has no concern about saving is neither wise nor concerned about the future.**

**II. A body of committed people should be committed to executing such command:** *“34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.” (Genesis 41:34 KJV)* \* **Awareness should be raised on saving and storing as good stewards for all the resources that God has and will give us as a family and as a church, translating that into actual savings and keeping aside to meet the future demands. \* Every member of the church and every worker needs to be exposed and oriented towards such teachings to avoid the aftermath of bad management of resources. I teach and mobilize all the members and workers with me towards knowing and living this teaching. \* Circumstances and events have proved the danger of moving in life without Biblical instructions about saving.**

Joseph suggested to Pharaoh that he should collect 1/5 of all plenteous years, *“Take up the fifth part of the land of Egypt in the seven plenteous years.” (Genesis 41:34 KJV)* That amount is equal to 20% of all the income for all the plenteous years. **The blessing of God in the life of the church and in the life of each and every member, worker, or family will go through seasons. Sometimes there is plenty and sometimes there is scarcity. Therefore, we need to use the opportunity and motivate those who are under the blessing to keep saving for the future in order for them to be ready for the time of scarcity.**

Joseph had acknowledged his dependency on God to Pharaoh for the revelation of the dream. *“16 And Joseph answered Pharaoh, saying, It is not in me: God shall give Pharaoh an answer of peace.” (Genesis 41:16 KJV)* He explained the dream carefully to Pharaoh as God had explained it to him. Therefore, we can easily conclude that the solution that Joseph gave to Pharaoh to face the seven years of famine was God’s instruction and not Joseph’s. It was truly fulfilled in the Scripture. *“God shall give Pharaoh an answer of peace.” (Genesis 41:16 KJV)* It is revealed in the Scriptures below that it was not Joseph’s opinion but God’s. *“25 And Joseph said unto Pharaoh, The dream of Pharaoh is one: God hath shewed Pharaoh what he is about to do. 28 This is the thing which I have spoken unto Pharaoh: What God is about to do he sheweth unto Pharaoh. 39 And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art.” (Genesis 41:25, 28, 39 KJV)* In *Genesis 41*, it shows clearly to us how much we need to save. **We need to save a minimum of 20% of our income. One-fifth of our entire income needs to be put aside as saving. If we obey God today, we shall receive from God ‘an answer of peace’ during the time of famine. But, if we disobey Him and His instructions, we will be swallowed up by famine.**

**III. Places need to be prepared for the store:** *“35 And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities.” (Genesis 41:35 KJV)* At that time, they stored grain in silos to keep it intact for a long period of time. During the seven years of plenty, grains were stored in this way and it served the purpose during the seven years of famine. The amount that was collected in the first year was to be consumed in the eighth year, and the amount that was collected in the seventh year was to be eaten in the fourteenth year. **Today we need to and can save our income in the form of cash in banks and in a suitable currency that is stable and or well recognized all over**

the world. We need to avoid changing from one currency to another to avoid loss during the exchange process.

Money needs to be saved in banks in the form of fixed deposits over a period of time so we can get some interest from them. Moreover, since it is a fixed deposit account, we will not have easy access to the money and this can prevent us from easily falling into the temptation of withdrawing money and spending it.

I teach my disciples and workers to save in banks, and whenever they get a good amount, I instruct them to put it into time deposit schemes.

**IV. Prepare strategic reserve:** “36 And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine.” (Genesis 41:36 KJV)

In terms of stable financial status we need to have the following categories of resources:

- **Category 1:** We need to have a regular amount of money for daily living.
- **Category 2:** We need to have a regular amount of money to deal with urgent situations and states of emergency that arise in life.
- **Category 3:** We need to have a good amount of money on hand as a reserve for the future. This we can call as the strategic reserve that will be used so that the families and the church will not perish during the time of severe famine.

All the members, workers, and families in the church, as well as the church treasury, should be trained and be prepared so that they have all the three categories of resources.

When Joseph explained to Pharaoh the dreams and gave him the instruction of what to do, Pharaoh humbled himself. “37 And the thing was good in the eyes of Pharaoh, and in the eyes of all his servants.” (Genesis 41:37 KJV) \* The solution for all our financial problems is to be humble and have the willingness to accept the instructions that come from God’s Word. \* One of the difficult teachings that I have introduced to the Church of God is the teaching on saving. The reason behind it is that it requires people to be humble, submit to discipline, and to keep away from indulging in worldly pleasures and from following traditional practices. \* It will prove to be very beneficial to the people and the church in the days of famine allowed by God to test and justly judge our stewardships. Truly Pharaoh and the people with him humbled themselves. In fact, they not only appreciated the idea and its application, but they also appreciated and valued Joseph who instructed them what to do. “38 And Pharaoh said unto his servants, Can we find such a one as this is, a man in whom the Spirit of God is? 39 And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art.” (Genesis 41:38-39 KJV) Pharaoh recognized that Joseph had the “Spirit of God”, based on the advice and instruction that they received from him, that he received a revelation directly from God. When I speak to people about saving, they ask me, ‘Is this what really God wants us to do?’ The truth is this: **When pride and worldliness consume the people and when their selfish desire prevails, they are not willing to deny themselves and the things they want to do.** Pharaoh was willing to humble down and was willing to give up worldly pleasures to be able to save one fifth (1/5) of the income of food. \* Today, the people of God strongly resist the teaching of saving. Therefore, more famines from God are on its way

to consume those who refuse to discipline themselves in order to save. \* I don’t get intimidated by anyone who will scoff at me when I teach about stewardship and lay emphasis on saving. My reason for that is not only because the Scripture teaches us but also because of my experience with people who have faced financial ruin. I have wept many times witnessing families and individuals being swallowed not by crocodiles, lions, or snakes, but by bank loans and credit card debts.

“40 Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou. 41 And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt. 42 And Pharaoh took off his ring from his hand, and put it upon Joseph’s hand, and arrayed him in vestures of fine linen, and put a gold chain about his neck; 43 And he made him to ride in the second chariot which he had; and they cried before him, Bow the knee: and he made him ruler over all the land of Egypt. 44 And Pharaoh said unto Joseph, I am Pharaoh, and without thee shall no man lift up his hand or foot in all the land of Egypt.” (Genesis 40:40-44 KJV) Pharaoh appointed Joseph in the midst of great honor over all the land of Egypt. This was ordained by God to execute His plan to put the whole land of Egypt under discipline and on the important project of saving. Pharaoh sensed and valued the importance of such a project to his country. **Nowadays, many families, many who serve God, and many churches, face famine, and are under the heavy yoke of debts brought upon themselves due to their disobedience of God’s Word and lack of planning to save the 1/5 of their income ‘during the years of plenty’.**

“44 And Pharaoh said unto Joseph, I am Pharaoh, and without thee shall no man lift up his hand or foot in all the land of Egypt.” (Genesis 40:44 KJV) This great authority vested upon Joseph was an acknowledgment of Pharaoh’s appreciation for Joseph’s revelation from God. Pharaoh gave Joseph the free hand over the land of Egypt and that no one should lift up hand or feet without his permission. \* **The savings of the families that constitute the church should be under the observation and the scrutiny of the church leader. He should be the one to approve or stop the use of the strategic reserve. The head of the families should exercise self-control over their finances and learn to control themselves not to touch and use the strategic reserve for each and every person. \* The development of the strategic reserve will take several years. This we saw in Joseph’s case. It took seven years for Joseph to build the strategic reserve for Egypt. Self-control is very much needed starting from the stage of its inception to its maturity.**

“45 And Pharaoh called Joseph’s name Zaphnathpaaneah; and he gave him to wife Asenath the daughter of Potipherah priest of On. And Joseph went out over all the land of Egypt.” (Genesis 41:45 KJV) The meaning of Zaphnath-paaneah is ‘**Treasury of the glorious rest**’. Good budgeting and disciplined spending with appropriate savings of a fifth of our income (1/5) will give us ‘an answer of peace’ from all financial constraints.

Joseph married during the seven years of prosperity. **It is good to learn that time of prosperity is the time of settlement and settlement is the best time to start a family.** He had two sons from Asenath, his wife during the seven years of plenty. “50 And unto Joseph were born two sons before the years of famine came, which Asenath the daughter of Potipherah priest of On bare unto him. 51 And Joseph called the name of the firstborn Manasseh: For God, said he, hath made me forget all my toil, and all my father’s house. 52 And the name of the second called he Ephraim: For God hath caused me to be fruitful in the land of my affliction.” (Genesis 41:50-52 KJV) If we know how to handle our finances by abiding by the instructions



of God's Word and the teaching and the discipline of the church about saving, then we will be made fruitful in the land that God has placed us in. He will give us forgetfulness of all our previous sufferings. Financial relief will ameliorate our lives.

*"46 And Joseph was thirty years old when he stood before Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt. 47 And in the seven plentiful years the earth brought forth by handfuls. 48 And he gathered up all the food of the seven years, which were in the land of Egypt, and laid up the food in the cities: the food of the field, which was round about every city, laid he up in the same. 49 And Joseph gathered corn as the sand of the sea, very much, until he left numbering; for it was without number." (Genesis 41:46-49 KJV)* We can get ideas for developing strategic reserve from the life of Joseph from the points mentioned below:

**A. Diligence from a young age:** When Joseph was just thirty, he started to collect for the strategic reserve. *"46 And Joseph was thirty years old when he stood before Pharaoh king of Egypt." (Genesis 41:46 KJV)* We need to teach and train our children and disciples to begin saving from their young age.

**B. Use the opportunity to collect in the time of plenty:** *"47 And in the seven plentiful years the earth brought forth by handfuls." (Genesis 41:47 KJV)* Many people waste the resources in the time of plenty, without being aware that their resources sooner or later will be exhausted.

**C. Maintain a high level of discipline and show commitment in the task assigned:** Joseph collected a portion of the grain that the earth brought forth for seven long years. *"48 And he gathered up all the food of the seven years, which were in the land of Egypt, and laid up the food in the cities: the food of the field, which was round about every city, laid he up in the same." (Genesis 41:48 KJV)* As long as there was plenty, Joseph collected the grain with true commitment and gladness, operating under the wisdom of God.

**D. Exercise perseverance in doing every task in every place that is accessible:** During those seven years, Joseph collected all the excess food in the land of Egypt and stored it in the cities. In every city, he laid up the food from the fields around it. *"48 And he gathered up all the food of the seven years, which were in the land of Egypt, and laid up the food in the cities: the food of the field, which was round about every city, laid he up in the same." (Genesis 41:48 KJV)* We need to continue to motivate every member, worker, and family in the church to adopt that same attitude. In addition to that, in the church treasury, a reserve should be kept.

**E. Never get deceived by times of plenty and stop collecting:** *"49 And Joseph gathered corn as the sand of the sea, very much, until he left numbering; for it was without number." (Genesis 41:49 KJV)* When there was plenty around Joseph and the blessings were overflowing, he was not deceived by the thought, 'There is so much, why I should attempt to collect to save?' And some will add this statement, 'Anyway, it is always there; when I need it, I will take it.' Many people will not collect and save because they can see that there is plenty and they will not believe that one day the plenty will go away. Joseph was not deceived with the plenty that he was seeing in front of his eyes in the whole seven years of plenty. I believe that this is one of the most common reasons given by people who do not want to save because

there is plenty in front of their eyes, but they are not aware that the plenty simply may vanish from in front of their eyes just overnight.

*"53 And the seven years of plentifulness, that was in the land of Egypt, were ended. 54 And the seven years of dearth began to come, according as Joseph had said: and the dearth was in all lands; but in all the land of Egypt there was bread." (Genesis 41:53-54 KJV)*

Sooner or later the plenty will cease and God will test every one according to what he did in his stewardship. God would allow famine to come and be severe to see clearly who would have savings. And that happened when God sent the famine at the time of Joseph; in all lands, the famine was evident except in Egypt because Joseph worked hard for seven years. Joseph passed the test in flying colors in the eyes of God, therefore let's strive to follow in his footsteps so we will also pass the test in flying colors. Those who live in constant discipline and perseverance will be differentiated by God from the wasteful ones through His famines; their good stewardships will speak for them. Injustice, corruption, and wickedness may disallow faithful people from being commended and recognized, but faithfulness in their stewardships will finally overcome all the evil work against them.

*"55 And when all the land of Egypt was famished, the people cried to Pharaoh for bread: and Pharaoh said unto all the Egyptians, Go unto Joseph; what he saith to you, do." (Genesis 41:55 KJV)* Joseph certainly stood out in the crowd when the famine came upon the land of Egypt. Pharaoh directed all the people who came to him during the famine to go to Joseph and to do what he told them to do. Not only those who are good stewards will truly be honored and will be most sought after in time of scarcity, but also they will be a source of relief to others who have nothing to eat. God will allow hardships and trials to pass on all people; the unfaithful will be caught with their dishonest stewardships, but the faithful stewards will glow and shine. Hence, let us understand that there is no escape from hardships and trials but it is your grit, tenacity to save, and perseverance clasped with God's wisdom that will see you through.

*"56 And the famine was over all the face of the earth: and Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt." (Genesis 41:56 KJV)* Joseph sold to the Egyptians what he had kept in reserve in the storehouses. So he received a payment for the grain he sold. So here we can see that Joseph did not lose what he saved for nothing, but he replaced them with money. Those who save and store will not incur a loss during times of scarcity, instead, they will receive a resourceful income. Joseph was a source of blessing to the whole land of Egypt and he was a big help to the people in times of severe scarcity and we must also be the same. Those who think to save are highly responsible people who can help other people around them, as Joseph helped the Egyptians.

*"57 And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands." (Genesis 41:57 KJV)* Not only Egypt benefitted from God's great project that He had initiated through Joseph, a man of diligence and discipline, but also other nations benefitted. The church that keeps savings and also teaches members and the families to do the same will soon extend her influence to other nations.

***"1 Now when Jacob saw that there was corn in Egypt, Jacob said unto his sons, Why do ye look one upon another? 2 And he said, Behold, I have heard that there is corn in Egypt: get you down thither, and buy for us from thence; that we may live, and not die."* (Genesis 42:1-2 KJV)** The family of Jacob moved towards Egypt due to the famine in Canaan and the availability of food in Egypt, thanks to Joseph for his wise stewardship. This event resulted in the reunion of Joseph with his brothers and particularly his brother Benjamin and Jacob his father. All of them came to live in the land of Egypt upon the invitation of Joseph to share in 'the plenty' in the midst of famine. **So we can conclude that saving may also be instrumental in rebuilding families and uniting them.**

***My dear and beloved:*** Let us humble ourselves before God and before His Word and be willing to respond to the teaching we received in this message and start to organize ourselves in order to be able to use the plenty that God is giving and start to save the fifth of it in an systematic way so we can be ready for any famine that may come in the future. Let us be diligent, organized, working with faith to achieve the good plan that God has for us and for His church. Let us pray ...

***My Prayer:*** Father God I come before you in the name of Jesus who died on the cross for my sins and rose from death to give me eternal life. Lord thank you for your encouraging Word that teaches me to save the one fifth of all what you are giving to me. Lord thank you for the plenty of resources that you had given to me and thank you for all the teaching, the corrections and the admonishments that I received in this message.

*Repent and renounce all your sins. Renounce your bad stewardship and wasting your resources. Repent of your pride, arrogance, boasting and showing off. Repent of your worldliness, your love for material things and your unnecessary spending on worldly things. Repent of your stubbornness and non willingness to take warning. Repent of your non willingness to save. Confess your laziness and being not organized. Confess your arrogance and non willingness to go along His will and the plan that He has for you. Repent of your non willingness to suffer for Christ and to serve Him. Lord I repent and renounce the following sins*

\_\_\_\_\_.

*Lord I commit myself to live according to the principles that we received from your Word to be good steward, start to save and to gather the extra that you are giving me and store for the future. Lord I am willing to go through the good plan that you have for me and to build up the strategic reserve for the future. Lord I commit myself to serve you and to suffer for your cause in serving your purpose in my life and in the life of the people.*

*Lord, thank you for my Brothers and Sisters who repented of their sins and are willing to follow your Word and live the style of life that you want them to live, to save and be ready for the future and for any famine that may take place. Lord increase their faith, give them diligence and perseverance to the task, and make them obedient to continue to obey you and be good example to others in their stewardship.*

*Lord bless us as a church and help us to continue to teach about stewardship and train the church members and the families to continue to save and manage their lives and expenses well in preparing for the future. Lord give us unity and help us to work as one team to do that. Lord lead us to teach new people those principles of today's message that they need in their lives.*

*Lord refill us with the Holy Spirit and give us the Spiritual gifts that we needs in our lives to go on and evangelize, and make new disciples and train new workers to go and plant more Bible studies and congregations for the church. Lord we pray for more people to be water Baptized and receive the Holy Spirit Baptism. Lord prepare us for your coming to go with you when you come. Lord fulfill the vision of the church, 'Multiplication in peace with implementing the whole will of God.' Lord bless us, enlarge our territory, let your hand be with us and free us from harm so that we will not feel pain. May the grace of the Lord Jesus and the love of God and the fellowship of the Holy Spirit be with us all in Jesus name, Amen.*

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Please send your tithes, your first fruit, and your various offerings to the church to this account

BANK NAME:  
First Abu Dhabi Bank (FAB)  
ACCOUNT NAME:  
RAMIZ BAHNAM ABBO KHALAF  
ACCOUNT NO.:  
1576003753162014  
IBAN:  
AE380351576003753162014  
SWIFT CODE:  
NBADAEACPU

Or contact me to this whatsapp Number: 00971551902647, or to this email: [thebread1@gmail.com](mailto:thebread1@gmail.com).

If you need counseling in area of your life, whether about family, children or finances, please be free to contact me to this whatsapp Number: 00971551902647, or to this email: [thebread1@gmail.com](mailto:thebread1@gmail.com).