THE CITADEL TREATISE
CGCC... THE NOW CHURCH
SEPTEMBER 2026

The Citadel Global Community Church
37 AMAZING YEARS OF GOD'S FAITHFULNESS

Welcome to The Citadel Global Community Church where stars are born and great futures are created. Welcome to the home of consummate and conscientious nation builders whose hearts are open to the plans of the Holy Spirit, and in whose lives all things godly are possible because we choose to win by righteousness.

THE MANAGING, THE INVESTING, AND THE CREATING OF WEALTH

...understanding biblical principles for kingdom abundance

By Pastor 'Tunde Bakare

Consider Your Stewardship

In the parable of the talents **(Matthew 25:14–30)**, the master gave each servant talents according to their abilities. Two of the servants used what they had received profitably, while the third servant failed to use his talent. His talent was taken from him and given to the one who had more. Many people live from hand to mouth without making efforts to save. In **Haggai 1:6–7,** God calls us to consider our ways and take responsibility rather than blame the devil. We must identify areas of negligence and replace them with diligence.

In the parable of the unjust steward **(Luke 16:1–2),** the servant was removed because he wasted his master's goods. Likewise, God may withhold increase when we waste what He has already placed in our hands. Increase requires faithful stewardship. Giving to advance God's Kingdom is commendable when it is led by the Holy Spirit. But giving out of emotion or to please a preacher can lead to waste. We must examine our motives and seek God's guidance in how we steward what He has given us **(Haggai 1:6–7, Luke 16:1–2).**

Prudent Management Precedes Increase

God owns everything, and we are merely stewards. He will not increase what He has entrusted to us beyond our capacity to manage it wisely. Just as a pastor will not receive more flock than he can care for, God will not bless us to waste or misuse His resources. Stewardship requires wisdom, discipline, and the right motives. The amount you earn is less important than how you manage it. Financial management means taking control of your money and deliberately deciding where it goes and what it does.

The Discipline of Creating Surplus

To develop a surplus, you must first have a place to store and grow it. Even those with modest incomes can prosper through wise stewardship. Beyond tithes and offerings, consider a reliable financial institution where your savings can earn returns. God is not against banking; building surplus requires disciplined saving and investing.

The first step to creating a surplus is to spend less than you earn. Spending beyond your income compromises biblical principles and Christian ethics.

The second principle is to save something from every income, however little. Consistent savings, left untouched and strengthened by compound interest, can grow into substantial wealth. Tomorrow belongs to those who prepare for it today.

From Provision to Productivity

Many people fail to save for tomorrow because they presume that money will always be available when needed. Others pursue an inflated lifestyle, spending to impress others, rather than preparing wisely for the future **(Proverbs 21:6, 16–17, 25–26).**

I believe in miraculous provision, but that is not God's preference. You must understand what I call the presence, the process, and the preference of God. God can provide miracles in difficult times, but His preferred pattern is not dependence on miraculous provision. He wants us to understand the process of sowing and reaping, so that we can generate wealth consistently and sustainably (**Psalm 103:7, Ecclesiastes 10:10).**

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WHO WE ARE

"We are a people sent to the nations, governments and powers of the earth as the voice of reason, possibilities and hope. We are the instrumentality of catalysing change and centralising God in the governance of nations. Our mandate is to enforce the Kingdom of God over the kingdoms of this world that have become the Kingdoms of our Lord and his Christ. We are men and women, boys and girls who love God and love people and who serve God and serve people. We always seek to give hope and to be at the forefront of driving change both spiritually and governmentally. We exist, primarily, as a fully functional church and conceptually as a governmental force for change, good governance and leadership."

THE CGCC CREDO
- Love God, Love People
- Serve God, Serve People
  - By doing the above, we glorify God individually and corporately.

OUR COMMITMENTS
- Wholehearted Worship of God
- Prayer ➡Ministry of the Word ➡Evangelism
- Seeing People Grow Deeper (Discipleship)
- Helping People Build Vital Relationships with Other Believers
- Loving God and Loving People
- Serving God and Serving People

OUR CORE LEADERSHIP VALUES
- Compassion
- Intelligence
- Responsibility
- Judgement
- Influence

THE MANAGING, THE INVESTING, AND THE CREATING OF WEALTH

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(Cont'd from page 1)

Solomon built wealth through trade and commerce, demonstrating that wisdom and enterprise are profitable **(1 Kings 9:26–28; 10:22, 26–29, 2 Chronicles 1:16–17; 8:17–18).** The widow of Zarephath experienced supernatural provision during famine, but this was a specific intervention. God's broader pattern is to help us steward, multiply, and create value from what He has placed in our hands **(1 Kings 17:8–16, Deuteronomy 8:18).** Manna sustained Israel for forty years, but it ceased when they entered Canaan and they began eating the land's produce **(Joshua 5:11–12).** God was moving them from supernatural provision to productive stewardship—from receiving to planting and harvesting. There is a season to receive and a season to sow. When the seed is planted, the harvest follows **(Exodus 16:4–5, 35, Joshua 5:11–12).**

Eliminate Waste, Build Surplus

To create a surplus and live within your income, eliminate waste by cutting unnecessary spending. Set clear financial goals and create a budget to manage wisely the resources God has entrusted to you. If we make money according to godly principles, we should also spend it according to them. Believers must reject impulsive and compulsive spending and exercise discipline and wisdom in managing their finances.

Earn More, Spend Less

There are two ways to balance your budget: increase your income or reduce your expenses. Consider a side job or business rather than relying solely on your salary—like Paul, who made tents to support his ministry **(Acts 18:3; 20:34),** you can develop additional income streams while learning to manage wealth wisely.

To manage your finances successfully, account for every amount you earn **(Proverbs 23:5; 17:23–24).** Like Joseph's strategy, set aside one-fifth, or twenty per cent of your income. Consider dividing it into ten per cent for short-term savings and ten per cent for long-term investments. Consistent saving prevents financial hardship.

In addition to your twenty per cent savings—ten per cent short-term and ten per cent long-term—set aside a separate, untouchable retirement fund. Your short-term savings can then support the less privileged and major church programmes.

Control Your Lifestyle Spending

Housing should not consume more than twenty-five per cent of your total income, whether you are paying rent or a mortgage. Keeping housing costs within this limit helps you maintain a sustainable lifestyle and avoid financial strain.

Spend fifteen to twenty per cent on food, ten to fifteen per cent on transportation, and four to five per cent on clothing. Avoid using food, clothing, or transportation to project status. Practise preventive health care and keep medical expenses within a reasonable share of your income.

Spend no more than fifteen to twenty per cent of your income on food. Many people struggle to invest because too much of their money goes into perfume, clothing, and food. Transportation should serve its purpose—to get you where you are going—not become a status symbol. Spend about ten to fifteen per cent on transportation and four to five per cent on clothing. You do not need to impress anyone. For medical expenses, practise preventive health care by eating well, drinking clean water, and taking care of yourself so that you do not break down. Keep medical expenses within a reasonable percentage of your income.

Spend about three per cent on entertainment and recreation, including hosting visitors. For education, provide your children with the best quality education you can reasonably afford, focussing on the opportunities and value it provides rather than the school's name.

OUR 4-DIMENSIONAL OPERATIONAL DYNAMICS

- Church-in-the-House
- Church-in- the-Community
- Church-in-the-City
- Church-in-the-Cloud.

OUR 4-DIMENSIONAL GROWTH DYNAMICS

- To grow up.
- To grow big.
- To grow very rich.
- To grow together.

Ten Commandments for Wealth Creation

The ten commandments for managing, investing, and creating wealth are simple but powerful. First, set clear financial goals and put God first through tithes and offerings. Second, live within your means and avoid accumulating debt. Third, save consistently, however little, from every income. Fourth, keep proper financial records and track your spending. Fifth, get out of debt. Sixth, learn to make your money work for you through wise investments. Seventh, eliminate waste and spend only on what adds value. Eighth, find creative ways to increase your income beyond your regular salary. Ninth, help others gain financial stability by teaching, encouraging, guiding, or supporting them. Tenth, be patient and remain committed to your financial plan, because wealth creation is a process, not a quick fix.

Faithful Stewardship, Lasting Wealth

The concept of managing, investing, and creating wealth is rooted in the understanding that wealth is not merely a matter of earning more, but of faithfully stewarding, growing, and multiplying what God has already entrusted to us.

God's preferred path to abundance is not dependence on miracles but the disciplined stewardship of resources. Wealth is created when individuals faithfully manage what they have, live below their means, eliminate waste, save consistently, invest wisely, and create value for others. True prosperity begins with responsibility, grows through diligence and wise planning, and ultimately serves both God's Kingdom and the well-being of others. In essence, faithfulness in stewardship precedes increase, and disciplined productivity is the pathway to lasting wealth.

This message was preached on 12 January, 1996