



# Taking Charge of Your Financial Destiny.

E-Book by  
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Caly Ferreira Ministries



# **Taking Charge of Your Financial Destiny.**

By  
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# CHAPTER 1

## ***You -re Never Without Seed***

Have you ever noticed that it seems just when you have extra money to do something you've been believing to do, suddenly all these unexpected needs arise? The electric bill is higher than usual —more money! The car needs repaired —more money! The kids need new clothes — more money!

All these needs suddenly seem to come up out of nowhere and eventually consume all of your money. So what do you end up giving to God? **Nothing.** It was all consumed.

**That's the way Satan operates.** He knows when you have extra money in your possession so he creates all these little obstacles to leave you with nothing left for God.

There is something that you possess that Satan's after more than anything else in your life and that's seed. **If he cannot get your seed, then he cannot defeat you.** If he can get your seed, then he limits you.

When I first came to the Lord in 1986, I knew I had the call of God On my life. I had a lot of zeal. I was excited about the things of God.

And could hardly wait to get out in the middle of what God wanted me to do, but I didn't have anything to do it with. No money, no car, I didn't even have a suit. I had just a few sets of clothes, as I had just come out of my military service. And that wouldn't make any difference, because my friends and family, didn't want to hear what I had to say, anyway.

God began to teach me in the very early stages of my Christianity that I may not always have what I need at the moment, **but I am never without the seed that will produce it.** You may not have everything you need right now, but I can promise you, you do have in your possession, at this very moment, the seed that will produce what you need.

*Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness.*

*2 Corinthians 9:10*

If there's one thing that God has provided for you and always will, it's seed. And if you learn to plant it properly, then He will

multiply your seed sown, and He will also multiply your resources for sowing.

**The most important thing which you possess that Satan is after is your seed.** He wants your seed consumed before it can get into God's hands. He wants your seed devoured before you can give it to God. He wants you to spend all your seed. He wants you to waste all your seed. He wants you to throw away your seed. **Why?** Because seed is what makes you dangerous to him.

In this little book, you're going to learn how to protect your seed, sow it properly and keep it producing a maximum harvest. So keep reading, and get ready for a revelation that will change your life forever.

# C H A P T E R 2

## ***You Determine Your Own Destiny***

The Lord asked me a question one time. He said, "**When I created man, what was the first gift I bestowed upon him?**" I said, "**Genesis 1:26** says,

*...let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth.*

"The first gift was dominion and authority." He said, "That's right." Then He said, "What was the second gift I gave to man after creating him?" I had to be very honest because I had never thought of it in terms of gift number one and gift number two. So I said, "Lord, I don't know." He said, "Well, where did you find the first gift?" I said, "**Genesis 1:26, 27, 28.**" He said, "Then if gift number one is in those verses, keep reading and you'll find gift number two." Verse 29 says:

*And God said, Behold, I have given you every herb bearing seed.* That ... constitutes a gift.

In your Bible, there may be a footnote next to *herb*

*bearing seed.* If you look in the centre cross reference of your Bible, it will give you the original Hebrew rendering and it says: **Seeding Seed.**

*I have given you every seeding seed which is upon the face of all the earth, and every tree, in the which fruit of a tree yielding seed; to you it shall be for meat.*

*Genesis 1:29*

There are other translations that say *food or provision* instead of *meat*.

In other words, God said to Adam, “I’m going to give you two things, and with these two things, you can determine your destiny: **Number one – Authority. Number two – Seed.** With those two things no one can control you! No one can limit you. No one can restrict you. You determine your own destiny through your God – given Authority and the Seeds that you sow.

God has given you seed for provision. A lot of people have the idea that God did all the sowing and all the growing and Adam just walked around doing nothing. Why would He give him seed if it’s not for sowing? Why do you call a place a garden if you don’t plant something there?

Let’s read what Adam was required to do in verse 15.

And the Lord God took the man, and put him into the garden of Eden to dress it and to keep it.  
(To **“Keep”** means to guard and protect.)

Now, I'm sure that you know what happened in the Garden of Eden. When Adam sinned, he lost his authority. **But Jesus restored that authority.** Thank God we have it today.  
Thank God Satan is under our feet.  
**Authority has been restored to you.**

**Seedtime and harvest did not come after the fall of man.** Seedtime and harvest came at the creation of man.

Some people think that seedtime and harvest is part of the curse. It's not; **it's God's way of providing for you.** If you don't have another thing in your life, please know that you've got authority, and you've got seed.

You can come out of any situation when you have authority and seed, **Halelujah.**  
**You can't stay in debt when you've got seed.**  
You can't be limited when you've got seed.  
Your income can't be restricted when you've got seed. **You, and only you, determine your destiny in life, based upon the seeds that you sow.**

Don't let anything stop you from sowing your seed.  
**Your life depends on it.**

# CHAPTER 3

## ***Learning To Protect Your Seed***

### **Look Out for the Birds of Prey**

*We see Abram involved in offering a sacrifice to God, and notice what happens.*

*And he said, Lord God, whereby shall I know that I shall inherit it.?*

*And he said unto him, Take me an heifer of three years old, and a she goat of three years old, and a ram of three years old, and a turtledove, and a young pigeon.*

*And he took unto him all these, and divided them in the midst, and laid each piece one against another: but the birds divided he not.*

*And when the fowls came down upon the carcasses, Abram drove them away.*

*Genesis 15:8-11*

In the Amplified it says, *And when the birds of prey **swooped down** upon the carcasses, Abram drove them away.*

Notice that before Abram could get his offering presented to God, ***the birds of prey swooped down*** and attempted to consume it.

That's exactly how our adversary, Satan, operates. **This is a type and shadow of his devices:** If there's any one thing Satan hates to see leave you and get to God, it's an offering. **The reason is because that offering links you to the supernatural.**

Once an offering leaves your hands and is presented to God, then you are no longer limited to the world's way of producing increase. **You are in covenant with the Almighty God.**

From this story we see Abram preparing this sacrifice. He's busy. He's got blood all over him. He's working diligently. Every time he slices an animal the way God told him, he then lays it on the altar and turns around to cut another slice. **But he notices that the birds of prey swoop down and attempt to devour his offering before he can present it to God.**

The Bible says, *Abram drove them away.* Now when I read that phrase "**drove them away,**" I do not picture Abram saying, "Get, birds." "Please stop." "Don't you understand, we're trying to do something spiritual?" It says **he drove them away.** I don't know how he did it. Perhaps he swatted them with his hand. Perhaps he picked up a stick of some sort.

**We do know that he used force!** You don't use the term "***drove them away***" if there's not force behind it. Had he not driven them away, then they would have persisted, and they would have totally consumed his offering.

Why was it important that he drive the birds of prey away? **If he doesn't, they're going to consume his sacrifice.** He had to stand guard over that sacrifice. He had to protect that sacrifice. And then when an enemy came in to try to steal it before he could present it to God, he had to use force and drive them away.

Now that didn't mean they left and never came back. Every time he turned around they were back.

**The devil's persistent.** You can drive him away but the Bible says, "*Stay alert. Be on guard.*" Why?

*Because that adversary of yours, the devil, is looking for an opportunity to devour.* To devour means "*to consume completely.*" Those birds of prey did not intend to just peck around in that meat. They intended to consume it completely. They didn't intend to just taste it and then fly away. No, birds of prey intend to consume completely.

### **Satan: The Seed Eater**

The word ***swoop*** from the Amplified means: "***to snatch or to seize suddenly.***" The word suddenly

gives the implication of "**catching one off guard.**" That's the way these birds of prey operate. They snatch or seize away suddenly hoping to catch you off guard.

Now let's look at something Jesus taught His disciples in Mark chapter 4. *Mark 4:3-4* says,

Hearken; Behold, there went out a sower to sow:  
And it came to pass, as he sowed, some fell by the way side, and the fowls of the air came and devoured it up.

Now notice every time we see these birds of prey or these fowls of the air, they're always endeavoring to consume something. In verse 14 Jesus begins His explanation of this parable.

The sower soweth the word.  
And these are they by the way side, where the word is sown; but when they have heard, Satan cometh immediately, and taketh away the word that was sown in their hearts  
Mark 4:14-15

In comparison of these two verses, we see the analogy that the fowls of the air represent Satan.

So what Abram was actually dealing with back there is not just birds, but Satan.

**Satan is attempting to keep that sacrifice from getting to God.** Why? Because he knows if

Abram's sacrifice ever gets to God, then Abram is no **longer limited to natural means, natural wisdom, or natural ability.** Now he's linked to the supernatural God. **El-Shaddai** is on his side, and no weapon formed against him will prosper!

I'm going to give you a very simple definition of the word **devourer.** It literally means - "**seed-eater.**"

Satan is the "**seed-eater**" and he's after your seed. The moment you receive your paycheck, you can count on it, he will show up. **The moment you get your paycheck he'll say.** "*You can't afford to Tithe this month. Don't you dare give God 10 percent, If you give God 10 percent, you won't be able to pay the light bill, you won't be able to pay the car, and you won't be able to buy any groceries this month- What are you going to eat?*" **The birds of prey have swooped down, and they are after your seed.**

### **Don't Eat Your Seed**

Remember in Genesis 1 it says,

*I have given you every herb bearing seed.  
(seeding seed).  
Genesis 1:29*

**What is seeding seed?** That's the most important seed the farmer possesses. **This seed is not for eating.** This is not seed which you consume on yourself. **This is seed for next year's harvest.** You never consume the seeding seed. **Seeding seed is for planting.**

The next time the thought comes up in your mind, **"I can't afford to Tithe or Sow"** that was a bird of prey. That was Satan himself trying to consume your seed. He is the Seed-Eater. That's what he's after. Why? Because if your seed gets into God's hands, then there's no devil in hell that can stop you from being blessed, successful and prosperous.

I personally believe that your Tithe (10 percent of your income, and increase in your life) is your **"Seeding Seed."** **Make sure you always give it to God, and never consume it on yourself!** *Let me also let you know; that the Tithe is not to be used to rescue family members in financial difficulty. **IT BELONGS TO GOD, NOT YOUR FAMILY MEMBERS, OR FRIENDS.** Chances are, the reason, why they are in trouble, is because they themselves are not obeying God in applying the principles, I'm sharing with you.*

*The way of the transgressor is hard!*  
*Proverbs 13:15*

When you give it to God, then, and only then, will He rebuke the Seed-Eater in your behalf.

# CHAPTER 4

## ***The Law Of Sowing and Reaping***

Whether you believe it or not, you are where you are today because of the seeds you've sown. The Bible is very clear about this, and you can read it for yourself in Galatians. *Galatians 6:7* says, *For whatsoever a man soweth, that shall he also reap.*

I like what Charles Capps says, "*If you're down to your last one rand/dollar, don't dare spend it. Sow it. Don't eat your seed.*" **Seed is for sowing.**

**You will never enter into the fullness of God's plan for your prosperity if God comes last. He wants the first fruit.**

The seed-eater wants to devour, your substance. He wants to consume it completely. He hopes that he can persuade you to spend everything you've got so there's nothing left to sow.

If anybody knows the laws of sowing and reaping, it's Satan. He knows the laws of sowing and reaping, and he doesn't want them working in your life. **That's why he's after your seed.** Your seed affects your destiny. Your seed affects your future.

What you sow today has everything to do with how you'll live tomorrow. **As long as I've got seed, then I'm in control of my financial destiny. I'm in control of my income.** Satan can't stop me from being blessed when I'm applying God's law of sowing and reaping.

**The more I sow, the greater my harvest.** The greater my harvest, then the more I'm able to sow.

**So what are you waiting for?**

Start sowing every time you see an opportunity, and watch how God will bring you into a life of abounding blessings.

# CHAPTER 5

## ***Give Your Best***

When I became a Bible believing, believer, I came out the military and joined a church that taught me the things that I'm sharing with you today – Thank God, and my hunger grew for more knowledge on the subject of sowing and reaping. As I grew in the knowledge that I'm sharing with you through this book, God began to speak to me more frequently, concerning giving.

I became a Tither, and gave offerings to my local church, but I went a step further. I began to give to people around me, that were in specific needs. ***And as I did, God began to bless me, more and more, in ways that were, Whow!***

### **Testimony One**

*At one stage, I used to do cycling, and used to ride with a friend on weekends. One day after work, I arrived home, and parked my car, and saw a well dressed African man sitting on the pavement across the road, and as I came out of my car, this gentle man came toward me, and introduced himself, and began to tell me about his misfortune, that left him in our city, without any money to return back to his family, and if I could help him.*

*I instantly got a yes nudge in my spirit (some of you*

*know what I mean – A Yes – you just know on the inside), and told him that I was going to help him with the finances to get back to his family.*

*Never the less, I took him in my car, and went to a local ATM, and as I was withdrawing the money, he told me he needed to get back home, the Holy Spirit spoke and said: “What about money for food? He hasn’t eaten anything today, and will only get back home tomorrow – Give him money also for food, and I withdrew another amount. As I gave this man the money, he asked me to give him my banking details, so he could return the money to me. I said, NO, its fine – This is a Seed, I’m sowing, and I don’t want you to give it back to me – Be Blessed.*

**Here comes the fun.** *A few days latter, as I was visiting with my cycling friend, He began to tell me, that the night before he couldn’t sleep, as God was dealing with him, about giving me a certain amount of money (a large amount, it was obvious why he couldn’t sleep). And called me to his bedroom and picked up his bible, and inside the zipped cover of his Bible was a large amount of money, and he took it and handed it to me Saying this is for you, from the Lord – He told me to give it to you – I have no idea, what you need it for, but he told me to give it to you! **I said:** I don’t have any specific need for this money; Are you sure about this? He said – Yes – Take it!*

**I received it, and thanked him –** *Latter as I was counting the money, my friend had given me, I*

*found that it was approximately 10x the amount I had given to the African gentleman, a few days prior.*

*PRAISE GOD! I GOT IT – THAT, THE KEY TO WALKING IN SUPERNATURAL PROVISION IS, IN OBEYING THE SPIRIT OF GOD, AND SOW, INTO HIS KINGDOM - NOT ONLY; But also Sowing into the lives of others in need, is also a way of having God meet your own need.*

From that day on, I have seen God, do supernatural Miracles in my personal life, family and ministry.

I've had people furnish my home, given me clothes, paid my bills, buy me groceries, money, and favors, too many to mention.

I learned that I may not always have what I need, but I am never without the **SEED** that will produce it.

*Proverbs 11:24* Says.

*There is that scattereth, and yet increaseth.*

One translation says; *“It is possible to give it all away and yet become richer.”*

I have proven this scripture to be true.

## **Testimony Two**

*I was sitting in a church service one evening, and during worship, God spoke to me, and said: “I want you to go to the ATM and withdraw all the money that you have there, and I want you to bring it and place it in the offering” ( as we all know, offering time, is directly after the worship). I slipped out and drove to the ATM, and withdrew all I had in my account – drove back to the church service in time for the offering and gave it all.*

A few months went by, and the Lord had been dealing with me, concerning going to Bible College, the next year. And part of my problem was that I simply did not have the money to go, and cover the costs of petrol, and fees, at my present job.

### **Results of this obedience.**

***After obeying the Lord, on giving it all:*** A new job came up, and I applied for it, and got it. My salary was doubled, of what I was earning before. Praise the Lord! During that Year, I bought a new car, had money for my Bible school fees, petrol, and more than enough to help some of my fellow students pay their Bible school fees. **GOD IS GOOD!**

**God will test you, with the little, before He will entrust you with much –** You must pass the poverty test. *Luke 16:10-12 Read.*

**You might be saying;** But God has not spoken to me in this regard – Let me help you.

He's speaking through His written word: *Proverbs 3:9 Honor the Lord with thy substance, and with the firstfruits of all thine increase.*

He's talking about Tithing – Will you obey him?

*Malachi 3:10* Says;

*Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.*

What the promise, to the person who obeys this command? *“And I”, God says, “I personally will rebuke the Seed-Eater for your sake.”*

I looked in the *Webster's Dictionary* for the definition of the word **“Rebuke”**, and it means: *To address in a sharp and severe disapproval; to reprimand, to force back and to command to stop.*

The reason you need to be a Tither is so God can get involved with you in driving the Seed-Eater away with force. When you honor God with the first fruits of your increase, then God personally gets involved in driving the Seed-Eater away.

He says; **“STOP IT! That's enough!”**

You will find that when you drive the Seed-Eater away and bring your Tithe to God, you can live far greater on the 90 percent that's left, than you could on the 100 percent. The 90 percent will stretch far, far greater than 100 percent you keep.

Just as Abram, the birds of prey are hovering down, attempting to consume your seed, and it's time to drive them away. **USE SOME FORCE.** Don't allow Satan to consume your seed. Make God's Tithe and your Offerings the number one priority in your life and everything else, second.

Now watch, how God will bless you like never before.

If you not a Tither, I want to encourage you to become one today! Maybe, you already Tithing into your local church, but you want to be a Sower of Seed, and have the Supernatural Power of God working in your life, and sense the Lord leading you to sow into this ministry.

**Either way, you may use the following Bank Details, and join us in “taking the Gospel to the Word!” and be a blessing.**

- Remember to wrap your faith around your Tithes and Offerings – Say what you believing God for, and remind Him of His Word promised.

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**CALY FERREIRA**  
Ministries  
Celebrating 10 Years of Holy  
Ghost Ministry!

**Caly Ferreira** is the Lead Pastor of **Victory Faith Church International**, in Bedfordview, South Africa.

**Pastor Caly** has been ministering God's Word, since 1986 when he had a radical encounter with the Lord Jesus Christ, that totally transformed his life and future. And has been in full time ministry since 1999.

**Pastor Caly** is a Ministerial Graduate from **Rhema Bible Training Centre**, and an Ordained Minister of the Gospel of Jesus Christ through the **IFCC International Federation of Christian Churches**.

Not only is he knowledgeable about the Word of God, but also has qualifications in Adult Education Training and Development, and Business.

## Salvation Prayer:

Dear Lord Jesus,

I believe that you love me and that you died on the cross for my sin, so that I might be saved and live forever with you.

I receive your forgiveness, and love into my heart Right Now – Come into my heart and save me. I pray this in your precious Name.

Amen.

If you've prayed this prayer for the first time, we want you to send us an e-mail to: [contact@victoryzone.co.za](mailto:contact@victoryzone.co.za) and let us know what happened, and we will send you something to help you in your walk of Faith.

Looking for a local church in Bedfordview or surrounding areas.....



You are invited to Join us in Worship this Sunday @ 9:00 am.

Visit: [www.victoryzone.co.za](http://www.victoryzone.co.za)

**Jesus loves you, and has a great plan for your Life!**