

a freedom 5:one white paper

a vision for the financial health of the African family

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A VISION FOR THE FINANCIAL HEALTH OF THE AFRICAN FAMILY

-A sermon delivered by Rev. Joseph Osawo at the "work and faith" Pastors conference at Gaba Community Church, Kampala, Uganda. Joseph is from Nairobi, Kenya and leads Freedom5one Kenya.

Praise the Lord, Church!

I greet you all in the name of our Lord and Saviour Jesus Christ.

I am truly humbled and honoured to be here with you today.

My name is Rev. Joseph Osawo. I come in the Name of JESUS, and I bring you warm greetings from Kenya — from my church family at the New Living Truth Church in Nairobi. But I also come to you today as a minister with Freedom5one ministries.

I thank God for the opportunity to share His Word with you, and I deeply appreciate the love, hospitality, and warm welcome we've received from these great men and women of GOD.

Though I come from Kenya, I feel at home among fellow believers in Uganda, and especially here at GABA Church. We are one in the body of Christ — and I believe the Lord has something special for us today.

I take this opportunity to honor our dear Pastors of the house, Pastor Peter and his lovely wife Irene together with the entire leadership of GABA community Church.

Thank you so much for having us and giving us an opportunity to share with these wonderful men and women of GOD.

I pray that our hearts will be open to hear the LORD's voice today.

Dear brothers and sisters in Christ,

Let me once again tell you a little bit about Freedom5one ministries, where I serve as a financial coach and educator.

This is a ministry based in Arkansas, USA, but now also setting a base in East Africa. We have already set a base in Nairobi, Kenya, and we are just from a wonderful Pastors conference with well over 130 Pastors and also a youth conference with over 150 youth.

GOD is doing something big in East Africa.

Our mission is to bring **life-changing financial education and coaching for families,**

At Freedom5one, God has called us to help families experience freedom in their finances through biblical principles, personal coaching, and other resources.

Our ministry was started in 2010 by Chris Haas, who is the president of the ministry, and his deputy is Tim Howington, who is also our international director and the one who leads efforts to reach Africa. And that's where you find me

I think we all agree that families today, especially African families, are under serious assault — financially, spiritually, and emotionally.

Many marriages are breaking because of money.

Many people are living from hand to mouth, and many are buried in debt, with no savings or financial plan.

Very few families in Africa have a working budget.

At Freedom5one, we teach biblical concepts that build financially healthy families

Having said that, let me get straight to what is in my heart this afternoon.

I would like to share with you a vision that the LORD has placed in our hearts at Freedom5one....

In the last many months, the Spirit of God is stirring our hearts toward a very critical matter: **the financial health of the African family.**

Why? Because family is God's idea —

Family is the first institution He created.

When families are strong, communities are strong.

When families thrive, the Church thrives.

But when families are weak and impoverished, everything else suffers.

Let's turn to scripture: **Psalms 112:1-3**

"Praise the LORD, Blessed is the man who fears the LORD, who greatly delights in HIS commandments, his offspring will be mighty in the land, the generation of the upright will be blessed, Wealth and riches are in his house, and his righteousness endures forever." (ESV)

This tells us that God desires not just spiritual blessing for your family, but holistic prosperity — including your finances.

So, what is the root of Africa's poverty, and why has it been so stubborn, so hard to eliminate?

Let's be honest, Africa bears some of the highest rates of extreme poverty.

Out of the 28 poorest nations in the world, 23 are here.

And it is not only statistics — it is visible on our streets, in our homes, in our churches.

But why is this?

Many blame systems, governments, or global powers.

And yes, these are factors.

But hear this.....:

The real battle is at the household level; the real battle is at the family level.

The real battle is not systemic; it is foundational!

If we are going to tackle this issue at the root, we must look at the family household.

The family is the economic engine of Kingdom financing.

When families struggle financially, the Church struggles.

When churches struggle, missions struggle, and when missions struggle, the Great Commission slows down.

When families struggle, nations struggle.

Listen, only less than **32% of African adults** are financially literate.

That means nearly **70% of our people do not understand** the basic principles of budgeting, saving, borrowing wisely, or investing.

Hosea 4:6

“My people are destroyed for lack of knowledge.”

Not because of lack of money.

But lack of the knowledge of how to handle money!

Listen, what you don't know can destroy you.

Many families earn money but do not know how to manage it.

So, they eat all their seed, borrow unwisely, live beyond their means, and then blame God or the economy.

Now, If we are to see a new Africa — an Africa of thriving, generous families

— we must build on **biblical principles of stewardship and wisdom.**

Many good-hearted people have tried to solve Africa's poverty from the **top down**

Many have tried through governments and large programs.

But real change has to start where life starts — the real change has to start **in the household, it has to start in the family.**

When families become financially literate, they make Wiser Economic Choices

- They **budget, save, and invest** rather than just consume.
- They avoid **bad debt** and pursue **productive uses of money** (like education, farming, or small business).
- This now leads to **household stability**, reduced poverty, and **more sustainable livelihoods.**

And when **millions of families** manage money wisely, it boosts:

- **National savings rates**
- **Investment in local businesses**
- **Less reliance on foreign aid or predatory loans**
- It creates what we call a **bottom-up transformation** of the economy — from households going up to the national level.

When families become financially literate, they bring up financially literate Youth who in turn drive Innovation

- Educated and financially aware youth can easily become entrepreneurs or investors
- Creators of new jobs and industries

- This in turn boosts **employment, GDP, and the economy generally.**

When families become financially literate, this Reduces Exploitation and Dependency

- Families that understand financial systems are less likely to be:
- Scammed
- Trapped by loan sharks or those get-rich-quick schemes
- They also become **less dependent** on government handouts.

Financial literacy is what builds up a **foundation for long-term prosperity not only in the family but in the nation.**

This is why at Freedom5one, our vision is laser-focused on the family:

We train individuals and families in biblical financial wisdom.

And...

We equip pastors and leaders to multiply this impact.

Proverbs 24:3-4

“By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.”

Listen, if we build financially wise households, we will have strong churches.

If we have strong churches, we will disciple nations.

That is how we advance the Great Commission.

Just imagine churches across Africa that are no longer filled with financially burdened believers, but filled with **generous stewards**, funding missions, planting churches, and sending missionaries to the rest of the world.

For too long, missionaries have come into Africa, having been sent from abroad.

I believe it is now time for us to send missionaries to the world.

Acts 4:34-35

“There were no needy persons among them... those who owned lands or houses sold them, brought the money, and it was distributed to anyone who had need.”

The early church had a culture of generosity because they understood stewardship.

They were **not dependent on aid**; they were the ones supplying needs.

We need to get back to that original place of the Church.

For us, Pastors who are in Africa, this is not just about teaching people how to tithe.

It is about **discipling them holistically** so that they can manage their finances,

Discipling them holistically, So they can start income-generating projects,

Discipling them holistically, So they can build legacies for their children’s children.

Proverbs 13:22

“A good person leaves an inheritance for his children’s children.”

This means, therefore, that the Church is not only a place of prayer.

Church must also be a place of **equipping for life**.

Pastors can break cycles of poverty by teaching their people how to handle money God’s way.

The African Church can move from being a receiver to being a giver.

- The African Church can Send out missionaries to Asia, Europe, America.
- Imagine the African Church Funding Bibles, crusades, orphanages.
- Imagine the African Church, Solving local problems with local resources.

Matthew 28:19-20

“Go therefore and make disciples of all nations...”

This Great Commission needs financing.

And it starts with financially healthy families.

May God give you wisdom to create wealth, to steward it well, and to leave a legacy.

Listen to me, I believe — with all that I am — that **the African Church is rising**.

Not just in song, not just in spirit, but in **strength, strategy, and stewardship.**

The hour has come for **Africa to send missionaries to the nations**, not just to receive them.

The hour has come for **Africa to disciple nations**, not just to be disciplined.

And the hour has come for **Africa to take its rightful place** in the advancement of God's Kingdom around the world.

We can no longer continue to remain as the Mission Field — We must become the Mission Force

For too long, the narrative has been that Africa is poor.

That we are the ones in need.

That we must wait for others to bring the gospel, to fund our churches, to feed our pastors.

That mindset must change; we must begin to believe :

That we are not a continent of lack.

We are a continent of **resources, resilience, and revelation.**

We must begin to believe that we are not beggars at the table of global missions.

We are **builders in the Kingdom**, we are senders of laborers, and we are **financiers of the Great Commission.**

A negative mindset can be very dangerous, and that is what most of us have.

Our mindset must change...Romans 12:2 says " be ye transformed by the renewal of your mind".....Our mindsets must change.

When someone believes they don't have, it is very difficult to help them....

It is difficult because their entire system begins to believe that they don't have and begins to resist anything that seems to suggest that they have.....

If, for example, you give such a person 34M Ugandan Shillings today, their system, subconsciously, puts up a fight against that money because the system believes they should not have it.....the system detects a strange thing around it....

So, their system fights that money, and after a short while, they finish the money, even without understanding how the money got finished. Yet, they have not done what they wanted to do with the money.

What they don't know is that their system resisted the money because of their mindset.

But after they finish the money, their system now relaxes because it feels like we are back to our normal place.....the place where we don't have.

I like telling the story of a young man who came to me once and told me, "Pastor, pray for me.....me and money, we can't sleep in the same house, one of us always has to sleep outside....In other words, as long as I have money, I can't stop myself from spending it by partying and doing all sorts of things; I only rest when the money is gone.

I employ people at the basic levels, and I have seen people who are very good before they get their pay....

But the moment they receive their pay, everything changes....

All of a sudden they become restless, they can't even sit down.....they suddenly become very busy, they have a thousand things to do....

The next time you see them.....they have no money.

We must intentionally change our mindset from being that of receivers to being that of givers.

Listen to me, Church, financial literacy is Kingdom Warfare.

When the African family learns to budget, to save, to invest, and to give — we are doing spiritual warfare.

When a young man chooses stewardship over waste, the kingdom of darkness loses ground.

When a mother opens a business instead of waiting for aid, the Kingdom of darkness loses ground.

When a church plants a farm, opens a SACCO, and funds its own missionaries, **the kingdom of darkness loses ground.**

Financial literacy is not just economics.

It is **discipleship**.

It is **dominion**. It is **deliverance from poverty mindsets**.

Financial literacy is our weapon for **mobilizing the Gospel to the ends of the earth.**

Listen to me, Church, Africa Has What It Takes; let no one tell you otherwise.

We have the numbers.

We have the passion.

We have the prayers.

Now we must embrace **the power of financial stewardship.**

We must train our churches to stop consuming and start creating.

To stop borrowing and start building.

To stop depending and start **deploying.**

Let every church become a mission base.

Let every family become a sending family.

Let every youth become a Kingdom investor.

Let every tithe and offering become a **missile of love** launched into the unreached world.

Let the continent of Africa be ablaze with the glory of the LORD.

Let African missionaries preach in Japan, plant churches in Europe, disciple youth in Argentina, and translate Bibles in the Middle East.

Let Uganda shillings, Kenyan shillings, Ghanaian cedis, Nigerian naira and many other African currencies fund orphanages in Cambodia and build churches in Spain.

Let Africa no longer ask, **“Who will come to help us?”** but boldly declare,
“Here we are, Lord — send us!”

I sincerely believe — this is our hour.

Not our hour to compete with others.

Not our hour to boast in ourselves.

But our hour to stand up and take our place in God’s redemptive plan.

Because the Great Commission was not given to the West.

The great commission was not given to the wealthy.

The great commission was given to **every believer**, in **every nation**, and for **every nation**.

The Bible says

"Ask of Me, and I will give you the nations as your inheritance..." (Psalm 2:8)

It is time for Africa to **ask**.

"Go and make disciples of all nations..." (Matthew 28:19)

It is time for Africa to **go**.

"How can they go unless they are sent?" (Romans 10:15)

It is time for Africa to **send**.

Let the pulpits of Africa become launching pads.

Let the wallets of Africa become weapons of war.

Let the feet of Africa carry the gospel to places that the gospel has never been heard.

Let the hands of Africa build schools, shelters, and sanctuaries across the earth.

We are not behind. We are not forgotten.

We are chosen. We are anointed.

And we are ready.

Let Africa rise and let Africa send!

To the glory of Jesus Christ and the joy of all nations.

In the Name of JESUS.

Amen.

In the Name of JESUS

About Freedom 5:one Ministries

Chris Haas is our Founder. He came to faith in his senior year at the University of Arkansas and graduated with a Finance Degree. After spending a summer at a summer training program with Student Mobilization, he joined the Stu Mo staff team and ministered to college students for ten years. He then began to position himself as a local church pastor and graduated from Dallas Theological Seminary. Upon graduation, he sensed the Lord leading him to dust off his finance degree and begin to help families with personal finances. Little did he know that God had been preparing him to start a ministry that would be a blend of his heart for families, finances, discipleship, and evangelism.

In 2010, Chris sensed God's leading to create a new ministry to focus on the financial health of God's people. Since then, we have coached hundreds of families. Freedom 5:one Ministries is a life-changing financial education and coaching Ministry! Inspiration comes from God's heart to set His people free, as expressed in Galatians 5:1. *It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.*

www.freedom5one.com

Contact us

If this has piqued your interest. Contact our team to brainstorm the idea. If you want to discuss how to institute this kind of program, contact our International Director for Freedom 5:one Ministries- Tim Howington. You can contact him at tim.howington@freedom5one.com or contact Joseph Osawo, who leads our ministry in Kenya. His contact is joseph@freedom5one.com

