

A Chikwereti:

❖ Zvinokongerera chikwereti.

- Munguva yaNehemiya, vamwe vanhu vakanga vapinda muchikwereti kuti vadyise mhuri yavo yakakura (Nehemiya 5:2), kuti vawane chikafu pavanenge vaite goho rakashata (Nehemiya 5:3), kana kuti kubhadhara mitero yavo(Nehemiya 5:4).
- Chii chinoita kuti vanhu vapinde muchikwereti mazuva ano?
 - (1) *Kusaziva*. Havazivi nheyo dzeBhaibheri uye dzenyika pamusoro pemari.
 - (2) *Chindini*. Vanoda kuva nezvinhu zvakawanda kana kuti kugutsa zvishuvo zvouidyire.
 - (3) *Zvinodikanwa*. Vanogona kunge vasina mari yakakwana yekubhadhara zvinodikanwa zvavo zvinokosha, kana kuti chimwe chinhu chisingatarisirwi chingave chakavakanganisa.

❖ Ko chikwereti chitema here?

- Chikwereti hachisi chivi. Zvisinei, dzimwe nguva chikwereti chinogona kunge chiri mugumisiro wechivi:
 - (1) Makaro nemhindu (VaKorose 3:5; Izikiyeri 18:10-13)
 - (2) Ruchiva (1 Timotio 6:9; 1 John 2:15)
 - (3) Chitsotsi (Mapisarema 101:7; Maraki 3:5)
 - (4) Kuda mari (1 Timotio 6:10)
 - (5) Kusatendeka muzvegumi nezvipo(Maraki 3:7-10)
- Kana chimwe chezvivi izvozvo chikaita kuti tipinde muchikwereti, tinofanira kutanga tatsvaka kukanganwirwa naMwari uye kuti Atibatsire kusiya chivi chedu.
- Mwari anoda kuti tive tisina zvikwereti, saka akatipa mazano anobatsira muShoko Rake. Zano rakakosha kuisa kutendeka kwedu kuna Mwari uye nekudzorera chegumi chedu nemipiro yedu.

❖ Tingabuda sei muchikwereti.

- Edza kubhadhara chikwereti chako nekukurumidza, usati wanyura muchikwereti zvekuti hauchakwanisa kuchibhadhara zvakare.
- Kuzvipira kwako kuna Mwari kuchabatsira, ramba wakatendeka kuna Mwari pachegumi chako. Zvadaro, tevera matanho anotevera:
 - (1) *Danho rekutanga*: Usawedzera chimwe chikwereti pane chaunacho zvino chero nenzira ipi zvayo.
 - (2) *Danho repiri*: Kana Mwari nemari yakapfuuridza, usaishandise. Ishandise kubhadhara chikwereti chako.
 - (3) *Danho retatu*: Ronga zvikwereti zvako kubva pachikuru kusvika pachidiki.
 - (a) Tanga kubhadhara chikwereti chiduku uye ubvise mari yakawanda pane inotarisirwa.
 - (b) Kana chikwereti chidiki chabhadharwa zvizere, shandisa mari yawanga uchishandisa pakuchibhadhara, woiwedzera mukuderedza chinotevera.
 - (c) Nenzira iyi, iwe unozopedzisira uine mari yakawanda yaunogona kushandisa kubhadhara chikwereti chikuru chasara.

B Dzimwe nyaya dezvemari:

❖ Rubatso nezvirongwa zvekupfuma nekuchimbida.

- Mwari haadi kuti vana Vake vave nemutoro wekubhadhara zvikwereti zvevamwe vanhu uye zvavanosungirwa kuti vaite (Zvirevo 6:1-5), kwete kunyange chikwereti chevarombo.
- Tinogona kubatsira vanotambura kuti vabhadhare chikwereti chavo kana tikava nemukana iwoyo (Zvirevo 3:28), asi hatimbofaniri kuva nemutoro kana kuisa rubatso pachikwereti chavo.
- Ukuwo, kuedza kupfuma nokukurumidza ndiko kunokonzera matambudziko emari (Zvirevo 28:20; 1Timotio 6:9). Nzira dzese dzinovimbisa mubairo unokukurumidza kusinga davirike dzine hutsotsi mukati (senge mapiramidhi kana hutsotsi) kana kureva njodzi yakawandisa inogona kukutungamirira kukudonha munyaya dzemari. Ngative vakangwara.

❖ Zvikwereti(Loans).

- MuMutemo waMozisi, Mwari Akabvuma kuti zvikwereti(loans) zvaikosha. Zvisinei, Akaganhurira zvikwereti(loans) kuguma nemakore manomwe (Deuteronomio 15:1-5).
- Kukumbira chikwereti(loan) hachisi chivi. Nekudaro, chikwereti(loan) chinofanira kunge chiri chinhu chekupedzisira kufunga nezvacho uye chisingadzivisiki. Semuenzaniso, kutenga imba kana zvimwe zvinhu zvinonyanya kukosha asi zvinodhura kupfuura zvatingakwanisi kubhadhara munguva pfupi.
- Mune izvo zviitiko, isu tinofanirwa kugara tichitsvaga mhinduro yakanakisa (kuwana mhindu yakanakisa, kukumbira shoma shoma inokwanisika...).