

Olive Evergreen Group

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About OEG

Olive Evergreen Group is an association of friends who are determined to become Agents of Change.

Olive Evergreen Group [OEG] members have individually been able to identify specific areas where changes are considered much needed. Attitude change towards investments and wealth creation in a Godly fashion and via Godly means ranks high.

OEG was founded to bring together such men and women who share in this vision and who are determined to help each other in their individual quests of becoming agents of change in their different ethos.

As a self help group, through mutually empowering activities, such as motivational and informative discussions, networking, fellowshipping, organising workshops, seminars and other similarly structured educative practical programmes, members will assist each other to metamorphose into their dreams.

Members share a grand vision to influence their environment and ultimately to change their world for good.

OEG members from time to time come together to discuss and organise their priorities in their order of importance, keeping in focus those things which are of eternal and divine value. As economic freedom is of top priority to OEG, members will undertake to actively assist each other to attain to spiritual and economic maturity, by sourcing and creating timely life time opportunities for each other where and when possible.

As OEG activities progressively increase, it is the group's belief that the greater part of the Abrahamic Covenant will increase in each others lives....

Jehovah: .. “ and I will bless you with abundant increase of favours, and make your name famous and distinguished, and you will be a blessing, dispensing good to others. And I will bless those who bless you - those who confer prosperity or happiness upon you” (Amplified)

And as each member's investment portfolio and wealth builds, it is encouraged that the individual handling and nurturing of personal portfolio will reflect the differences in personality types, callings, and varied principles and ideologies, bringing in a rich diversity which OEG believes can form the basis of other long-term longer lasting richer assets on which the foundation for greater projects may build.

OEG believes that their plan is supernaturally energised as the Word of God states: “The plans of the diligent lead to profit ” **Proverbs 21:5a (KJV) (NLV)**

As a group, OEG are on their guards against greed and spending our energy and effort in a futile bid to get the highest possible returns at any cost. **Proverbs 23:4 (NLV)**

Goal Setting

Some common question:

- As an absolute beginner, what do I need to know?

Up to date information is of utmost importance and should not be underestimated. What the world experts say from time to time about economy, interest rates and the markets hold so much value. Sadly however, we can always find impressive experts on both sides of every issue. Therefore, exercise caution in digesting information before acting.

How about the constant review of the stock activities, bonds, trusts, and foreign markets – long term, short term? We must be constant, in season! Things could get really fast or too slow, erratic or otherwise depending on other facts, circumstances and occurrences. Take your time to comprehend things. Don't leap blindly, and as time goes on you will gain in knowledge, wisdom, understanding and all the prerequisite skills.

Learning to set financial priorities that honour God and point us in the direction of the attainment of our God-given goals is assured if we look in the right direction. First and foremost, the things most worth grasping are rooted in the Word of God. These are tried and tested eternal principles and wisdom able to guide and influence our decisions and activities. It is on this foundation that other structures can successfully stand. These are all very practical principles and capable of personal application. For good success, we must each accept personal responsibility for making knowledgeable biblically-consistent financial decisions.

Tips for Financial Security are by no means ever exhaustive. Experience it is often said is the best teacher. Whatever lessons we learn in the course of a personal experience become for another person tips for success. Here are some tips worth considering –

- Start saving. It is never too late to make a start. Decide to start today. Age is irrelevant. Look at your finances and decide how much you want to and can conveniently save on a regular basis – weekly? monthly?
- Treat your savings as an expense just as you do other bills. This enables you to do it seriously. Consider putting a standing order or a direct debit in place. Your tithing and giving must also take a prime of place as it is God who grants the increase.
- Save as much as you can in a Tax Deferred Account (tax payment is deferred until at retirement when the tax payable is lesser). Be as wise as a serpent but gentle as a dove and at the same time remaining relevant in the kingdom of God. This is the whole basis of life's meaning. **Matthew 10:16 (KJV)**
- Take responsibility for making sound knowledgeable biblically-consistent financial decisions. Use the financial experts if and when in doubt but

ultimately, let the Holy Spirit of God be your guide and instructor. Manage your own affairs. **1ST Corinthians 4:2 (NLV)**

- Avoid debt as much as possible. If already in debt, prayerfully seek advice to settle repayments as debt is potentially enslaving. Once out of debt, plan to stay out of debt. **Proverbs 22:7**
- Consider all your financial expenses in accordance with your station in life and have a financial plan, realistic goals. Bear in mind your basic needs – and those of your spouse? children? aged parents? medical? holiday breaks and travels?

Note of warning – Do not cap yourself in. Remember that your faith plug is wonderfully working and effective! **Philippians 4:6, 13 (KJV)**

- Budget! Very simple! How do you go spending? Sit down and break down your spending based on how much you have at your disposal. Don't bank on borrowing from the Bank as the benefit can become eroded if the interest you are paying is too high. Spend therefore within your budget. If you do, you will never be embarrassed. **Philippians 4:11 (KJV)**
- Form a habit of reassessing your expenses and spending periodically with a view to making appropriate changes and amendments in a timely and expedient fashion. As you get older, it is not uncommon that certain expenses become either unnecessary or inexpedient as other new ones come on board, depending on levels of responsibilities. A typical example is making provision for children's education who as time goes on grow up and become adults in their own right, and working parents getting on in age and going into retirement with little or no pension.
- Maintain a proper balance between current spending and long term spending. This is wisdom. A man who fails to plan is planning to fail. A wise farmer saves some seeds from today's harvest for next season's planting. Consider your Spouse in retirement. Sit down and discuss with your Spouse about future years in retirement. Make a point to understand the picture mutually and prayerfully chart the course of your latter years together. **Genesis 2: 21-24 (KJV)**
- **Proverbs 21:20 (AMP)** Invest! And if you already have a bill of investments, diversify. Rely on diversification rather than place a heavy reliance on market cycles. Before investing, always consider the level of risks involved – neutral, high, or low. Take informed decisions. It is common knowledge that the higher the risk the greater the return. Base your asset allocation on your understanding of the risks involved its nature and level. Remember that diversification is a good means of controlling risk and protecting capital. **Ecclesiastes 11:2 (NLV)**
- The success or otherwise of your financial planning is dependent on God's Word. **Psalms 1 (KJV)**

Becoming An OEG Member Friend

If you can see new horizons, if you believe and know that to everything there is a season, and a time to every matter or purpose under the sky and sun. If you believe that wisdom is far better than weapons of war.

And if as often said, although more frequently said than acted upon, you now believe actively that prevention is better than cure, and you have patiently browsed through the OEG website today.

You may also be thinking that there is a set time for a good opportunity. As you have reflected on what you have read so far some ideas may have been brought home to you and your learning may have been enhanced.

As a woman or man of understanding some wise counsel is reaching you and you want to know how you can benefit from the OEG vision and activities, click on this “contact OEG icon” or for more information on how to become an OEG Member Friend, please send us an email at info@oliveevergreen.org.

It cannot be overemphasised that without good counsel, purposes are disappointed and often times frustrated along the line but within a conglomeration of wise counsellors, dreams, plans, purposes and visions often birthed are nurtured and established to full maturity and stature.

The race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet do riches to men and women of skill, but time and chance happen to everyone.

Wisdom is better than strength. Be wise

Bienvenue to OEG!!