

In a world where one's worth is defined by career success and financial wealth, **David Tan** found himself battling business setbacks, bankruptcy and – in the midst of it all – bereavement.

From Bankruptcy to Blessing

MY LIFE STARTED to fall apart in November 2005. My business, which I had been struggling to keep afloat, failed badly. I suffered a loss which amounted to over \$100,000. I had over a dozen credit cards and credit lines overdue.

It was a nightmare. I didn't dare to pick up the phone, because I had banks calling me every other minute. I had legal letters in my mail everyday. Court orders were knocking on my door. I didn't want to wake up each morning. I couldn't pray. I couldn't find the strength to face each day. I was facing mountains of debt. For three weeks, I was a total wreck. I asked God, "Why are all these happening?"

My wife, who was then my girlfriend, prayed for me everyday. After three weeks of indulging in self-pity and sorrow, I decided to face up to reality. I prayed and asked God to give me the strength to take a step in faith and do something. I remembered Pastor



Dominic saying in one of his sermons that **in order for God to bless us, we have to give Him something to work with, no matter what we have. So I gave God my life.**

By December 2005, I had ceased my business operations. I knew I had to look for a job. However, after being my own boss for three years, it was very tough getting used to the idea of being an employee again.

I received a decent job offer to teach part-time at my alma mater, a polytechnic. I thought, "Great!" However, that did not materialise

as the polytechnic had a policy against "financial embarrassment" and I was en-route to being a bankrupt. They had to rescind the offer. I faced a huge problem of pride. I couldn't accept the thought of being a bankrupt. I did whatever I could to prevent that from happening.

Many times, I asked God to deliver me out of my financial difficulties. By His grace, I found a job as a real estate agent. I felt a sense of peace within me. I knew then that God's blessing was upon my life. I hung on to His promise in Jeremiah 29:11 – "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you a hope and a future". I hung on to this promise for dear life, and attended courses to prepare myself for my new career.

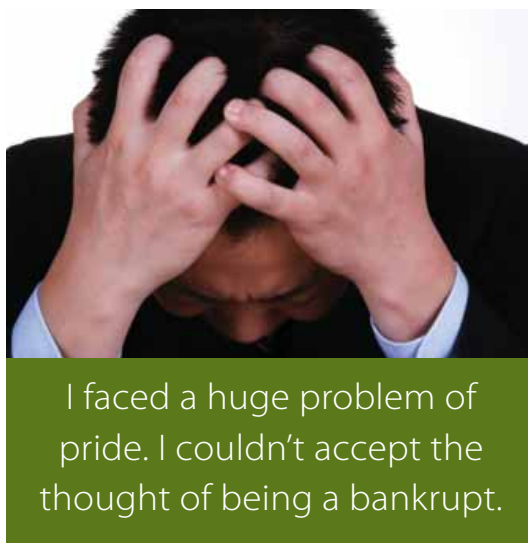
Most people think that real estate agents make a lot of money, but it was not easy for me as I was

totally new to the industry. To make things worse, I did not have any savings to tide me through the initial period of networking, establishing contacts

and so on. Both my girlfriend and I were faced with severe financial difficulties. With no income for a few months, I was dependent on her salary as a church staff to pay for my daily expenses. **It was the most difficult time of my life. I was too proud to borrow from anyone, not even family members.** At one point, I had a make a decision which all of us take for granted all the time – that is, **with \$2 in my pocket, what was I going to eat for**

the entire day? That day, I learnt a huge lesson from God – that there are many others who are worse off than me. I am healthy, and I have family and friends around me. Somehow, by the grace of God, we managed to get by each month.

In February 2006, I decided to file for self-declared bankruptcy, as I couldn't keep up with the repayments. Even with that decision, I did not have the money to start the process (Apparently, a person needs about \$4000 to commence self-petitioned bankruptcy proceedings in Singapore). But God planted many angels around me to take me through the most difficult moments in my life. A Trinitarian helped me to engage a lawyer. By the grace of God, the lawyer who is also a Christian, offered me the option of paying the fees in installments over a period of time, at my convenience! That was definitely God's grace.



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By June, I was declared a bankrupt. **In a matter of six months, I had lost my business, my car was towed away, and my bank account hit rock bottom.** By this time, I thought to myself, what else could be worse? All this time, while I was struggling with my financial situation, my dad was battling bladder cancer. I had been praying and asking God to heal him, and he was in remission. Just when I thought all was going to be okay for him, he had to be hospitalised and his bladder removed immediately. This took place on the first day of Chinese New Year. This was another blow to me. It seemed like “curved balls” were being thrown at me, one after another.

The surgery went smoothly. We continued to pray for his recovery. Slowly, my dad got used to having a urinal bag hanging outside his body. **Just when I thought things would get better, yet another challenge threatened to take me down.**

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Two months after the surgery, the doctor diagnosed that the cancerous cells had spread to his liver, lungs and bones. Upon hearing the news, I was devastated. Two months after that, my dad suffered a fall while at home. That fall broke his hip and leg. He became bedridden. His cancer spread beyond what the

doctors could do. I remember questioning God, “WHEN? When will it ever stop?” I felt like Job in the Bible. **I felt like I had been abandoned by God.** It began to feel as if nothing good would ever happen to me.

Then I remembered Pastor Dominic’s words, “When you are way down in the rut, at rock bottom, there is only one way to look – UP. Look up to God and He will deliver you”. So I prayed. It was hard for me, but I prayed. I asked God to deliver me out of my misery. I asked God to take care of ALL my problems.

God is the Almighty Lord who is above all things. When I look back at these seemingly “bad” things that have happened, I see the “good” things He has done for me:

- Before the Lord took him home in August 2006, my dad had the opportunity to experience God’s love. He accepted Christ and was baptised seven days before his demise.
- Through the bereavement and grief, I have had more conversations with my two brothers than we ever had in the last 30 years.
- As I chose to believe that God was real and that He would take care of me, the difficulties seemed to dim in the light of His promise of a bright future. My fiancée and I made wedding plans and home renovation plans, which meant huge financial commitments. Yet despite our financial situation, my fiancée and I managed to fulfill our monthly tithes and all our faith promises. Financially, we were at our lowest point, and yet we were giving more than we ever did before.
- Throughout this trial, I had great support from my carecell members. Prior to joining the carecell, I was a “back-bencher”, sitting at the far end of the auditorium, arriving late and leaving early. I didn’t realise it then, but I was a church-goer, not a Christian. I didn’t like the idea of relating with other fellow Christians who would want to

know how things were in my life. But there was an emptiness in my life that nothing could fill. **Joining a carecell proved to be the turning point in my life.** For the first time in my life, I had a real, living relationship with God and experienced what it meant to have brothers and sisters in Christ.

- It was also in carecell that I met my fiancée. She stuck with me throughout the entire episode, praying fervently for me everyday, and was even willing to marry me knowing full well that I was going to be a bankrupt.



Through all the challenges, I learnt not to ask God "Why?" Instead, I learnt to ask "When?" For His promises will surely come to pass; **I just had to learn to wait on Him. I did not have to wait very much longer, for my breakthrough came on 31 December 2006.** While I was queuing up to get into the Watchnight Service at Trinity@Paya Lebar, I received a call. A potential buyer asked me to meet him to discuss a \$5,000 deal the very next morning. However, I was due to go off for a short break with some friends that very morning. For the first time in five years, I was going away for a break, and work arrived at my doorstep! After that call, I felt very restless and wondered if I should cancel my trip. I prayed and asked God what I should do. At that moment, God simply told me to go ahead and enjoy myself. Still feeling uncertain, I told my fiancée what God had said. Her reply to me was, "Let go and leave it in God's hands." **We prayed and asked God to take charge of the situation.** I then arranged for a colleague to go for the meeting in my place.

That night, during the Watchnight Service, Pastor Dominic declared 2007 as a year of great increase.

The next afternoon while in Bintan, I received a call from my colleague who told me that not only was the deal closed, he managed to get a higher commission for me – nearly \$1,000 more! **Right there and then, on the very first day of 2007, I saw the wonderful works of God upon my life.** In the month of January alone, God blessed me with more than \$15,000 – more than five times my average monthly income! Now that is definitely GREAT INCREASE! God's blessings did not end there. **He has continued to place many deals in my hands, such that I am constantly closing one deal after another.** His abundant blessings have indeed poured forth from heaven above.

Today, I am happily married to my then girlfriend. **Financially, God has provided for us mightily.** We have more than sufficient to take us through each month, plus some savings at the end of the month. As a result of the financial distress, I have learnt good financial habits. I am happily serving God as a spiritual parent in my carecell, and as a traffic marshall in church. I have a wonderful relationship with my carecell members. **Most importantly, I am proud to be a child of God.**

Through it all, I learnt a huge lesson: **When we let go and surrender everything to God, He can make miracles happen.** It was not by my strength that I was able to go through all those difficult moments. It was the strength of God, given by the Holy Spirit, that sustained me during the darkest moments of my life. He has never left my side. Even when I felt abandoned, He was there, taking me through each step. God is forever faithful. He has a barn full of blessings, just waiting for us to take the step to get closer to Him. All glory to Him!