

# FINANCIAL STEWARDSHIP



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## 1. The Meaning of Stewardship

( *oikonomos*; manager, administrator)

The kind of stewardship mentioned in the Bible is different from how most of us understand it today. For example, when the Bible talks about being a steward of your possessions, it's not talking about how you *manage what's yours*. Instead, it emphasizes that everything *ultimately belongs to God*:

**Psalm 24:1**"The earth is the Lord's, and everything in it"

Scripture on stewardship of money clarifies that God is the owner of everything. In fact, He owns people themselves – not just their possessions! That's why the Bible is clear on the stewardship of money, illustrating how Christians should use those blessings to bring Him glory:

**Psalm 50: 7-11**: Hear, O my people, and I will speak; O Israel, and I will testify against thee: I am God, even thy God. vs8 I will not reprove thee for thy sacrifices or thy burnt offerings, to have been continually before me. vs9 I will take no bullock out of thy house, nor he goats out of thy folds. vs10 For every beast of the forest is mine, and the cattle upon a thousand hills. vs11 I know all the fowls of the mountains: and the wild beasts of the field are mine. vs12 If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof.

**Haggai 2:7-9**: And I will shake all nations, and the desire of all nations shall come: and I will fill this house with glory, saith the LORD of hosts. vs8 The silver is mine, and the gold is mine, saith the LORD of hosts. vs9 The glory of this latter house shall be greater than of the former, saith the LORD of hosts: and in this place will I give peace, saith the LORD of hosts.

**1 Chronicles 29:12-14**: Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all. vs13 Now therefore, our God, we thank thee, and praise thy glorious name. vs14 But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee.

God blesses His people with many resources, including money, but that blessing comes with the responsibility of using it for God's glory. After all, everything comes from Him. Therefore, Christians must use their gifts by His will being good stewards or "caretakers" of what God has entrusted.

**1 Corinthians 4:7** For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?

Everything belongs to God, including our money and possessions. We are merely stewards of His resources and are responsible for using them wisely and for His glory.

### Being a Good Steward

Being a steward means being responsible for something that doesn't belong to you. In the context of money, believers are responsible for managing the worldly riches God has generously provided.

**1 Timothy 6:17**: Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

**Deuteronomy 15:9-10**: Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the LORD against thee, and it be sin unto thee. vs10 Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto.

**Proverbs 3:6, 9-10**: "In all your ways submit to Him, and He will make your paths straight. Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."

**Luke 16:1-11** And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. vs2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. vs3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. vs4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. vs5 So he called every one of his lord's debtors `unto him, and said unto the first, How much owest thou unto my lord? vs6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. vs7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

**Luke 16: 8-13** And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. vs9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. vs10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. vs11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

#### Usage:

John 1: 9 the true light.

John 4: 23 the true worshippers

John 6: 32 the true bread from heaven

John 15: 1 the true vine

John 17: 3 the only true God

Money is a test! If you cannot be faithful with money, how are you to be trusted with higher things...eternal things! True riches!

- The charge that this steward had squandered the rich man's goods must have been true. He offers no defense to the charge.
- He used his position to secure himself favour before men from whom he would continue to live off. That is the wisdom, the shrewedness.
- He that is faithful, will be faithful.

Jesus shares an implication of the story: unbelievers typically deal astutely with each other.(to understand a situation quickly and see how to take advantage of it) being sharp/ street smart whereas believers often fail to utilise their financial resources to win people to faith.

We are to utilise our worldly resources to advance the kingdom of God, of whom we are the stewards on the earth.

**1Corinthians 4:1** Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. vs2 Moreover it is required in stewards, that a man be found faithfull.

Stewards are not owners. They only manage for another.

#### Parable of the talents (also in Matthew 25 : 14-26)

**Luke 19:11** And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because they thought that the kingdom of God should immediately appear.12 He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. 13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. 14 But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us. 15 And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.

16 Then came the first, saying, Lord, thy pound hath gained ten pounds. 17 And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. 18 And the second came, saying, Lord, thy pound hath gained five pounds. 19 And he said likewise to him, Be thou also over five cities. 20 And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin: 21 For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. 22 And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow: 23 Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury? 24 And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. vs25 (And they said unto him, Lord, he hath ten pounds.) vs26 For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him.

A faithful steward multiplies what he is given.

Proper stewardship profits and is also rewarded. When it comes to finances, dispose yourself to a stewardship position. Think of giving as giving of His money.

**Deuteronomy 8:1** All the commandments which I command thee this day shall ye observe to do, that ye may live, and multiply, and go in and possess the land which the LORD sware unto your fathers. 2 And thou shalt remember all the way which the LORD thy God led thee these forty years in the wilderness, to humble thee, and to prove thee, to know what was in thine heart, whether thou wouldest keep his commandments, or no. 3 And he humbled thee, and suffered thee to hunger, and fed thee with manna, which thou knewest not, neither did thy fathers know; that he might make thee know that man doth not live by bread only, but by every word that proceedeth out of the mouth of the LORD doth man live. 4 Thy raiment waxed not old upon thee, neither did thy foot swell, these forty years. 5 Thou shalt also consider in thine heart, that, as a man chasteneth his son, so the LORD thy God chasteneth thee. 6 Therefore thou shalt keep the commandments of the LORD thy God, to walk in his ways, and to fear him. 7 For the LORD thy God bringeth thee into a good land, a land of brooks of water, of fountains and depths that spring out of valleys and hills; 8 A land of wheat, and barley, and vines, and fig trees, and pomegranates; a land of oil olive, and honey; 9 A land wherein thou shalt eat bread without scarceness, thou shalt not lack any thing in it; a land whose stones are iron, and out of whose hills thou mayest dig brass. 10 When thou hast eaten and art full, then thou shalt bless the LORD thy God for the good land which he hath given thee. 11 Beware that thou forget not the LORD thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: 12 Lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; 13 And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; 14 Then thine heart be lifted up, and thou forget the LORD thy God, which brought thee forth out of the land of Egypt, from the house of bondage; 15 Who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; 16 Who fed thee in the wilderness with manna, which thy fathers knew not, that he might humble thee, and that he might prove thee, to do thee good at thy latter end; 17 And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. 18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. 19 And it shall be, if thou do at all forget the LORD thy God, and walk after other gods, and serve them, and worship them, I testify against you this day that ye shall surely perish. 20 As the nations which the LORD destroyeth before your face, so shall ye perish; because ye would not be obedient unto the voice of the LORD your God.

God gives you so that he will establish his covenant on the earth.

**Exodus 19: 5-6** Now therefore, if ye will obey my voice indeed, and keep my covenant, then ye shall be a peculiar treasure unto me above all people: for all the earth is mine: 6 And ye shall be unto me a kingdom of priests, and an holy nation. These are the words which thou shalt speak unto the children of Israel.

**Genesis 1:28** And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth.

God's covenant: global colonisation.

Whatever I have is to the end that God's covenant is established.

**1Timothy 2: 3-4** For this is good and acceptable in the sight of God our Saviour; 4 Who will have all men to be saved, and to come unto the knowledge of the truth.

We need resources in the work of expanding the kingdom of God on the earth.

**1Corinthians 16:2** *Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.* 

**Philippians 4:15-16** Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. vs16 For even in Thessalonica ye sent once and again unto my necessity.

Financial prosperity isn't about you. Its about God's covenant. If you don't see it like that, you will always struggle to give.

**1Chronicles 29:1** Furthermore David the king said unto all the congregation, Solomon my son, whom alone God hath chosen, is yet young and tender, and the work is great: for the palace is not for man, but for the LORD God. 2 Now I have prepared with all my might for the house of my God the gold for things to be made of gold, and the silver for things of silver, and the brass for things of brass, the iron for things of iron, and wood for things of wood; onyx stones, and stones to be set, glistering stones, and of divers colours, and all manner of precious stones, and marble stones in abundance. 3 Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house, 4 Even three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, to overlay the walls of the houses withal: 5 The gold for things of gold, and the silver for things of silver, and for all manner of work to be made by the hands of artificers. And who then is willing to consecrate his service this day unto the LORD? 6 Then the chief of the fathers and princes of the tribes of Israel, and the captains of thousands and of hundreds, with the rulers of the king's work, offered willingly, 7 And gave for the service of the house of God of gold five thousand talents and ten thousand drams, and of silver ten thousand talents, and of brass eighteen thousand talents, and one hundred thousand talents of iron. 8 And they with whom precious stones were found gave them to the treasure of the house of the LORD, by the hand of Jehiel the Gershonite. 9 Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the LORD: and David the king also rejoiced with great joy. If you give from God's money, it will not run out. If you give from your money, it will run out sooner than later.

**Matthew 6:24** No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

Serve 'dulio' to serve as a minister/slave/servant This implies that money is a master as much as God is a master!

In giving money away, we remind ourselves, that it is not our master! Same as fasting to remind the flesh who is in cahrge.

**Matthew 6:19-21**: Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: 20 But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: 21 For where your treasure is, there will your heart be also.

Treasure 'thesuros' a place of safe keeping, not what is kept in the safe. A trusted place. **Luke 6:45** *A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh.* 

Your heart is in the place where you attach the most trust. GOD OR MAMMON? So, the heart is the most important consideration when it comes to giving, not the amount!

Mark 12:42 And there came a certain poor widow, and she threw in two mites, which make a farthing. 43 And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: 44 For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.

It is very easy to trust God with our lives, health, children, spouses and not with our resources! Remember: You are a steward.

**Ecclesiastes 9:11** I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all.

When youre giving to God, you give from God's resources, not your own! In stewardship, you become a channel through which God will bless other men. An extension of the love of God... a living testimony of the goodness of God... a co-worker, a labourer in the kingdom!

God provides for his people through his people. Money is just a tool in that chain, but it is not to rule over us!

If anything, money is revealer/ magnifier of where your treasure is.

Mark10:21 Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me. 22 And he was sad at that saying, and went away grieved: for he had great possessions. 23 And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God! 24 And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!

I AM A FAITHFUL STEWARD OF WHAT GOD HAS ENTRUSTED ME WITH! I PLAY MY PART IN EXPANDING THE KINGDOM OF GOD ON EARTH! WITH MY WEALTH, WITH MY RESOURCES, WITH MY TIME.... AND GOD IS GLORIFIED. HALLELUJAH!