

FOUNDATIONS

Track One : Believer to Disciple

Lesson 13 : Financial Stewardship

This lesson is designed to teach us the importance of financial stewardship by honoring God with our tithes, offerings and giving. Should the tithe be given to the local church? Is it alright to support other Christian ministries with your giving? Should I give financially to help a brother/sister in need? How can I guard myself from being financially manipulated and exploited by preachers?



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Unless otherwise indicated, all Scripture quotations are taken from the Holy Bible, New King James Version.

1. Stewardship

1.1. What does it mean to be a steward of God?

1 Corinthians 4:1,2 1 Peter 4:10

[NOTE: Pastors - we will not need to turn to all the scriptures in 1.1 and 1.2 This is only to introduce and explain the concept of stewardship. Focus on section 2 onwards]

Steward Gr. *Oikonomos* = the manager of a household or estate, governor, treasurer. Some one made responsible for something that is not his own. Some one entrusted with the responsibility to manage. Oikos = house, nomos = a law

Stewardship Gr. *Oikonomia* = the management of a household. (Used in Luke 16:2,3,4 1 Corinthians 9:17, Colossians 1:25, Ephesians 3:2,9 Ephesians 1:10 1 Timothy 1:4)

The steward of a household must ensure that

- Things are functioning as appropriate
- Things are profitable
- Everything is accounted for (Romans 16:23)
- He must protect/safeguard what is in his care
- He must ensure continuity, i.e. train up a successor (Galatians 4:1,2)

1.2. Characteristics of a good steward

- Faithful 1 Corinthians 4:1,2 Luke 16:1-12 1 Timothy 1:12
 - Be faithful in little things - God will set you over many things
 - Be faithful in money - God will entrust you with true riches
 - Be faithful in what is another man's - God will give you your own
- Wise Luke 12:41-48

We are stewards of the all that God has given to us: time, energy, skills/talents, knowledge, opportunities, money/material possessions, other resources God has given to us, etc.

2. Financial Stewardship

God does bless us materially

Deuteronomy 8:18, Psalm 1:3, Psalm 112:3, 1 Timothy 6:17

Material blessings does not make us 'better' than others.

The more we have, the greater the responsibility to be a good steward of the resources given to us.

Giving is an expression of our financial stewardship.

2.1. Why do we give to God?

2.1.1. As an act of worship

Psalm 96:8 Proverbs 3:9,10 1 Chronicles 29:10-14,16

Giving is worship because when you put your money in the offering, you are saying, "Here God, I give myself and what you gave me, (time and talent), back to You. Thank You. Use it for Your glory."

There are over 300 references on offerings/giving in the Bible. In the Bible, giving to the Lord was a very sacred and worshipful time. A time often marked with wonderful celebration and joyful abandon to the Lord. It was considered an honor to give to God. It was very much considered a time of high worship.

2.1.2. Giving is an act of obedience and trust

Malachi 3:9-10 Luke 6:38

Giving recognizes God's Lordship over ALL: you, your money and everything. We honor God with our offering.

Giving shows your trust in God as your Provider: you learn to surrender everything to Him.

2.1.3. Giving is an act of sowing/releasing blessing to others

2 Corinthians 9:6-8 Philippians 4:15,16,19

Giving fulfills our responsibility of being a blessing and dispensing good to others. God's work on the earth has to be financed through contributions made by God's people.

We are blessed to be a blessing.

3. Tithes, Offerings, Gifts (Alms)

Genesis 14:20 Abram gives his tithe - the first time 'tithe' is mentioned in the Bible.

Tithing is simply giving back to God one tenth of what you have received, the first fruits of your increase (Proverbs 3:9).

Malachi 3:8-11

God is serious about the tithe. To not tithe is to rob God!

God does not use the tithe to raise money, as if He has need of any, He uses it to teach His children to set apart things wholly unto the Lord. Everyone, including ministers, are to tithe! (Numbers 18:26)

God does not need our money. Everything already belongs to Him. However, tithing is a way of showing our submission to the Lord in the area of finances.

3.1.1. The blessings of a tither:

The enemy does not want you to tithe, because tithing puts your finances in covenant with God.

In covenant, you can co-labor with the Covenant principles of finances and expect to see the covenant promises of God which are rightfully yours.

- Covenant blessings in your finances
- Tithing opens heaven over your finances
- Tithing protects you against the enemy of your finances
- Tithing releases material blessings

3.1.2. The reason we still need to tithe today

- Tithing was practiced even before the Law, and hence is not because of the Law

Genesis 14:20- Abraham tithed 400 yrs before Moses and the Law

Genesis 29:22- Isaac tithed approximately 350 yrs before Moses and the Law.

The practice of tithing is an expression of a covenant relationship, and not exclusively part of the Law. Our covenant relationship is still in existence today and so is the giving of the tithe.

- Tithing did not end at the Cross

For every incident of discontinuance or change there are specific New Testament Scriptures identifying the change. Without the New Testament scripture, identifying the change - there is no Biblical basis for change. There is no New Testament verse mentioning the ending or changing of the tithe. The financial covenant relationship act with God has not changed. God still loves and expects to be worshipped with the tithe.

Jesus said the tithe should be done (Matthew 23:23)

- Jesus, our New Covenant High Priest receives tithes

Hebrews 7:8 - the tithe is current and is still to be given to God today.

3.1.3. Offerings

This is seed you sow generously (2 Corinthians 9:6-8).

Anything above your tithes (10 percent) that you give for the work of the Lord is your offering.

3.1.4. Gifts and Alms

Matthew 6:1-4 Matthew 25:40 (Other references James 1:27, Proverbs 19:17)

It is giving to those in need who are part of the household of faith, or 'lending to the poor', intended to assist poor and helpless people.

This is given in addition to the tithes and offerings. This is a sacrifice we choose to make.

4. The Ministry of Giving

Romans 12:6-8

There are some believers who God has graced and gifted with an abundance of finances to give for the work of His Kingdom. This is their ministry.

5. Common Questions And Answers

[NOTE: Pastors, please share section 5 - as this is what we believe, but you are free to follow what the Lord lays on your heart and personal convictions on this matter.]

1, Should the tithe be given to the local church?

Yes, we believe that the tithe belongs to the local church (the storehouse) as this is where you receive your spiritual nourishment, care and support. The Old Testament practice was to take it to the storehouse in God's temple. However, at APC we do not record or track any individuals giving. So, you are free to follow your personal convictions in this matter.

2, Is it alright to support other Christian ministries with your giving?

Yes, we feel that once you have given your tithes and offerings to your local church, you are also welcome to support other Christian ministries that the Lord lays on your heart.

3, Should I give financially to help a brother/sister in need?

Yes, we are to help one another as the Lord enables us (Galatians 6:10). Beware of people who exploit "Christian" relationships for their own need (2 Thessalonians 3:6-13). We discourage people from borrowing and lending. If you lend to someone at church, please use your own discretion and kindly note that the church will not be responsible.

4, How can I guard myself from being financially manipulated and exploited by preachers?

Plan your giving - so that you are not emotionally manipulated by the demands of a preacher who suddenly shows up at a meeting or at your home.

Be led by the Spirit of God - not by your emotions and not by the demands or even by the need presented to you.

Decide never to give out of compulsion or false promises. If a preacher urges you to give in as a means to buy some 'spiritual blessing' refuse to give. Beware of those who extort and exploit people for their own ministry agendas

5, Is it alright to save and/or invest money in property, financial instruments (stocks, bonds, mutual funds, etc.) or other assets in order to gain profitable returns?

While we keep aside some of what God has given us (saving/investing) we do not depend on this for security. God is always the Source of our total supply (Matthew 6:19-24, Proverbs 6:6-8)

While we see warning against usury in the Old Testament (some examples Leviticus 25:37, Psalm 15:5, Proverbs 28:8) we understand "usury," as meaning unlawful or exorbitant interest. However, we believe that any lawful means to increase wealth that does not exploit or misuse another person is acceptable before God. For example, the Lord Jesus in His illustration stated, the master as saying "Why then did you not put my money in the bank, that at my coming I might have collected it with interest?" (Luke 19:23).

You are welcome to maintain your own conviction on this.

6. Beware

- of the love of money + greed (Proverbs 15:27, 1 Timothy 6:10)
- of self-indulgence and selfishness (Luke 12:15-21)
- of pride (1 Timothy 6:17-19)

[NOTE: In section 6 - we will not have time to read all Scriptures, so please be prepared to quote it and bring the sermon to completion]