Stewarding Finances

4G Mentoring: Growing, Guiding, and Guarding the Global Bride of Christ

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Foreword

This document has been designed for use with Christian leadership development trainings using cell-phones, tablets, computers, TV connections, or projectors. This document is not designed as a printed book or large group presentation but rather a discussion guide for small or medium sized multi-language training groups. The graphics on each page are designed to ease cross-cultural communication issues when using a translator or training in a second language. We hope that this document helps facilitate discussions with leaders in both formal training situations and informal mentoring sessions in homes and coffee shops around the world. The copyright on this document allows you to freely distribute and even modify the content to meet your needs.

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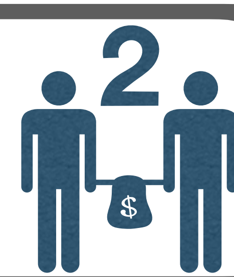

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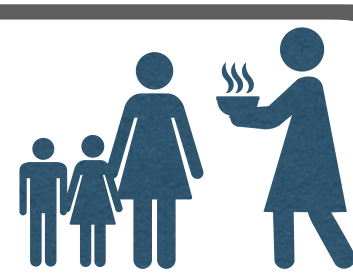


Use Money for the Spread of the Gospel

Case Studies

Introduction

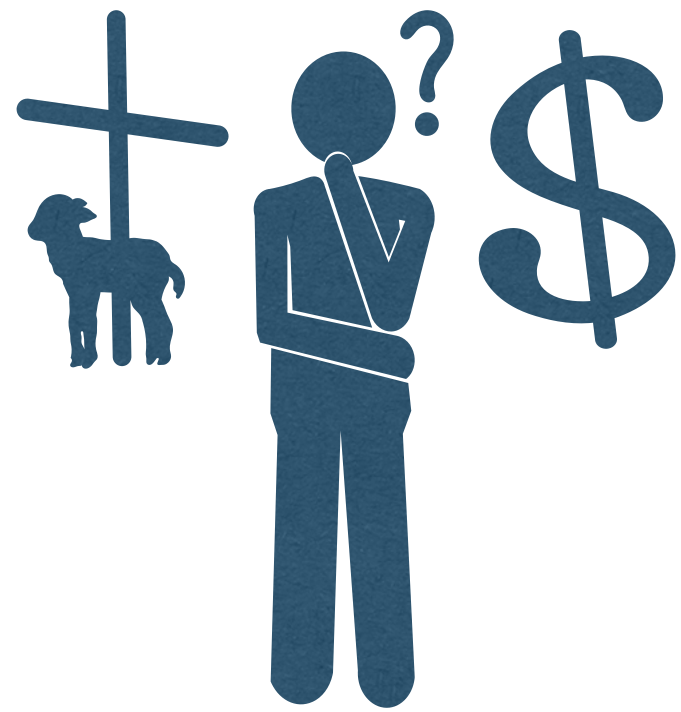
Everything Belongs to God (for his Glory)

"For every beast of the forest is mine, the cattle on a thousand hills." (Psalms 50:10)

*"For by him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities—**all things were created through him and for him**." (Colossians 1:16)*

Key Idea: Everything belongs to God including everything that you have.

Your Attitude (on Money) Reflects Your Spiritual Life

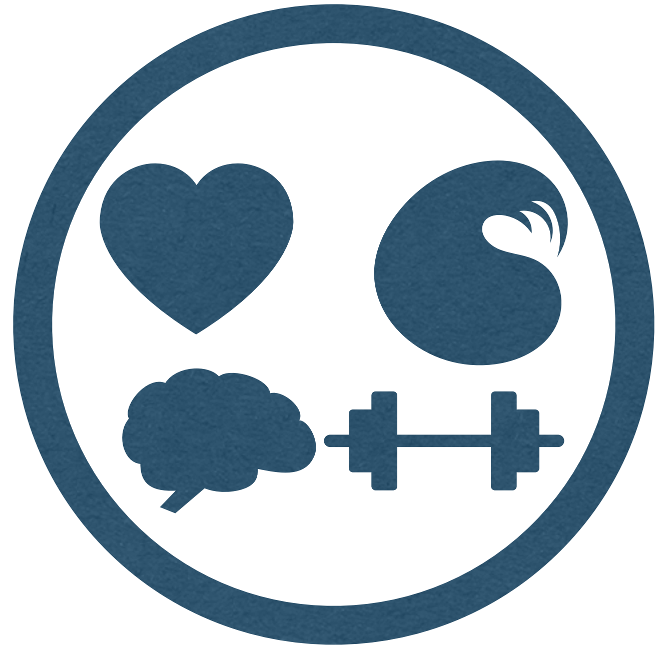


"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ***For where your treasure is, there your heart will be also.****"* *(Matthew 6:19-21)*

"But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But ***those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils****. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." (1 Timothy 5:6-10)*

Key Idea: Your attitude towards money reveals much about your spiritual life.

God Doesn’t Want Just Your Money (He Wants all of You)



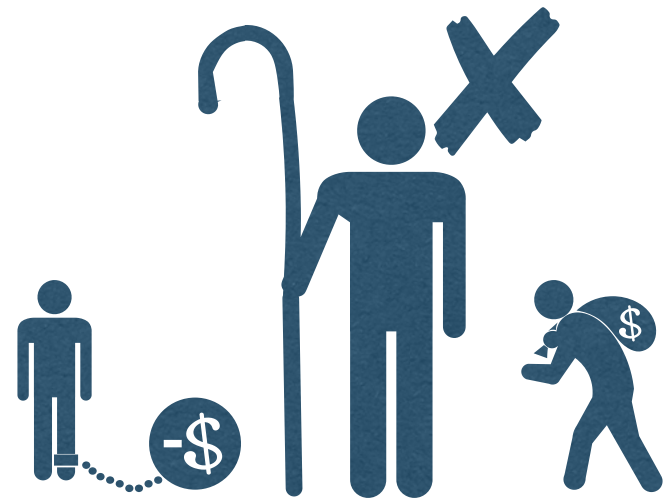
*“And behold, a lawyer stood up to put him to the test, saying, ‘Teacher, what shall I do to inherit eternal life?’ He said to him, ‘What is written in the Law? How do you read it?’ And he answered, ‘**You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbor as yourself.**’ And he said to him, ‘You have answered correctly; do this, and you will live.’” (Luke 10:25-28)*

“But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. ***These you ought to have done, <u>without neglecting the others</u>.*** *” (Luke 11:42)*

“Even though you offer me your burnt offerings and grain offerings, I will not accept them; and the peace offerings of your fattened animals, I will not look upon them. Take away from me the noise of your songs; to the melody of your harps I will not listen. But ***let justice roll down like waters, and righteousness like an ever-flowing stream.*** *” (Amos 5:21-24)*

Key Idea: God doesn’t just want you money but he wants all of you.

Misusing Money Disqualifies You (From Leadership)



*Therefore an overseer must be **above reproach**, the husband of one wife, sober-minded, **self-controlled**, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, **not a lover of money**. He must manage his own household well, with all dignity keeping his children submissive, for **if someone does not know how to manage his own household, how will he care for God's church**?" (1 Timothy 3:2-5)*

Key Idea: Misusing money disqualifies you from leadership. This includes both unmanageable personal debt and stealing.

Stewarding Personal Money

We Cannot Serve Both God and Money

"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." (Matthew 6:24)

Key Idea: **Our focus is either going to be on God or money, but it can't be on both.**

Seek God’s Kingdom First

“Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ***But seek first the kingdom of God and his righteousness, and all these things will be added to you****. ‘Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.’” (Matthew 6:31-34)*

Key Idea: Seek God’s kingdom first and he will provide for your needs (but not necessarily your wants).

Give Back 1/10th (Tithe)

*"And he blessed him and said, 'Blessed be Abram by God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand!' **And Abram gave him a tenth of everything**." (Genesis 14:19-20)*

*"But woe to you Pharisees! For **you tithe mint and rue and every herb**, and neglect justice and the love of God. **These you ought to have done, without neglecting the others**." (Luke 11:42)*

Key Idea: Everything we have comes from God but he only requires for us to give him back 1/10th of what we make.

Spend Less Than You Make (Don’t Live on Credit)

10-8=2

Key Idea: Spend less than you earn and avoid living off of credit. Living off of credit means that you pay more for the same goods and services. Living off of credit makes it difficult to save money and it limits your freedom to be generous to those in need.

There Will Be an Accounting

*"As for the rich in this present age, charge them not to be haughty, **nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy**. They are to do good, to be rich in good works, to be generous and ready to share, thus **storing up treasure for themselves as a good foundation for the future**, so that they may take hold of that which is truly life." (1 Timothy 6:17-19)*

Key Idea: God will hold us accountable for how we use our personal money.

Be an Example of Generosity

“Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.” (Hebrews 13:16)

“Jesus looked up and saw the rich putting their gifts into the offering box and he saw a poor widow put in two small copper coins. And he said, ‘Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.’” (Luke 21:1-4)

Key Idea: **Be an example of generosity.**

Don’t Give for Public Praise

*“**Beware of practicing your righteousness before other people in order to be seen by them**, for then you will have no reward from your Father who is in heaven. Thus, when you give to the needy, s**ound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others**. Truly, I say to you, they have received their reward. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you.” (Matthew 6:1-4)*

Key Idea: Don’t give for public praise.

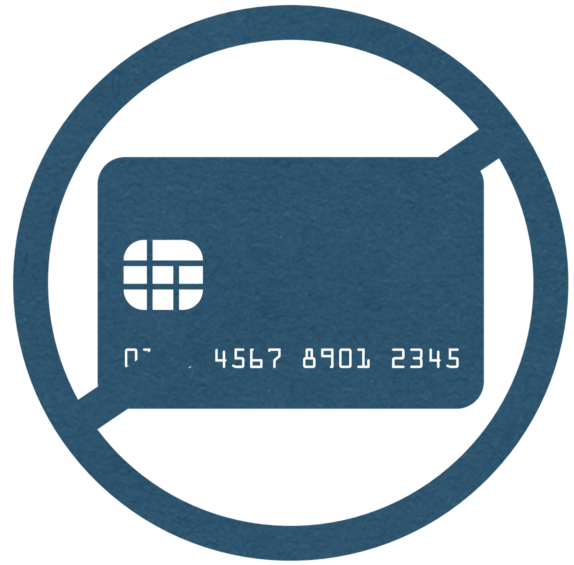
Give Out of Love (Not Compulsion)

"The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ***Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.*** *" (2 Corinthians 9:6-7)*

"In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ' ***It is more blessed to give than to receive.*** *'" (Acts 20:35)*

Key Idea: Give out of love and not out of compulsion or guilt.

Practice Delayed Gratification



"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law." (Romans 13:8)

"Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." (Philippians 4:11-13)

Key Idea: Practice delayed gratification by only spending money you already have rather than living on credit.

Debt Is a Form of Slavery (Stealing Your Freedom To Serve God and Others)

"The rich rules over the poor, and the borrower is the slave of the lender." (Proverbs 22:7)

"The wicked borrows but does not pay back, but the righteous is generous and gives" (Psalms 37:21)

Key Idea: When you are in debt you are not free to serve God or others.

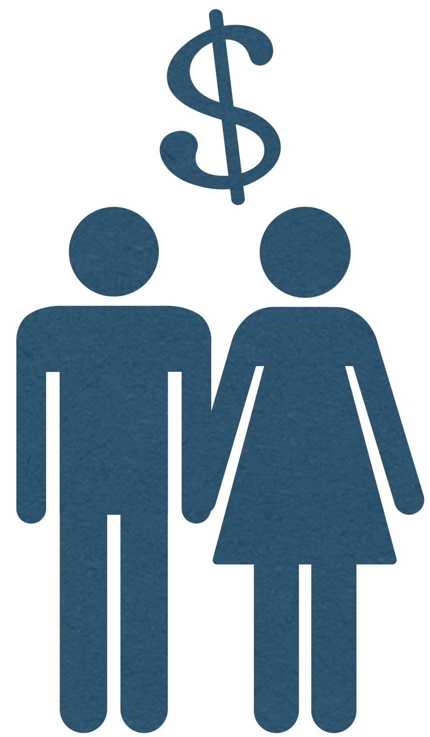
Be Careful Giving Loans or Gifts (It Can Destroy Relationships)

It is better to give a portion of the need as a gift rather than a loan that must be payed back.

Spend time helping people learn to manage their money rather than continuously giving then money.

Key Idea: Be careful about giving loans or gifts to people within your group as this can destroy relationships and unity.

Couples Need To Discuss Finances



*"Then the LORD God said, '**It is not good that the man should be alone**; I will make him **a helper fit for him.**'" (Genesis 2:18)*

Key Idea: Husbands and wives need to discuss family finances in order to utilize the wisdom and skills God has provided for the family through the husband-wife relationship.

Wives Can Manage Money (and Provide for the Family)

“She considers a field and buys it; with the fruit of her hands she plants a vineyard.” (Proverbs 31:16)

“She makes linen garments and sells them; she delivers sashes to the merchant.” (Proverbs 31:24)

Key Idea: Wives can manage money and provide for the family.

Stewarding Ministry Money

At Least Two People Handle Money (Never One Alone)

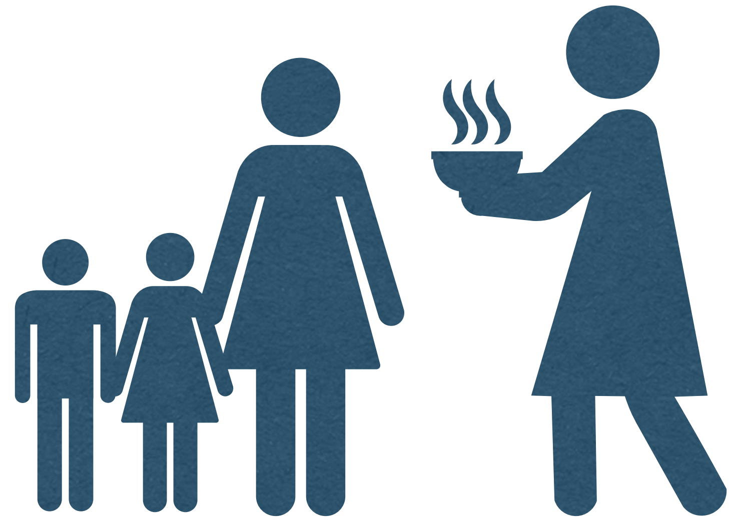
"And not only that, but ***he has been appointed by the churches to travel with us*** *as we carry out this act of grace that is being ministered by us, for the glory of the Lord himself and to show our good will.* ***We take this course so that no one should blame us*** *about this generous gift that is being administered by us, for we aim at what is honorable not only in the Lord's sight but also in the sight of man." (2 Corinthians 8:19-21)*

Key Idea: At least two people within the group should handle all money so that you establish a pattern of good accountability.

The Group Decides How To Use the Money

Key Idea: The entire group should decide how to use money collected within the group.

Use the Offering To Help the Needy



“There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold 35 and laid it at the apostles' feet, and it was distributed to each as any had need.” (Acts 4:34-35)

“Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.” (Proverbs 19:17)

Key Idea: Use tithes and offerings to help those who are in need.

Use the Offering for the Spread of the Gospel

"Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that ***those who proclaim the gospel should get their living by the gospel****."* *(1 Corinthians 9:13-14)*

“Or did I commit a sin in humbling myself so that you might be exalted, because I preached God's gospel to you free of charge? I robbed other churches ***by accepting support from them in order to serve you****. And when I was with you and was in need, I did not burden anyone,* ***for the brothers who came from Macedonia supplied my need****. So I refrained and will refrain from burdening you in any way.” (2 Corinthians 11:7-9)*

Key Idea: Use money collected by the group for the spread of the Gospel.

Case Studies

Case Study 1

Your group has decided to take up an offering. How will you establish a good pattern of accountability for the way your group handles money?

Break up into groups and discuss.
(suggested time - 10 minutes)

Case Study 2

Your group has decided to take up an offering but there is a disagreement on how the money from the offering should be used. How should you handle the disagreement?

Break up into groups and discuss.
(suggested time - 10 minutes)