

## Biblical Principles on Financial Stewardship

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### Introduction

Scripture has a great deal to say about money and material possessions. Sixteen (16) of the thirty-eight (38) parables of Jesus concern money. There are about 700 verses on love, 500 verses on prayer, less than 500 verses on faith, but over 2,000 verses on the subject of money. Jesus spoke more about issues involving money than about Heaven and hell combined. Why? A church body's or individual believer's attitude toward the use of money is a revealing barometer of spiritual health and maturity. In **Matthew 6:19–21**, Jesus speaks the truth very plainly: ***"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... For where your treasure is, there will be your heart also."*** A servant cannot serve two masters – God and mammon (materialism). We will hate the one and love the other (see Matthew 6:24). Consequently, as a church – and as individuals – we must seek to use the financial resources, spiritual gifts, and talents God provides to invest in heavenly and eternal purposes<sup>1</sup>.

### Six Foundational Stewardship Principles

#### I. Stewards Understand – God Owns It All

##### **The earth is the Lord's and everything in it... (Psalm 24:1)**

As a church body, it is imperative that we maintain a proper view of ownership. All "our" wealth ultimately belongs to God. We are but managers or stewards, not owners, charged with the stewardship of resources God has entrusted to us. Until we joyfully embrace the reality that "God owns it all," we cannot be biblical stewards. Our eager acknowledgement of God's ownership shifts the focus away from a "self" focused materialism to a mindset of, "What does God want me to do with the resources He has entrusted to me?" Stewardship is defined as: the careful and responsible management of something entrusted to one's care – including time, spiritual gifts, talents, and money. Stated another way, stewardship is faithfully using God's resources to do God's work. We must stop thinking like an owner; start thinking like a manager.

***(David praying) Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; For all that is in the Heaven and the earth is Yours; Yours is the Kingdom, O Lord, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and give strength to all.***

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<sup>1</sup> In American society we enjoy a standard of living incomprehensible to most of the rest of the world. While the Bible does not demand that everyone live a spartan life style or make a vow of poverty, a biblical worldview prohibits us from succumbing to unrestrained self-indulgence (see Matthew 6:19–21). We should not buy something simply "because we can afford it." The fact that our friends own certain things or that advertising tells us we need certain things should not dictate what our spending decisions should be. Perhaps we should be more willing to be content with the "functional" rather than the "state-of-the-art" or that which is the current trend. Advertising tries to convince us that prestige is a worthwhile objective and that it can be achieved by inducing envy in others. In contrast, the Bible identifies envy and covetousness as sin – mindsets we should not try to stimulate in others. Responsible stewardship requires discipline, sensitivity to the needs of others, denial of possessiveness, and above all, with the Holy Spirit's help, a constant evaluation of our priorities and motivations.

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***Now, therefore, our God, we thank You, and praise Your glorious name. But who am I, and who are My people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You.*** (1 Chronicles 29: 11–14)

***“For by Him (Jesus) all things were created, both in the heavens and on the earth, visible and invisible, whether thrones or dominions or rulers or authorities – all things have been created by Him and for Him.”*** (Colossians 1:16)

### II. Stewardship Requires a Commitment of Ourselves to the Lord

Our stewardship of the talents, spiritual gifts, time and, in particular the material possessions or treasures that God entrusts to us is a critical measurement of our personal and corporate commitment to the Lord. In 2 Corinthians 8:2–4, the Apostle Paul says of the Macedonian churches, ***“Now we make known to you, brothers and sisters, the grace of God given to the churches in Macedonia, that during a severe ordeal of suffering, their abundant joy and their extreme poverty have overflowed in the wealth of their generosity. For I testify that they gave according to their means and beyond their means. They did so voluntarily, begging us with great earnestness for the blessing and fellowship of helping the saints.”*** Why were the Macedonian Christians joyfully willing to give so liberally and abundantly to meet the needs of other believers even when they themselves were suffering? In 8:5, Paul makes an important statement that reveals why these believers were such excellent stewards of the financial resources God had entrusted to them, ***“...but they (the Macedonians) first gave themselves to the Lord, and then to us by the will of God.”*** The Macedonian church was fully committed to the Lord – not in words only but also in their deeds. When our hearts are truly “given to the Lord” we, as stewards of God’s resources will voluntarily, joyously, liberally, and earnestly seek to meet the needs of others. If we as a church body and as individuals are not excited about giving generously to others, it may well indicate an overall “coldness” in our relationship and commitment to the Lord. The reality is that we will not be faithful, obedient, and eager stewards of God’s resources unless our heart, soul, and mind are fully devoted to the Lord Jesus Christ.

### III. Stewardship Requires Faithfulness and Integrity above Reproach

#### Faithfulness

***“It is required in stewards that one be found faithful.”*** (1 Corinthians 4:2)

***“And the Lord said, ‘Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season? Blessed is that servant whom the master finds so doing when he comes. Truly, I say to you that he will make him ruler over all that he has. For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more.’”***  
(Luke 12:42–44, 48)

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As a church, we desire to emulate the faithful steward pictured in these verses by managing well the spiritual riches and material resources God has placed in our care for the benefit of others. Jesus calls the steward faithful and wise that is found to be carefully managing the master's (God's) estate upon the master's return. Faithful fulfillment of stewardship duties results in blessings and increased responsibilities from the master. In addition, these verses indicate that God expects significant results, in accordance with His will and purposes, where He provides spiritual and material resources. Put another way, God will hold us accountable for how we used the resources He provides. As believers, we must continually strive to be found faithful and wise stewards in using the spiritual gifts, talents, time and money God provides.

### Integrity above Reproach

***"But thanks be to God who put in the heart of Titus the same devotion I have for you, because he not only accepted our request, but since he was very eager he is coming to you of his own accord. And we are sending along with him the brother who is praised by all the churches for his work in spreading the gospel. In addition, this brother has been chosen by the churches as our traveling companion as we administer this generous gift to the glory of the Lord Himself and to show our readiness to help. We did this as a precaution so that no one should blame us in regard to this generous gift we are administering. For we are concerned about what is right not only before the Lord but also before men."***

(2 Corinthians 8:16–21)

The Apostle Paul was meticulous concerning the way in which monies were collected and distributed so that no allegations of impropriety would arise. He wanted the whole process of administering believer's gifts to "glorify the Lord." As a result, great effort was made to assure donors that the monies given were used for the purposes for which it was contributed. Paul sought to maintain a good testimony not only before the church but also before all men. Likewise, Grace Chapel works hard to maintain policies and practices that ensure the proper administration of the tithes and offerings received and welcomes accountability and evaluation of how resources are used<sup>2</sup>. Like the Apostle Paul, our desire at Grace Chapel is to be blameless before the Lord in regard to the generous gifts we are administering.

### IV. Tithing: A Steward's Starting Point for Giving

The practice of returning to God one-tenth of the financial resources God provides is a scriptural principle instituted long ago to bless us and build our faith as we obediently and sacrificially give back to Him. Furthermore, it is a tried and proven pattern of giving practiced by godly people throughout the

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<sup>2</sup> Grace Chapel's long standing membership in the Evangelical Council for Financial Accountability (EFCA) evidences that the church abides by the highest standards of Christian accounting and reporting. Membership requirements such as full external audit annually, along with adherence to EFCA fundraising and management principles, help insure financial accountability to donors and supporters.

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ages. Malachi 3:10 says, ***“Bring all the tithes into the storehouse, that there may be food in My house. Test Me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of Heaven and pour out for you such blessings that there will not be room enough to receive it.”*** Clearly God expects His people to participate in His work by giving financially in a faithful and obedient manner. Why? So that there are resources available in the “storehouse” – the local church – for God’s work to be accomplished. Along with the expectation to give, God offers encouragement that as we obediently give He will abundantly take care of us in ways we cannot even imagine (see also 2 Corinthians 9:6 where the Apostle Paul talks about how God uses the principle of sowing and reaping in providing for believers needs). Likewise, in the New Testament, Jesus approved the principle of tithing when He said to the Pharisees, ***“...For you pay tithe of mint and anise and cummin...these you ought to have done...”*** (Matthew 23:23).

As a result, Grace Chapel strongly believes that the biblical principle of tithing is an important **starting point** in sacrificial giving where faithful stewardship takes its “first steps.” As a beginning point, committing to tithe can be the wedge that opens the door to larger giving beyond the initial 10 percent goal. When believers voluntarily “purpose or plan in their heart” (see 2 Corinthians 9:7) to step out in faith by committing to tithe and then experience God’s provision and blessing in return, it may well stimulate a desire to give beyond 10 percent in thankfulness and gratitude. For those who have been believers for awhile but are struggling with a willingness to sacrificially give to the Lord, the goal of tithing – and even giving beyond the tithe – provides a challenge and a focus that allows God’s Spirit to loosen their grip on money and experience how God will faithfully provide.

At the same time, it is important to stress that any giving to the Lord is not to be done legally but lovingly. Our tithing is not to be the result of any external or legal compulsion (see 2 Corinthians 9:7) but because of an inner love and devotion to God for what He has given to us through His Son. The attitude we should have as we give is best summed up by the Apostle Paul in 2 Corinthians 9:7 where he says ***“...God loves a cheerful giver.”***

Corporately, as a church, Grace Chapel models the principle of “tithing” by consciously setting aside a specific percentage of the church’s general fund receipts for Missions<sup>3</sup>. It is our firm belief that God has honored this practice by pouring out tremendous blessings upon Grace Chapel and, specifically, the Missions program with increased resources and ministry opportunities.

### V. Stewardship Avoids Excessive Borrowing

Church borrowing is an issue that generates substantial convictional tension and disagreement. On the one hand, some people take the position that a church should never borrow money to start or expand a ministry. Others, just as strongly, hold the conviction that a church’s borrowing of money is a perfectly

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<sup>3</sup> Grace Chapel allocates 15 percent of every general fund gift to Outreach.

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acceptable element of a church's overall financial plan. The differences in these viewpoints appear to stem from how certain verses are emphasized or minimized as this issue is discussed. As a church, we must carefully and prayerfully evaluate what Scripture does and does not say on this topic to arrive at a position as a church.

Borrowing money from a lender is not prohibited in the Scriptures. In fact, lending and borrowing was permitted in the Old Testament and was a normal part of daily life subject to certain scriptural regulations. (See for example Deuteronomy 23:19, 20 and 15:1, 2). In the New Testament, Jesus, speaking in Matthew 5:42 says, ***"Give to him who asks you, and from him who wants to borrow from you do not turn away."*** Although Jesus is directing His comment toward lenders, it seems that the general concept of lending and borrowing did not trouble Him. Some people, however, have cited Romans 13:8 as an absolute prohibition against borrowing. This verse says, ***"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."*** It appears that the Apostle Paul's intent in this verse was not to totally forbid the use of credit. Rather, the verse's focus is on the necessity of fulfilling our obligations, whether financial or spiritual, as they come due. Put another way, the verse is saying that we are not to be delinquent in the obligations we have to others. As a result, the financial principle being taught is simply that the borrower of money must fulfill the repayment obligation, as agreed with the lender, as the obligation comes due.

At the same time, it is also clear that there are verses and Biblical principles that raise warning flags for those considering borrowing as an option. A couple of those concerns are as follows:

- ***"The rich rules over the poor, and the borrower becomes the lender's slave."*** (Proverbs 22:7). If a church borrows money from a lender the church gives up some degree of its autonomy and flexibility in performing future ministry – especially if the church cannot repay the borrowed amount. Borrowing causes an authority relationship to be established where the lender has some degree of control over the borrower. Consider the circumstances of the widow in 2 Kings 4:1 when she could not pay the creditors due to the death of her husband.
- Credit can be used as a substitute for trusting God or to obtain a desired goal immediately without waiting on Him. As a church, credit could be used to buffer ourselves from depending on the Lord. In Psalm 37:7 the psalmist says, ***"Rest in the Lord, and wait patiently for Him; do not fret because of him who prospers in his way."*** As a church, we must seriously and prayerfully ask ourselves before borrowing, "Have we asked God to provide the resources and waited long enough for Him to supply?"

At Grace Chapel, while we do not believe that borrowing money is prohibited in Scripture, we do believe that the decision to borrow money is a very serious matter that requires fervent prayer for wisdom and careful evaluation of how the decision will impact the church family – both positively and negatively. Once debt is incurred, it is our desire to pay back the debt expeditiously while carefully taking into consideration the financial needs and resources required to fund the church's outreach ministry.

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***“Which one of you, when he wants to build a tower, does not first sit down and calculate the cost, to see if he has enough to complete it? Otherwise when he has laid the foundation, and is not able to finish, all who observe it begin to ridicule him, saying, ‘This man began to build and was not able to finish.’” (Luke 14:28–30)***

Prayerful planning is a key component of a church’s stewardship responsibility. Having a financial plan is biblical and is a practice that will help protect us against a waste of resources that God has entrusted to our care. At the same time, we must ultimately rest in the Lord for security and happiness rather than in our own strategies. Proverbs has a number of verses that present the paradox of our responsibility to plan while concurrently acknowledging that, in the end, God is sovereignly in control:

- ***“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.” (Proverbs 21:5)***
- ***“We can make our plans, but the final outcome is in God’s hands.” (Proverbs 16:1)***
- ***“In his heart a man plans his course, but the Lord determines his steps.” (Proverbs 16:9)***

Just as we cannot build church buildings without blueprints, we cannot have the financial structure of stewardship without creating a financial plan. As a church, we believe that God wants us to minister within the context of a budget – a short-term plan. At the same time, God wants us to have a vision for the future rooted in faith and to be praying and seeking His direction in increasing the effectiveness of the ministry at Grace Chapel – a long-term plan. In the end, though, our trust is not in our strategies but in our Sovereign Lord. Perhaps the verses that best capture our hearts’ desire are those familiar but foundational verses in Proverbs 3:5, 6: ***“Trust in the Lord with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, And He shall direct your paths.”***