



worldoutreach
SCHOOL OF LEADERSHIP

SERIES TWO

MODULE FOUR: MANAGING FINANCES



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1. Managing finances (Part 1)
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SESSION ONE: MANAGING FINANCES (PART ONE)

A leader's attitude toward, and management of, finances goes to the very core of who we are as a leader. Our attitude to money reveals a lot about the nature of our heart. Paul instructed Timothy that a Christian leader must not be a *'...lover of money...'* (1 Timothy 3:3) nor pursue *'dishonest gain...'* (3:8; cf. Titus 1:7).

Biblical concept of 'stewardship'

There are two foundational principles upon which we build a Christian view of stewardship.

Firstly, **God is the owner of all things** (Genesis 14:19; Psalm 24:1; 50:10; Haggai 2:8). Kevin Conner wrote that: 'Ownership is the right of control. Whoever owns anything has the authority over that possession and it is theirs to do what they will with it.'

Secondly, **we are stewards of entrusted things.**

In NT times, a steward was regarded as (Conner):

- 'one charged with the administration of the affairs of another, or of the true owner;
- one who managed the property of another;
- one who was under the authority of the owner;
- one who had to give an account to the owner of the way he has managed the property of the owner.'

In our case, God, as the Owner of everything, has placed us in the role of a steward to manage the part of his 'estate' that he's entrusted us with.

Two Scriptures related to the biblical concept of stewardship:

- 1 Corinthians 4:1-2 – be faithful with what has been entrusted
- Matthew 25:14-30 - *Parable of the Talents*

Definition of stewardship

Stewardship is the faithful and responsible use of God-given resources for the accomplishment of God-given goals.

Kevin Conner offers a more comprehensive definition:

'Christian stewardship is the practice of systematic and proportionate giving of time, abilities and material possessions, based on the conviction that these are a trust from God to be used in His service for the benefit of His Kingdom. It is a Divine-human partnership, with God as the senior partner. It is a way of living. It is the recognition of God's ownership of one's person, one's powers and one's possessions, and the faithful use of these for the advancement of Christ's Kingdom in this world.'



Practical and biblical ideas on how to faithfully exercise financial stewardship as a leader:

1. We should give ourselves first to the Lord

Stewardship begins as an issue of the heart. It is an act of surrender before it is an act of stewardship. In 2 Corinthians 8:5, Paul commended the Macedonians because, *'...they gave themselves first to the Lord and then to us...'*

2. As a Christian leader, we should lead financially by the example of our own giving

Jesus taught that, in washing the disciples' feet, his example as the leader should become the baseline for what they, as future leaders, should do in serving others through their leadership (John 13:12-17). His example set the standard for the group. This principle transposes to our giving and stewardship also.

3. Develop an annual, monthly and weekly personal / family budget

In basic terms, a budget is an annual estimate of our income and expenditure, which we then formulate into a plan for how we'll administer and adjust the funds each week and month to maintain our life and lifestyle. The key to a budget is to *stick to it*. Importantly, part of our budget should be the proportional (2 Corinthians. 9:6; 8:14-15), regular (1 Corinthians 16:1-2), systematic (2 Corinthians 9:7) giving to God according to our means (2 Corinthians 8:12).

4. Avoid unmanageable debt

According to Proverbs 22:7, debt makes us indebted to the lender. In the Old Testament, debt was viewed as a curse, a consequence of disobedience and a sign that a person was not living as they should have been (Deuteronomy 15:4-6; 28:1, 2, 12 & 28:15, 43-45). The key to avoiding unmanageable debt is to *live within our means*. Repay debt (Proverbs 3:27-28). Always seek to pay your bills and debts on time (Psalm 37:21; Romans 13:8). Beware of greed (1 Timothy 6:10), coveting (Exodus 20:17) and making plans without due thought, prayer and planning (Luke 14:28-30).

5. Use tithing as the baseline for our giving

The word tithe simply means 'a tenth'. In the Old Testament, both Abraham (Genesis 14:17-20) and Jacob (Genesis 28:22) tithed before it became part of the Law (Leviticus 27:30-33; Proverbs 3:9-10; Malachi 3:6-12). Jesus confirmed tithing, but condemned the Pharisees for giving a tenth while neglecting the *'more important'* character qualities of *'justice, mercy and faithfulness'* (Matthew 23:23). He didn't condemn the Pharisees for tithing, but for their hypocritical attitudes; he condemned them for doing the external duty (tithing) but with a wrong internal heart attitude. This teaches us that we must give with the right motive.

Then, in the book of Acts and the epistles, giving was taken to a whole new level. We learn that we should give willingly, not under compulsion (2 Corinthians 8:3,12), cheerfully, not grudgingly (2 Corinthians 9:7), generously (2 Corinthians 8:2; 9:13),



proportionately (2 Corinthians 9:6; 8:14,15), regularly (1 Corinthians 16:1,2), systematically (2 Corinthians 9:7), lovingly (2 Corinthians 8:24), from a grateful heart (2 Corinthians 8:24), as a ministry to the Lord and his people (2 Corinthians 9:11-13), and according to our ability (2 Corinthians 8:12). Putting all this together, it is recommended that tithing be a baseline for a leader's giving to God.



SESSION TWO: MANAGING FINANCES (PART TWO)

6. Give generously and sacrificially to God, his Kingdom and Church

Lessons from the widow's offering (Mark 12:41-44 and Luke 21:1-4):

- God's economy and value system are very different than ours.
- God doesn't measure as we humanly measure.
- We measure by how much we *give*; God measures by how much is *left* behind.
- God doesn't measure by the *size of the gift, but by the level of sacrifice*.

Remember to also give to the *poor and disadvantaged* (Hebrews 13:16; Proverbs 19:17; 21:13; Deuteronomy 15:7; Galatians 2:10).

7. Exercise complete financial integrity (Psalm 41:12; Proverbs 11:3; 20:7)

One of the ways we lead by example is by exercising complete and transparent integrity in the area of our personal finances.

Exercising financial integrity means we: pay the right amount of tax (Romans 13:6-7), because there is a huge difference morally and ethically between tax minimisation and tax evasion; submit tax returns when required by local legislative authorities; pay bills on time (Romans 13:8); truthfully fill in submissions to banks and other financial institutions about the state and status of our finances; never knowingly give wrong impressions or perceptions about our giving (remember Ananias and Sapphira); manage our finances with unquestioned propriety.

8. Maintain an eternal perspective on giving

Jesus urged his followers not to '*...lay up for yourselves treasures on earth...but lay up for yourselves treasures in heaven...*' (Matthew 6:19-20). What we discover from these verses is that giving has an eternal dimension. The more sacrificially generous we are on earth, the greater the level of our eternal reward and responsibility will be in heaven.

In this same passage (Matthew 6:19-24), Jesus emphasised the impossibility and incompatibility of serving both God and money (6:24). It is possible to serve God *with* money, but not God *and* money. Our pursuit of God must far outstrip our pursuit of money.

British revivalist, preacher, and founder of the Methodists, John Wesley (1703 – 1791), once said: 'Make as much as you can, save all you can, give away all you can.'



REFERENCES IN THIS MODULE:

Kevin Conner, **TITHES & OFFERINGS: CHRISTIAN STEWARDSHIP IN OLD AND NEW TESTAMENTS** (Melbourne, VIC: KJC Publications, 1993)

John Piper, **WHAT JESUS DEMANDS FROM THE WORLD** (Wheaton, IL: Crossway, 2011), 272.

<https://en.wikiquote.org/wiki/JohnWesley>

