Destino Leadership Institute Introduction: Biblical Stewardship

I. What is the meaning of stewardship?

A steward is someone who manages another's property, finances or affairs. The steward is not the owner. He does not possess what is entrusted to him to manage. The owner gives the steward the responsibility to manage his possessions wisely. In the real sense, God gives each of us something to manage: Our Life. We are to be stewards of ourselves and all resources which God entrusts to us.

II. Why do we need to be wise stewards?

Worldly thinking says we are our own masters. The concept of managing our lives for God's glory and purposes is difficult to accept unless we understand these three biblical concepts:

- A. Jesus Christ is Lord and owner of all.
- B. We are commanded to manage our lives wisely.
- C. Yielding our lives to his love and lordship is in our best interest.

III. How do we become Wise Stewards?

There are several important growth steps to becoming a wise steward...

- A. Matt 13:44-46. Invest your whole life for God's eternal purposes. Jesus told a parable of a man who searched for the finest pearls in the world. When he found one pearl of great value he sold all that he had and bought it. In the same way you need to invest your life for one great purpose: to know Christ and to tell others how they can know Him.
- B. I Cor 12:4-7. Be content with who you are and what you have. God does not give the same amount of talent or treasure to everyone. Use what God has given you to minister in your area of influence.
- C. Matthew 25:20-23. Seek to be faithful and obedient. Faithfulness is the key to becoming a wise steward. When you are faithful and obedient to use what God gives you for His purposes and honor, then you are a wise steward.
- D. Matthew 13:23. Expect Fruitfulness. Jesus told several parables about wise stewards. The parable of the sower in Matt 13 teaches that the good soil produced 30, 60 and 100 times the original amount sown. The good soil illustrates the response of the faithful person and the resulting fruit.
- E. Be Prepared to Give an Account to God. We are not owners of what we have. God is the owner. Since he is the owner He will ask us how we used what He entrusted to us.

IV. What Are The Three Major Areas Of Our Stewardship?

A. Stewardship of Time

- A. Life is very brief in relation to eternity. We do not know how much time we have on earth. (James 4:13-17, Psalm 144:4)
- B. We are commanded to use our time wisely. (Psalm 90:12, Eph 5: 15, 16)



- C. We should invest our time for eternal purposes: As unto the Lord for His glory, in the furtherance of the gospel, and in the power of the Holy Spirit.
- B. Stewardship of Talent. What does it mean to be a steward of our talents?
 - 1. God gives us natural gifts and abilities. You may have abilities in art, communication, athletics, organization, etc.
 - 2. God gives us spiritual gifts, abilities, and places of influence (I Cor 12:4-7).
 - 3. We are to benefit from the spiritual gifts of other believers (Ephesians 4:16).
 - 4. We are commanded to use our talents wisely (Luke 19:12-26).
 - a. In His service.
 - b. Faithfully, to the best of our ability.

All of our gifts and abilities are to be at God's disposal for His purposes. This does not mean that everything we do must be in direct ministry. Our job or home responsibilities can be done as "unto the Lord" just as much as direct ministry. Our concern should be to present our gifts and abilities to the Lord and to allow Him to direct their use as time and responsibilities allow.

C. Stewardship of Treasure

Perhaps the most difficult area to trust God in is the stewardship of our finances and material possessions. how we use our income must be under His Lordship also.

According to II Corinthians 8:1-15 and 9:6-15, what does it mean to be a steward of our money?

- 1. *Biblical Principals*. There are certain principles God established about the finances and material possessions He entrusts to us. These principles are true regardless of how much we have. Whenever we are rich or poor, understanding these principles will help us become wise stewards.
 - a. The Principle of Return—II Corinthians 9:6 "Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully." This is a life principle. Jesus said, "Whatever measure you deal out to others it will be dealt to you in return." (Luke 6:38)
 - b. The Principle of Proportion—Luke 21:1-4. God does not look at the amount we give, but what proportion of our total means that amount represents.
 - c.The Principle of Cheerful Giving—II Corinthians 9:7. We need to make sure our attitude is right, not only in giving but in all areas of our stewardship.
 - d. The Principal of Higher Blessing—II Corinthians 9:8-11. The exciting thing about giving-whether our time, finances or possessions, is that we get a triple return: God promises to increase our ability to give to multiply the effect of our giving and to cause our material gifts to result in lasting glory.



- e. The Principal of Accepting from others when in need—II Corinthians 8:13-15. Too often we are willing to give to others but not to receive. Sometimes it is wise stewardship to accept help from others graciously when in need.
- 2. Biblical Example of Giving. Many first-century Christians were very generous to meet needs and give money to help spread the gospel. The way they gave is a good example for us. For example, look at II Corinthians 8:1-5:
 - a. They gave out of their poverty.
 - b. They gave sacrificially.
 - c. They gave cheerfully and lovingly.
 - d. They gave because they surrendered their lives to Christ first.
- 3. Managing Your Finances. There are primarily five principles for managing your finances:
 - a. Provide for your Household—I Timothy 5:8.
 - b. Be Free from the Love of Money—I Timothy 6:7-10.
 - c. Be generous and give—I Timothy 6:17-19.
 - d. Give according to what you have—II Corinthians 8:12.
 - e. Let your giving be under the guidance of the Holy Spirit and Biblical convictions—Romans 14:21.
- 4. Where to Give. As stewards it is our responsibility to invest money where it is used faithfully and where it bring the most return. We should give to:
 - a. Local church support—I Corinthians 9:1-14.
 - b. Ministries and Missions which reach the Lost—Philippians 4:14-16.
 - c. Needs of fellow believers—Galatians 6:10.
 - d. Needs of the poor and unbelievers—Galatians 2:10.

D. What can I do to Grow in Stewardship?

Responsive attitudes and a relationship with God are important in becoming wise stewards. Take some time alone with God and talk to Him about being a wise steward. Answer these questions as you spend time with Him:

- 1. Do I recognize that God owns everything I have?
- 2. *Is He Lord of my time, talents and treasures?*
- 3. Do I want to please God above all else?

Use the following suggestions to evaluate how you can better use your time, talents and treasure for God's purposes and glory:



A. Time

- 1. Review this past week. What are some areas where your time was well spent. What are some areas where your time was NOT well spent.
- 2. What values and priorities does your use of time reflect?
- 3. In which areas below would the Lord have you invest more time?
 - A. Personal, daily prayer and Bible Study
 - B. Family Needs
 - C. Responsibilities in your church
 - D. Involvement in discipleship
 - E. Witnessing and follow-up of new believers
 - F. Training others to witness for Christ
 - G. Visiting believers who are in need

B. Talent

- 1. Do I have gifts and abilities that could benefit the body of Christ and advance His Kingdom?
- 2. What ways could I use those gifts and with whom should I employ them?
- 3. How will I begin to do this?
- 4. How can I learn from others to develop myself?

C. Treasure

- 1. Am I giving financially to the Lord's work locally and to missions worldwide?
- 2. Am I giving first to God from my finances?
- 3. I will set as my goal for regular giving: \$______ per _____.
- 4. Am I making my needs known and willing to allow others to minister to me?

