

"Don't keep hoarding for yourselves earthly treasures that can be stolen by thieves. Material wealth eventually rusts, decays, and loses its value. Instead, stockpile heavenly treasures for yourselves that cannot be stolen and will never rust, decay, or lose their value. For your heart will always pursue what you esteem as your treasure." Matthew 6:19-21

"Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength... Everything we have has come from you, and we give you only what you first gave us!" 1 Chronicles 29:12, 14 NLT

The dictionary defines as Treasurer as: a person appointed to administer or manage the financial assets and liabilities of a society, company, local authority, or other body. The main duties of a treasurer are to oversee the financial administration of the organisation, review procedures and financial reporting, advise the board on financial strategy, and advise on fundraising.

In the context of God's kingdom, a kingdom treasurer is one who administers his/her finances with the mentality that God owns it all and that we are just stewards of what He gives us. As such there are principles for effective stewardship that we must understand which we will delve into this series. Our prayer is that the Holy Spirit will guide us as we learn and put these principles into practice, so we become effective and trusted treasurers for the kingdom of God.

## Day 1 Diligent Stewardship

"Work willingly at whatever you do, as though you were working for the Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and that the Master you are serving is Christ." Colossians 3:23-24 NLT

Being a kingdom treasurer is not necessarily about how much money we have available to us. Rather it starts with our heart posture as we come into an understanding of who we're really working for. Work is a platform the Lord has made available to us as outposts for His kingdom. This means that ultimately the Lord is our employer, not the people we see/serve. This is why believers are to work diligently, not for eye service or to please men but because we are accountable to God for what we do with the works of our hands.

"Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath." Deuteronomy 8:18

The job/business is a vehicle that the Lord uses to bring wealth into our hands. But ultimately that wealth belongs to Him and we are merely custodians. With this understanding, we don't work as people just earning a salary or as business owners just trying to make profit for ourselves. We work as those who have been given the power to create wealth for a purpose: for the expansion of the kingdom.

This means we recognise that as employees and/or business owners, we are kingdom representatives and must act accordingly. Laziness, tyranny, mediocrity, habitual idleness, lateness etc. are not traits of the kingdom we represent so our output shouldn't be characterised by these or anything else that will bring disrepute to the Lord.

'But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us!' 1 Chronicles 29:14

Because work is a vehicle that the Lord uses to bring wealth into our hands, the rewards must also be connected to His agenda. His intent isn't that we have nothing left to meet our personal needs/desires, rather that we prioritise the things that will bring expansion to His kingdom. We will find that as we diligently steward and follow sound financial management principles, over time our material capacity increases to meet more needs.

**Prayer:** Lord thank You for showing me that You are the one I work for and that there is a role I am to play as a custodian of the wealth You put in my hands.

#### Day 2 Positioned for the Future

'Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.'
Proverbs 21:5

Life is not meant to be lived seeking breakthroughs to meet every monetary need, rather majority of our needs should be met through consistent financial planning. The Bible teaches us that there are seasons for every activity in life and one of the things we must do to prepare ourselves for every financial season is to save appropriately.

'The wise have wealth and luxury, but fools spend whatever they get.' Proverbs 21:20

Saving is essentially making the necessary provision today for tomorrow's needs. Proverbs tells us very clearly that it is foolishness to spend everything that comes into our hands, because doing so means we will not have access to funds whenever an emergency occurs or a need arises. When we make provision for the future, we intentionally look ahead and plan not just for what is in front of us right now, but also what we expect to come.

'Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise this famine will destroy the land.' Genesis 41:34,36

When Joseph interpreted Pharaoh's dream regarding an upcoming famine, he shared an important principle for saving we can also use: don't spend everything when the going is good but save at least 20% (one-fifth) of current income. By setting money aside for future needs we will not be under undue pressure when the need arises. If it is difficult to set aside 20% then set aside whatever you can now and increase that proportion as your earnings increase.

'they (the ants) labor hard all summer, gathering food for the winter.' Proverbs 6:8

'She has no fear of winter for her household, for everyone has warm clothes... She is clothed with strength and dignity, and she laughs without fear of the future.' Proverbs 31:21,25

Opportunities will come that we may want to take advantage of, needs will arise that we need to meet and once in a while an emergency may need to be addressed. We may not know specifically what will happen when, but we can and should plan so we are well prepared and can also face the future without fear.

**Prayer:** Lord help me prepare appropriately financially for the future so I am well positioned for whatever it brings.

# Day 3 Shepherd Your Resources

"Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever..." Proverbs 27:23-24

As custodians of wealth one of our responsibilities is to channel the resources in our care in the right direction. This means we need to know that the funds we are expensing are being put to good use and not being wasted. For us to do this effectively we need to have an accountability structure in place, otherwise known as a budget.

'You say, "I am allowed to do anything" —but not everything is good for you. You say, "I am allowed to do anything"—but not everything is beneficial.' 1 Corinthians 10:23

When we have funds available to us, we are at liberty to do what we please with them so it is possible to spend money on things that are not really necessary, to the extent that we may end up not having much left for the things that are. A budget helps us differentiate between what is beneficial and what is wasteful. By identifying in advance what needs to be spent and on what, we are positioned to say 'No' to the things that do not align with the plan. This gives us freedom to keep funds available for the things that matter.

'If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?' Luke 16:10-11

Planning and sticking to a budget may seem like a trivial thing, but the Lord lets us know that He is interested in the heart with which we manage our responsibilities, including our finances. If we are faithful in managing the little we have, only then can we be entrusted with more wealth. Diligence in this area demonstrates our capacity to take on more responsibilities.

**Prayer:** Lord, help me as I commit to being faithful in the things in my care so I can be entrusted with the things that matter to You.

## Day 4 Investing Wisely

"Send your grain across the seas, and in time, profits will flow back to you. But divide your investments among many places, for you do not know what risks might lie ahead." Ecclesiastes 11:1-2

The purpose of investing is to bring multiplication and create opportunities for multiple sources of income to come in our direction. Ecclesiastes gives us excellent advice regarding this, which is to diversify: meaning we should not put all our funds in one place. This is because unexpected things will always happen in life so we should not allow ourselves to be unduly exposed by locking everything into only one investment channel.

"Plans go wrong for lack of advice; many advisers bring success." Proverbs 15:22

"Get all the advice and instruction you can, so you will be wise the rest of your life." Proverbs 19:20

The Bible teaches us to educate ourselves and get wise counsel so we make right decisions, which is also applicable to our finances. It's our responsibility to understand what we're investing in so we are not making uninformed decisions. Where we may not have the requisite insight, we need to actively seek out the wisdom needed so we make well thought through plans and understand not just the potential benefits but also the risks involved in a venture.

"You can make many plans, but the Lord's purpose will prevail." Proverbs 19:21

"... I am the Lord your God, Who teaches you to profit, Who leads you by the way you should go." Isaiah 48:17

"When the Spirit of truth comes, he.. will tell you about the future." John 16:13

Above all we must seek the Lord's counsel regarding where we should invest. Some past investments that didn't turn out well may not have given us indications that it would end negatively from the start. Likewise there may be some investment opportunities that don't look attractive today but will yield returns in the future. The Holy Spirit is available to us to show us what is to come, but we must engage Him and follow His guidance.

**Prayer:** Lord please teach me to profit, connect me with the information and advisers I need to make wise investment decisions

## Day 5 Giving Generously

"Jesus sat down near the collection box in the Temple... Many rich people put in large amounts. Then a poor widow came and dropped in two small coins. Jesus... said, "I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on." Mark 12:41-44

It's interesting that what caught Jesus's attention wasn't the large amounts but the little the widow gave. In His eyes, the heart with which she gave added so much value that He esteemed it higher than the large amounts others gave. Her amount may have been the least, but in the eyes of Jesus she gave the most. This tells us that God views and values our giving primarily from our heart rather than the actual amount.

"You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." 2 Corinthians 9:7

God is interested in our priorities and our giving is one of the ways we show what really matters to us. Giving isn't as much from the wallet as it is from the heart. When we give financially is it with the expectation of getting something in return from God, being seen by people to give, or because we genuinely want to see His work prosper? It's the heart that makes the difference, not just the act of giving.

"Do not lay up for yourselves treasures on earth... but lay up for yourselves treasures in heaven... For where your treasure is, there your heart will be also." Matthew 6:19-21

As we focus on investing in eternity, we become more kingdom-minded in our hearts which directly impacts how we engage with everything around us. We become more intentional because when we plan to give, we must practise wise spending so we consistently have enough to give, and increase our giving as our finances increase. As we do so, we are investing in an eternal treasury which yields returns both here and in eternity.

**Prayer:** Lord give me the heart of a kingdom treasurer so my giving will be esteemed by You.

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