

Financial Stewardship



GOD OWNS THE RESOURCES.
YOU ARE A TRUSTED STEWARD.

“The earth is the Lord’s, and everything in it. The world and all its people belong to him.”
Psalms 24:1

God owns the assignment and He owns the resources required to accomplish every assignment He authors. To do this He chooses to partner with people through whom He can channel His resources to fulfil His purposes on earth. Many times we ask if God can provide, but we we trust the Holy Spirit to help change the question to: “Can God trust me with what He provides?”

This series we are taking a step into deepening our maturity and the role we play in advancing God's agenda here on earth through stewardship of our financial resources. Our goal is to help us identify our responsibility as stewards of resources that ultimately belong to God. Over the next seven days, we'll examine what it means to become a trustworthy financial steward—someone God can confidently put resources into their hands because He knows He can get those resources through their hands.

Our prayer is the Lord will teach us to see everything we have as belonging to Him and that He will prepare our heart, habits and structures to faithfully steward His resources and advance His agenda on the earth.



Day 1

It All Belongs To Him

“The earth is the Lord’s, and everything in it. The world and all its people belong to him.”
Psalms 24:1

The starting point of financial stewardship is understanding ownership. The Bible makes it very clear that everything in the earth is the Lord’s because He created everything. For us as believers stewardship starts from the recognition of the truth that we don’t actually own anything - everything we have was given to us by God to manage on His behalf. We belong to God and all He gives us is meant to be used for His glory.

“Acknowledge that the Lord is God! He made us, and we are his. We are his people, the sheep of his pasture.” Psalms 100:3

Understanding our role as stewards changes the way we think about who we are and what we have been given. Skills, talents, resources are all meant to be deployed for His purposes. When it comes to financial resources, understanding stewardship helps us actively partner with God to accomplish His purpose. We recognise that physically the resources are in our care, but spiritually they ultimately belong to the Lord. And if they belong to Him, then He has a say in how they’re used.

“The silver is mine, and the gold is mine, says the Lord of Heaven’s Armies.” Haggai 2:8

God is not limited by earthly economies, organisations or individuals. He owns the resources and can mobilise what is required to accomplish His purposes.

As we deepen in maturity, one of the questions we start asking God is, “Lord, what do You want to accomplish with what You have placed in my hands?”

Prayer: Father, help me recognise You as the Owner of everything I have. Teach me to see my finances as resources entrusted to me for Your purposes. Make me a faithful steward and a dependable partner for Your Kingdom agenda.



Day 2

Can God Trust You?

“So above all, constantly seek God’s kingdom and his righteousness, then all these less important things will be given to you abundantly.” Matthew 6:33 TPT

One of the most important questions in Kingdom financing isn’t whether God can provide. He can. The question is whether we can be trusted with what He provides. God isn’t only concerned about getting resources to an assignment; He is also concerned about the vessel through whom those resources will flow.

It’s great to want to partner with God when it also benefits us - God does indeed want us to be blessed. But when we go deeper, we will find that a heart for the Kingdom means genuinely wanting God’s purposes to prosper—even when there is no obvious personal benefit. Our desire is primarily to see the advancement of God’s kingdom. This then raises a question we should ask ourselves: “Can God place resources in my hands when I have legitimate needs of my own and still trust me to direct them where He instructs?”

“Then a poor widow came and dropped in two small coins... ‘I tell you the truth, this poor widow has given more than all the others who are making contributions.’” Mark 12:42-43

This is why stewardship is a matter of the heart. When Jesus watched people giving at the Temple, He wasn’t merely looking at amounts; He was examining hearts. The widow’s financial capacity was small, but her heart was completely available to God.

We often think greater resources will make us more generous. But greater resources usually magnify what is already in our hearts. In God’s weighing scheme the heart determines what is passed through the hands. Don’t wait for millions to become a Kingdom financier. Start with what is already in your hand.

Prayer: Father, give me a heart that genuinely seeks Your Kingdom first. Remove selfishness and attachment to possessions. Teach me to faithfully steward what You have already entrusted to me so You can trust me with more



Day 3

Build Capacity Through Structure

“Soon afterward Jesus began a tour of the nearby towns and villages, preaching and announcing the Good News about the Kingdom of God... and many others who were contributing from their own resources to support Jesus and his disciples.” Luke 8:1-3

We know Jesus could produce supernatural provision. When money was required for the Temple tax, He directed Peter to a fish containing exactly what was needed (Matt 17:27). He fed thousands of people with next to nothing (Matt 14:16-21, 15:34-39). Jesus was more than capable of sustaining His ministry through supernatural means alone, yet He didn't build His ministry around this. His ministry had a financial structure.

Luke tells us that several people supported Jesus and His disciples from their personal resources. John also reveals something interesting:

“Since Judas was their treasurer, some thought Jesus was telling him to go and pay for the food or to give some money to the poor.” John 13:29 NLT

Even though He was strong in the miraculous, Jesus had a structure in place to make funds available for expenses and for helping others. Jesus showed us that miraculous provision doesn't eliminate financial structure. Sometimes when we're praying for supernatural provision God is asking us to build better systems to support the provision He wants to give us because He knows that structure creates capacity.

Let's reflect on some questions concerning our financial structure (personal or professional):

- Is there a system in place to track expenses
- Is there a basis for deciding what is spent and why?
- What records are maintained?
- If people contribute towards an assignment, can you clearly explain how their money was deployed?

Prayer: Father, give me wisdom to build structures that can carry what You want to entrust to me. Show me where greater discipline, organisation and accountability are required. May everything entrusted to me be managed with excellence



Day 4

Financial Discipline Matters

“Whoever can be trusted with very little can also be trusted with much...” Luke 16:10

A sincere heart is important, but sincerity alone doesn't make us effective financial stewards. We also need discipline. We can genuinely desire to advance God's Kingdom yet have such poor financial habits that we lack the capacity to consistently fund anything. Kingdom financing therefore requires financial hygiene.

“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

Financial stewardship sometimes means saying, “I can afford this, but I won't buy it because God has given these resources another assignment.” That is discipline. We shouldn't wait for surplus before creating a structure for generosity. Instead we intentionally decide what portion of our resources will regularly be available for Kingdom purposes.

This matters because small disciplines practiced consistently prepare us for larger responsibilities. God can multiply resources, but we must develop the capacity to manage what He multiplies.

Let's reflect on these 4 stewardship questions:

- Can you intentionally set aside resources for God's assignments?
- Can you delay gratification?
- Can you distinguish between what you can afford and what you should buy?
- Can you maintain commitments even when something more attractive competes for the money?

Prayer: Father, give me discipline in the management of money. Help me overcome waste, impulsiveness and poor financial habits. Teach me to intentionally create room in my finances for Your purposes and to be faithful with little.



Day 5

Stewardship Requires Accountability

“Moreover it is required in stewards that one be found faithful.” 1 Corinthians 4:2

Kingdom money requires Kingdom accountability. When God allows resources to pass through our hands, particularly resources entrusted to us by others, we must recognise that those resources are not ours to deploy according to personal preference. It doesn't mean our preferences aren't good, but they may not be what God requires for His resources at that time.

“Yes, each of us will give a personal account to God.” Romans 14:12

“Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.” Hebrews 4:13

Stewardship requires transparency and accountability. This doesn't mean that people don't trust us. If anything they are part of the structures that helps us remain trustworthy. And accountability begins before anyone else becomes involved. Even if we don't do this with anyone, we must intentionally develop the habit of giving God an account of the resources He's made available to us.

In practical terms this means periodically setting time aside to review what has passed through our hands.

- What did you receive (salary, business earnings, etc.) and what was it spent on?
- Out of what was received how much was channeled to giving?
- Were there specific instructions from God about the resources received?
- Is there anyone in your circle that can hold you accountable for what you're supposed to be doing?

How transparent and accountable are we in our various forms of enterprise, to our family, organisations, etc. If we desire greater Kingdom resources, we must prepare to provide greater Kingdom accountability.

Prayer: Father, make me faithful in everything You entrust to me. Give me humility to embrace accountability and wisdom to build transparent systems. May nothing in my financial stewardship bring dishonour to Your name.



Day 6

Be the Hosepipe

“The generous man [is a source of blessing and] shall be prosperous and enriched, And he who waters will himself be watered [reaping the generosity he has sown].” Proverbs 11:25 AMP

God’s idea of prosperity is bigger than having more. It is about having enough capacity to become a source of blessing. Think about a hosepipe. Water cannot continually flow through a hose without the hose getting wet. But the hose doesn’t exist to keep the water. Its purpose is to carry water to where it is needed. This is a helpful way to think about our finances.

God can bless, increase and put significant resources in our hands, but we shouldn’t forget that we are stewards and not owners. Some of what comes to us may actually be coming through us because God has an assignment for it somewhere else. This is why we must learn to ask, “Lord, what is this money for?” before automatically asking, “What can I do with it?”

“He was a devout, God-fearing man... He gave generously to the poor and prayed regularly to God..Your prayers and your alms have come up for a memorial before God.” Acts of the Apostles 10:2, 4

Cornelius wasn’t giving to impress people. His generosity had become part of his relationship with God. So as God increases you, resist the temptation to measure prosperity only by what you accumulate. Ask yourself: Am I becoming a bigger reservoir or a more dependable channel? One of the greatest privileges we can have is becoming someone God can trust to fund what matters to Him.

So don’t only pray, “Lord, prosper me.”

Pray, “Lord, make me useful. If You can get it to me, help me become someone You can get it through.”

Be the hosepipe.

Prayer: Father, teach me to see my finances from Your perspective. Give me an open heart and open hands. As You increase me, help me recognise what is for me and what You intend to flow through me. Make me a trustworthy channel for Your purposes and a source of blessing wherever You send me.



Day 7

Prepare for Wealth Transfer

“Remember the Lord your God. He is the one who gives you power to be successful...”
Deuteronomy 8:18

Receiving wealth and being ready to manage it from God’s perspective are two very different things. It’s easy to pray, “Lord, increase me. Expand my business. Give me greater opportunities.” But perhaps there is another question God wants us to consider: “How ready am I to handle what I’m praying for?”. That means preparation must come before possession.

“...in order to fulfill the covenant he confirmed to your ancestors with an oath.” Deuteronomy 8:18

God is extremely strategic and intentional. If He gives us the ability to create wealth, then He has expectations of what that wealth is meant to achieve. Increase therefore comes with responsibility and the understanding that some of what He sends to us may actually have an assignment beyond us. And yes, sometimes stewardship will cost you.

There may be something you can genuinely afford, yet God asks you to forego it because He has another purpose for those resources. That’s when stewardship moves from theory to surrender.

So start where you are. Systemise your giving. Build financial discipline. Keep proper records. Separate personal and ministry resources. Establish accountability. Learn to manage money well. And when God places an assignment on your heart, don’t wait for someone else to fund it—start by putting some of what He has already given you into it.

So as we pray for increase, we don’t just prepare to receive more, we also prepare to manage more, give more, fund more and accomplish more for the Kingdom.

Prayer: Father, thank You for everything You have placed in my hands. Before You increase my resources, increase my capacity to steward them. Develop my character, discipline and generosity so that I can be trusted with more. Make me a trustworthy Kingdom financier through whom You can accomplish Your purposes on the earth



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