

Southern Asia Division

# Stewardship Certification *Handout*



**Created and Redeemed as Stewards**  
*Rediscovering our true identity*

**Aim:**

- To present stewardship as the way of life designed by God for humanity.
- To discuss about the implication of living in harmony with the original identity and vocation of humanity.

**Opening Illustration:** The Young Male Black Elephants

Lesson: They had to live according to their identity otherwise they cannot enjoy their existence and even become a threat to their environment.

**Introduction**

Everything that exists has finality and purpose. What are the original life purposes behind the existence of human beings? What is it to be a human? This presentation is a quest to rediscover true humanity and its implication for the life of the believer.

**Part 1: The Relationship between humanity and God Activity**

Find out the five basic affiliations that exist between God and Humanity:

- i. Humanity has a **CREATOR**  
  
*“So God created mankind...” (Gen. 1:27a).*
- ii. Humanity has a \_\_\_\_\_  
  
*“In the image of God he created them...” (Gen. 1:27b).*
- iii. Humanity has a \_\_\_\_\_ (Gen 1:29).
- iv. Humanity has a \_\_\_\_\_ (Gen. 1:28)
- v. Humanity has a \_\_\_\_\_ (Gen 2:1-3).

Affiliation with God	Life Purposes for Humanity
One Creator	Act as _____
God provided for all.	Be dependent upon God.
God created humans in His image.	Behave as _____
God visited the garden and gave the Sabbath.	Prioritize relationship.
God asked humans to take care of the garden.	Accept and fulfil _____

The faithful steward is the one who manages life in harmony with the original life purposes set by God.

When Jesus was questioned about issues of lifestyle, he pointed back his audience to the original intention of God, Matthew 19:8b.

## Part 2: Sin and Salvation regarding the original life purposes Sin

The core of the first temptation “You shall be as gods” (Gen. 3: 5) is an invitation to put aside the life purposes established at creation. Sin is to disregard and to deviate from the original life purposes.

Life Purposes	“You shall be as gods”
Act as creatures.	Behave as your _____ creator.
Be dependent upon God.	No need of _____
Behave as representatives.	Represent yourself
Maintain relationship.	Enter in conflict with God
Accept and fulfil responsibilities/Mission.	No _____ to receive.

The first Adam failed in his role to live according to the original life purposes. Genesis 3 shares about the consequences of putting aside the original life purposes. Since that time humanity has gone through an escalating identity crisis.

## Salvation

Ephesians 1:22

“And God placed all things \_\_\_\_\_ his feet and appointed him to be \_\_\_\_\_ over everything for the church...”

Jesus was established as the new steward

The second Adam empowered humanity to live the five original life purposes.

Original Life Purposes	In Christ
Act as creatures.	We are a _____ creature (2 Cor 5:17)
Be Dependent upon God.	We are the branches (John 15:5)
Behave as Representatives.	We acquire the image of the son (Rom. 8:29) who is the image of the father (Col 1:15).
Maintain Relationship.	We are _____ with heaven (2 Cor 5:19).
Accept and fulfil responsibilities/mission.	We have received a mission (Acts 1:8b)

## Participants’ Involvement

Read the story of the demon possessed man (Luke 8:26-38). What are the elements that testify that he has gone through an identity reconstruction process? Refer to the 5 original life purposes.

Original Life Purposes	Illustrations
Act as creatures.	_____
Be Dependent upon God.	_____
Behave as Representatives.	_____
Maintain Relationship.	_____
Accept and fulfil responsibilities/mission.	_____

### Part 3: Original Life Purposes and the Steward's Lifestyle

The original life purposes have a direct bearing on our stewardship of wealth.

Original Life Purposes	Guidelines for Stewardship of Wealth
Act as creatures	_____ God with all resources (Mat. 2:1-2,11)
Be dependent upon God	Acknowledge God as Owner and Provider.*
Represent God	Show the _____ of God in the use of resources (1 John 4:8; James 1:27).
Prioritize Relationship	Relationships with God and others have _____ over acquiring possessions (Luke 19:5,8).
Assume Responsibilities	Using our _____ to minister to others (Luke 8:3).

#### \*Acknowledge God as owner and provider

*He asks us to acknowledge Him as the Giver of all things; and for this reason He says, of all your possessions I reserve a tenth for Myself, besides gifts and offerings, which are to be brought into My storehouse.*

Counsel to Stewardship, pp. 80-81

#### Conclusion

The Stewardship Ministries brings humanity back to \_\_\_\_\_; the one that is lost and the one to come, through \_\_\_\_\_ the true Steward.

## Stewardship in the End Time

**Aim:** To show the pertinence of the stewardship message for believers who are living in this last generation.

### Introduction

The SDA Church has Stewardship as a fundamental belief, and there are regular initiatives to educate members in stewardship (Ex. Sabbath School quarterly on Stewardship). What is the rationale behind this interest in stewardship? They are multiple. Our presentation concentrates on financial stewardship in the context of the Three Angels' Messages.

The Seventh-day Adventist Fundamental Belief 21 states the following:

*We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God's ownership by faithful service to Him and our fellow men, and by returning tithes and giving offerings for the proclamation of His gospel and the support and growth of His church. Stewardship is a privilege given to us by God for nurture in love and the victory over selfishness and covetousness. The steward rejoices in the blessings that come to others as a result of his faithfulness. ([Gen. 1:26-28](#); [Gen. 2:15](#); [1 Chron. 29:14](#); [Haggai 1:3-11](#); [Mal. 3:8-12](#); [1 Cor. 9:9-14](#); [Matt. 23:23](#); [2 Cor. 8:1-15](#); [Rom. 15:26, 27](#).)*

Fundamental Belief 21 highlights 3 key concepts of biblical stewardship:

- God is the \_\_\_\_\_ of everything through creation and redemption.
- Believers are created and redeemed to be \_\_\_\_\_ of God's properties.
- It is expected that believers are found \_\_\_\_\_ in their management.

### Participants' Involvement

Read the Three Angels' Messages in Revelation 14:6-13. Discuss the Stewardship message which is found in the Three Angels' Messages.

---

---

### Part I: The Master Manipulator

Babylon's seduction is a primary reason for stewardship education in the last days. The Bible portrays Babylon, both historic and prophetic, as a major threat to God's people (Jer. 52, Rev. 18: 24). Besides the power of arms, Babylon recurses, through history, to more insidious strategies to attain his finality of destroying God's people.

Referring to the story of Daniel and his three companions, we learn about the treatments received by the Hebrew boys in Ancient Babylon. Babylon adopted contrasting attitudes towards the Hebrew boys:

- The \_\_\_\_\_ of Babylon. Babylon uprooted them from their homeland and threw them into the fiery furnace and the lion's den.
- The \_\_\_\_\_ of Babylon. The captives were treated as little princes, invited to eat at the king's table!

Babylon is not a bipolar entity! The purpose of Babylon remains unchanged. Either through \_\_\_\_\_ or \_\_\_\_\_, Babylon is pursuing the same agenda of destroying God's people. \_\_\_\_\_ and \_\_\_\_\_ are parts of its ammunition.

We read in Revelation 14:8 about the manipulative scheme of prophetic Babylon.

“A second angel followed and said, “Fallen! Fallen is Babylon the Great,<sup>[a]</sup> which made all the nations drink the maddening wine of her adulteries.” (NIV)

“Babylon<sup>[b]</sup> is fallen, is fallen, that great city, because she has made all nations drink of the wine of the wrath of her fornication.” (NKJV)

Three pieces of information are conveyed in this passage:

- Babylon served \_\_\_\_\_ (Rev. 17:2,4); \_\_\_\_\_ (Prov. 20:1; Rev. 18:23).
- Babylon leads people to \_\_\_\_\_ ; \_\_\_\_\_ (Hosea 5:3; Isa. 1:21; Ez. 16:15; 23:1)
- Babylon has a far-reaching influence (Rev. 17:1,15).

Deception is the instrument of the manipulator. Effective manipulation depends on the capacity of the manipulator to ensure that the target of the manipulation does not perceive the lie. Babylon excels in manipulation and deception, as its king (Isaiah 14:3,12) is the father of lies (John 8:44). However, the prowess of the manipulator alone is never sufficient for the manipulation to succeed. Manipulation thrives on existing \_\_\_\_\_ in the one being manipulated.

Ellen White provides an insightful definition of Babylon:

“The term Babylon, derived from Babel, and signifying confusion, is applied in Scripture to the various forms of false or apostate religion.” Ellen G. White, *The Spirit of Prophecy*, vol. 4, 232-33)

## **Part II: The Master Scheme of Babylon**

### **Participants' Involvement**

Find out what these passages have in common: Revelation 18:11, 15, 19

These passages identify Babylon as the source of economic prosperity (Rev.18:11,15,19) and for this reason the kings and inhabitants are saddened and furious about the fall of Babylon.

Stefanovic observes that “*The seduced nations associate themselves with Babylon for the purpose of \_\_\_\_\_ security and \_\_\_\_\_*” (*Revelation of Jesus Christ, 2002, p. 449*). Resistance to this influence bears financial consequences (Rev.13:17). Babylon functions by appealing to the human desire for material gain.

The last-day terrain resonates well with Babylon’s manipulative scheme:

- Paul tells us that in the last days, people are “lovers of themselves” and its first manifestation is “lovers of money” (2 Tim. 3:1-2).
- Ellen White makes a similar observation: “Covetousness is one of the most common and popular sins of the last days and has a paralyzing influence upon the soul.” (*Testimonies for the Church* Vol. 3, p. 547.2 (1872-1875)].
- Our society attaches some high symbolical values to money:
  - Money as \_\_\_\_\_
  - Money as \_\_\_\_\_
  - Money as \_\_\_\_\_
  - Money as \_\_\_\_\_
  - Money as an access pass to \_\_\_\_\_.

This allurements for wealth contributes to the power of seduction of Babylon. It creates situations of dual allegiance among many Christians. Many continue to come to God for salvation, but they work for their living by themselves and by using all available Babylonian schemes. We can observe several financial practices among believers that violate God’s clear instructions.

***Participants’ Involvement***

*Think of some examples of getting rich strategies that are violating God’s instructions.*

When God is not acknowledged as the source of blessing, it is unlikely for someone to honor God with the acquired riches. As a result, money is in good position to compete with God for worship.

Read Matthew 6:24:

---

---

Babylon is achieving its goal of diverting people away from worshipping the creator God.

**Part III: Stewardship helps us to stand in resistance**

There is a call to get out of Babylon (Rev. 18:4). Does it mean only a change of our religious affiliation? Much more, it involves resisting the manipulation of Babylon, including in issues of finances. In our collective consciousness, financial prosperity has become synonymous with happy living. Stewardship helps us to place finances in the right perspective and hence breaks its spell over us.



<b>Babylon's Manipulation</b>	<b>Stewardship Principles</b>
Money provides status.	Our identity is in _____ to God (2 Cor. 6:18).
Money provides freedom.	Real freedom is in _____ (Gal. 5:1).
Money provides security.	God is our _____ (Ps. 28:7).
Money is the access pass to love.	You are _____ loved (Jer. 31:3).
Use all available strategies for your financial well-being.	God gives the _____ to produce wealth (Deut. 18:8)
Abundant life is the result of possessions.	Abundant life is a _____ from God (John 10:10).
The pathway to happiness is to receive.	Real happiness is in the _____ of others (Acts 20:35).
Craving for more is normal.	Cultivate _____ as a virtue (1 Tim. 6:6).

How does one cultivate contentment? Contentment is nourished by a spirit of thankfulness. God has a prescription to combat the drive of always seeking for more:

“Constant, self-denying \_\_\_\_\_ is God’s remedy for the cankering sins of selfishness and covetousness.” (3TC 548.1).

Giving out regularly strengthens our resistance to Babylon.

#### Conclusion

Stewardship education helps believers to deconstruct the popular worldviews about finances and escape from the enticement of Babylon. We can therefore give undivided worship to the Creator God.

#### Read More:

- J. Kovar, *Systematic Benevolence*, <https://encyclopedia.adventist.org/article?id=5JHL>
- A. Barbe, *Babylon: The Manipulator*, <https://adventistreview.org/magazine-article/babylon-the-manipulator/>

## Signs of Ownership & Lordship

**Aim:** To explore the biblical principle of God's Lordship and how it is manifested through the practice of tithing, offerings, and donations.

### Introduction

Several reasons exist for the practice of tithe, offerings, and donations. One of them is that they are signs of acknowledgment of God's Ownership and Lordship.

### Part I: The First Test of Ownership and Lordship

#### Participants' Involvement

What was the essence of the test that Adam and Eve went through in Eden? Read Genesis 3:4,5.

There is something strange in this proposition of the devil (Gen. 3: 4-5). Humans were already \_\_\_\_\_ God. They were created in His image: Sharing honor, privileges and responsibility. What was therefore the essence of the devil's suggestion?

- Why don't you aspire to be \_\_\_\_\_ yourself?
- Would you continue to acknowledge God as your \_\_\_\_\_?
- Would you continue to acknowledge God as your \_\_\_\_\_?

Ellen White confirms the nature of the test in Eden:

Herein is set forth a principle that is seen in all God's dealings with men. The Lord placed our first parents in the Garden of Eden. He surrounded them with everything that could minister to their happiness, and He bade them acknowledge Him as the \_\_\_\_\_ of all things. In the garden He caused to grow every tree that was pleasant to the eye or good for food; but among them He made one reserve. Of all else, Adam and Eve might freely eat; but of this one tree God said, "Thou shalt not eat of it." Here was the test of their \_\_\_\_\_ and \_\_\_\_\_ to God. (*Counsels on Stewardship*, p. 62).

The test in Genesis 3 is one of **LORDSHIP/OWNERSHIP** and the forbidden fruit was a sign. We can paraphrase their response to the test:

*"We will \_\_\_\_\_ the owners/the lords in place of the real Owner/Lord."*

### Part II: Lordship in the Bible

Ancient Israel, Read Exodus 20:1-6

---

---

The general introduction to the Ten Commandments and the 2<sup>nd</sup> commandment affirm God as Lord

Read Deuteronomy 6:4, 5

---

---

Lordship is at the foundation of the identity of Ancient Israel. The confession of faith of Judaism, the Shema Yisrael, declares the exclusive Lordship of God.

Apostle Paul, Read Romans 10:9

---

---

The first coming of Jesus has not annulled the principle of Lordship and Ownership.

Jesus is referred more than \_\_\_\_\_ times as \_\_\_\_\_ in the New Testament.

Jesus, Read Matthew 7:21

---

---

Lordship has to be demonstrated through concrete, tangible actions.

### **Part III: Lordship of Time and Space**

Read Acts 17:26

---

---

Human existence takes place along two dimensions: \_\_\_\_\_ and \_\_\_\_\_.

How does one show that God is Lord in these two dimensions of life?

Time

The Bible provides a clear sign to acknowledge the Lordship of God over time. Read Ezekiel 20:20.

“Hallow My \_\_\_\_\_, and they will be a \_\_\_\_\_ between Me and you, that you may know that I am the \_\_\_\_\_ your God.”

Space-Material world

God has also provided clear signs to acknowledge His Lordship over space; over the material world.

“He asks us to ACKNOWLEDGE Him as the \_\_\_\_\_ of all things; and for this reason He says, Of all your possessions I reserve a \_\_\_\_\_ for Myself, besides \_\_\_\_\_ and \_\_\_\_\_, which are to be brought into My storehouse.” (Counsels on Stewardship, pp. 80-81) The same idea about the symbolical function of tithe and offerings is reiterated, “Tithes and offerings for God are an acknowledgement of His claim on us by \_\_\_\_\_ and they are also an acknowledgement of His claim of \_\_\_\_\_ . Because all our power is derived from Christ, these offerings are to flow

from us to God. They are to keep ever before us the claim of redemption, the greatest of all claims, and the one that involves every other.” (*Testimonies*, Vol. 6:479).

A close parallel exists between the two signs of God’s Lordship: Sabbath keeping and Tithing.

“God has sanctified the seventh day. That specified portion of time, set apart by God Himself for religious worship, continues as sacred today as when first hallowed by our Creator. In \_\_\_\_\_ manner a tithe of our income is "holy unto the Lord.”” “While we as a people are seeking faithfully to give to God the time which He has reserved as His own, shall we not also render to Him that portion of our means which He claims? (*R. & H., May 16, 1882*)

#### **Part IV: Instructions about Tithe and Offerings**

There are clear instructions about tithing and offerings for God’s people.

##### **Participants’ Involvement**

Read Leviticus 27:30, 32; Numbers 18: 21,26 and discuss the characteristics of the tithe.

Leviticus 27:30, 32

- Tithe \_\_\_\_\_ to God.
- It is \_\_\_\_\_ to the Lord.
- God shares in the \_\_\_\_\_—no selection by quality.

Numbers 18: 21,26

- God gave the tithe to the \_\_\_\_\_.
- The Levites were to \_\_\_\_\_ tithe.
- Tithe is an \_\_\_\_\_ to the Lord.

##### **Participants’ involvement**

Read Deuteronomy 15:21; Deuteronomy 16:16-17 and discuss about the characteristics of offerings.

- Offerings should be our \_\_\_\_\_
- Offerings are an essential element of collective \_\_\_\_\_
- Offerings are not given as an amount but in \_\_\_\_\_ (as a \_\_\_\_\_).
- Divine giving \_\_\_\_\_ our giving.

##### **Participants’ involvement**

What are the similitudes and differences between tithe and offerings?

---

---

#### **Part V: Tithe and Offerings in the Context of Revival and Reformation**

Outside of the books of Moses, references to the tithing system are related to revival and reformation. A revival took place during the time of King Hezekiah (2 Chronicles 29-31). The major components of Hezekiah’s revival: The temple was repaired; The worship services were restored; Passover was celebrated once again; Levites are reinstated to ministry.

Read 2 Chronicles 31: 5-6

“As soon as the commandment was circulated, the children of Israel brought in abundance the fruits of grain and wine, oil and honey, and of all the produce of the field; and they brought in abundantly the \_\_\_\_\_ of everything.”

An equivalent process is described in the book of Nehemiah (Neh. 10:37-38; 12:44; 13:5, 12).

Ezra read the law; Corporate worship was restored; People committed to faithfulness to God in tithe and offerings; \_\_\_\_\_ for the tithe and offerings were established.

### Participants' Involvement

Why is there a close relationship between the practice of offering and tithing with revival?

---

---

In the time of prophet Malachi there was an appeal from God to His people. Read Malachi 1: 6

“A son honors his father, and a servant his master. If then I am the Father, where is my honor? And if I am a \_\_\_\_\_, where is my reverence?”

The primary issue was not acknowledging God as Master, as Lord. Lordship was under attack!

Chapter 3 of Malachi presents the plea of God to His people.

Read Malachi 3: 7

It is a call to return, a call to revival. After listening to God, the people are asking a pertinent question: How should we demonstrate that we have returned to you? Before He provides the answer, He reminds the people how they have departed from Him.

Read Malachi 3:8,9

They were robbing God, not of material possession, but of the honor that He deserves as God by keeping the tithes and offerings.

God ends the conversation with a well-known appeal. Read Malachi 3:10

The process of revival and reformation can be summarized in three steps:

- (1) Extended dialogue over apostasy.
- (2) A call to return to God.
- (3) Reform our ways which include returning a faithful tithe and offerings.

### Conclusion

Our responsibility is to lead people to recognize God as \_\_\_\_\_ and \_\_\_\_\_. One practical way is to teach them to return a faithful \_\_\_\_\_ and \_\_\_\_\_ as signs of God's Lordship.

## Building a Culture of Faithfulness and Partnership... in the Local Church

**Aim:** Help church leaders to understand the conditions for a culture of Faithfulness and Partnership to become a reality in the local church.

### Introduction

The Stewardship Ministries uses three common indicators to identify the Faithfulness and Partnership of members:

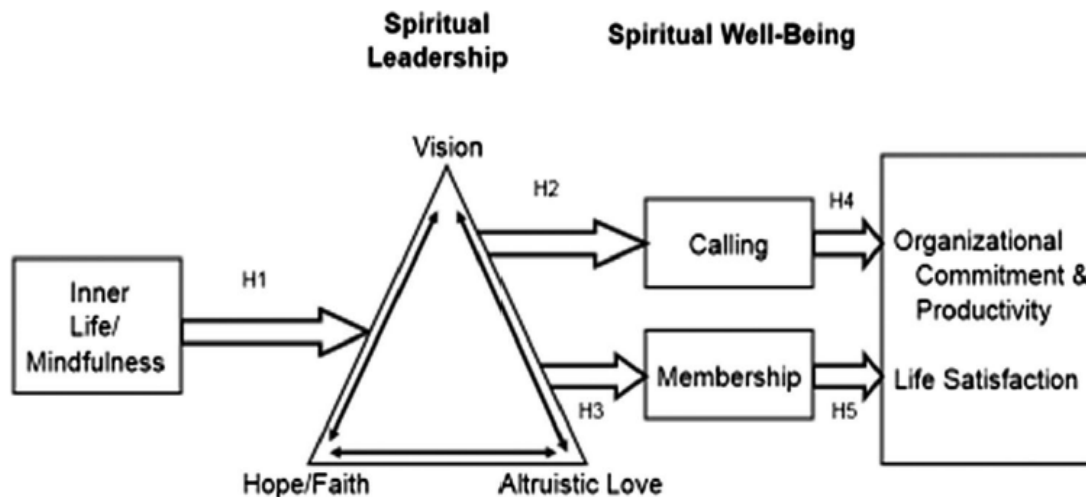
1. Members who are earning regular, seasonal or irregular incomes are returning \_\_\_\_\_ consistently.
2. Members are giving regular and systematic \_\_\_\_\_.
3. Baptized members are returning systematic offerings as a \_\_\_\_\_ of income.

The Church is a living organism, the body of Christ. As such, growth happens as the result of the right conditions being present. This presentation explores the conditions, in the local church, which are conducive for members to grow in faithfulness and partnership. There exist 3 decisive conditions: Spiritual Empowerment, Providing Stewardship Education to All, and Building Trust.

### Initiative I: Spiritual Empowerment

Members are nurtured spiritually by spiritual leaders, with a focus on the God-first principle, through home visitations, weekly offertory devotionals, regular stewardship sermons, annual commitment ceremonies, and other relevant activities. Our postulate is that members who experience spiritual growth in their personal lives are more likely to partner in God's mission.

### Fry's Model of Spiritual Leadership



Spiritual growth results from the practice of establishing and maintaining a daily \_\_\_\_\_ with God.

Apostle Paul explains the process of transformation to the believers in 2 Cor. 3:18.

\_\_\_\_\_ creates transformation.

Spiritual exercises such as regular prayer time, daily Bible study, study of the Sabbath School lesson, and attendance of church services are more likely to lead to faithful tithing (McIver, 2016).

Some initiatives, in the local church, can contribute to the spiritual growth of members:

- Encouraging members to have daily personal time with God.
- Encouraging members to study the Sabbath school lesson.
- Practicing home visitations
- Organizing the Annual Stewardship Emphasis Week.
- Helping members to have easy access to the book *Counsels on Stewardship*.

## **Initiative II: Providing Stewardship Education to All Segments of the Church**

All segments of the church membership, including prospective members, should receive adequate training in regular and systematic giving, in their responsibility of supporting the local and worldwide mission equitably, in management of personal finances, in means of creating and developing resources and other relevant topics, based on the Bible, Ellen G. White's book, *Counsels on Stewardship*, and her other writings.

The Bible favors development in all aspects of life, not only in the spiritual dimension, 3 John 1:2.

Ellen White describes an alarming situation that exist among believers:

“Many lack \_\_\_\_\_ and economy. They do not weigh matters well, and move cautiously... They generally think that they understand how to conduct their temporal business, and are unwilling to follow advice. They make bad moves and suffer in consequence.” (TC. Vol. 1 p. 224).

This situation affects the quality of life and the capacity for partnership of the believer.

Many do not remember the cause of God, and carelessly expend money in holiday amusements, in dress and folly, and when there is a call made for the advancement of the work in the home and foreign missions, they have nothing to give or even have \_\_\_\_\_ their account.

Thus they rob God in tithes and offerings, and through their selfish indulgence they lay the soul open to fierce temptations, and fall into the wiles of Satan.

*R. & H., Dec. 19, 1893.*

Some initiatives can bring growth in the area of personal financial management:

- Develop a pool of adequately trained stewardship financial educators to serve the local church.
- Provide seminars in the area of management of personal finances.
- Offer basic training to members who are willing to set up income-generating activities.

Should we be intentional in teaching stewardship? As a lifestyle, it is not fully caught through observations and interactions. Apostle Paul speaks about the importance of intentional teaching: Romans 10:14.

The Bible places a strong emphasis on intentional intergenerational teaching: Psalms 78:5,6

According to Mlvers (2014) \_\_\_\_\_ is a major reason why church members are not tithing regularly.<sup>1</sup> Frequent reminders could help change this situation.

### **Qualities of Good Stewardship Education Program for The Local Church**

Effective stewardship initiatives share some characteristics:

- Simple to implement.
- Not costly.
- Not taxing to the church's schedule.

The Recommended Strategy:

- Go \_\_\_\_\_ Encapsulate the stewardship message in already existing programs and initiatives of the Church.

Some initiatives to bring the stewardship message to all segments of the church using the “undercover” approach:

- Providing regular instructions and reminders to members about stewardship during Sabbath morning programs: Mission Stories or Videos during Sabbath School and Offertory Devotional Readings or Videos during divine service.
- Helping Adventurers and Pathfinders to earn the Wise Steward Award and Stewardship Honor respectively.
- Instruct prospective members about stewardship.
- Nurturing members in faithfulness during systematic home visitations.
- Preaching a stewardship-related sermon once every quarter in the local church.
- Using stewardship materials for evangelistic campaigns.

---

<sup>1</sup> *Tithing Practices Among Seventh-day Adventist*



## Key Stewardship Resources

Website: <https://stewardship.adventist.org/>

Magazine, *Dynamic Steward* (Quarterly) <https://stewardship.adventist.org/magazine-subscription>

Newsletter: God First (Monthly)

<https://stewardship.adventist.org/magazine-subscription>

Devotional Offertory Videos (Weekly)

<https://stewardship.adventist.org/2023-offertory-devotional-videos>

Stewardship Ministries Strategic Orientation Document

[https://stewardship.adventist.org/strategic-orientation-2020-2025-\(pdf\).pdf](https://stewardship.adventist.org/strategic-orientation-2020-2025-(pdf).pdf).

Recommended Book: *God Will Provide: Tithes, Offerings, and Our Spiritual Life*, Felix H. Cortez, Andrews University

## Initiative III: Building Trust

Stewardship leaders encourage and work together with the leadership of the church to establish an internal control system, comply with the Use of Tithes guidelines, assist in ensuring that regular financial information is provided to all members, and engage in other actions that contribute to building trust.

## Conclusion

The actions to build a culture of faithfulness and partnership happen at the local church level. Other levels of the Church organization act as facilitators. As multiple factors are involved, it cannot be the responsibility of one department. It is how we do church that will determine the level of faithfulness and partnership of a local congregation. Hence, it is advisable for the church board to coordinate the initiative of building a culture of faithfulness and partnership.

The Stewardship Ministries has still a significant role:

- It talks about the importance of a culture of liberality.
- It initiates actions to educate members
- It \_\_\_\_\_ with other church ministries.
- It acknowledges and encourages those who are already discipling members.

## Participants' Involvement

Complete individually, to your best knowledge, the Assessment Sheet below, for one local church that is familiar to you.

Discuss your findings with the other members of your group.

## STEWARDSHIP MINISTRIES ASSESSMENT MODEL TEMPLATE

**Name of Church:** \_\_\_\_\_

**Period Covered:** \_\_\_\_\_

### Goal Report

Average % of Tithers for the previous year: \_\_\_\_\_

Average % of Offering Givers for the previous year: \_\_\_\_\_

Expected Increase in Average % of Tithers: \_\_\_\_\_ (default 2%)

Actual Increase in Average % of Tithers: \_\_\_\_\_

Expected Increase in Average % of Offering Givers: \_\_\_\_\_ (default 2%)

Actual Increase in Average % of Offering Givers: \_\_\_\_\_

### Lead Measures Report

		1	2	3	4	5
<b>Spiritual Empowerment</b>						
i.	Offertory devotionals were presented during divine service.					
ii.	Mission stories were presented during Sabbath School					
iii.	Stewardship related sermons were preached at least once every 6 months.					
iv.	The book <i>Counsels on Stewardship</i> was accessible to members					
v.	The Stewardship Revival Week/Month was organized					
vi.	A Stewardship Ministries Day was organized					
vii.	The church had a systematic visitation program of church families.					
<b>Stewardship Education for All</b>						
viii.	Education about regular and systematic offering was provided during church programs.					
ix.	Education about distribution of local and worldwide church funds was provided during church programs.					
x.	Prospective church members were taught about stewardship principles during preparation for baptism.					
xii.	Adventurers and Pathfinders were assisted to complete respective award and honor in stewardship.					
xiii.	Family financial management training workshops were organized for members.					
<b>Building Confidence</b>						
xiv.	Several means of giving were accessible to members.					
xv.	The local church handled finances according to an approved internal control guideline.					
xvi.	The local church used an approved budget for transactions.					
xvii.	The local church complied with "Use of Tithe" document.					
xviii.	The financial audit report of the church was cleaned in all aspects.					
ixx.	The local church prioritized evangelism in its expenses.					
x.	The local church had communicated regularly about church finances to the members.					

1. Disagree; 2. Almost Disagree; 3. Sometimes agree/Sometimes disagree; 4. Almost Agree; 5. Completely Agree.

## Tabulation of the Stewardship Ministries Assessment Sheet

Spiritual Empowerment = \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ %  
Stewardship Education for All = \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ %  
Building Confidence = \_\_\_\_\_ / \_\_\_\_\_      \_\_\_\_\_ %

Overall = \_\_\_\_\_ /100

### Interpretation of Overall Score

*The Stewardship Assessment sheet is not an empirically tested instrument. Nonetheless, it provides a good idea about the state of the three key conditions (Spiritual Empowerment, Stewardship Education for All, and Building Confidence) which are conducive to members' participation in congregational giving.*

**Read More:** *Stewardship Ministries Orientation Document*, <https://stewardship.adventist.org/strategic-orientation-2022-2025.pdf>

**Watch Video:** *Stewardship Ministries Orientation Document: A Pathway to Transform Reality*  
<https://www.youtube.com/watch?v=Gj4D52fWnrI>

## Nurturing Faithfulness Through Home Visitations

**Aim:** Presenting home visitation as the key strategy to grow members in faithfulness.

### Introduction

Stewardship education requires a personal approach.

### Part I: The One Who Visits

The God of the Bible is both Elohim and Yahweh.

As Elohim, He stands as the Creator of all \_\_\_\_\_ and of all living creatures.

As Yahweh, He is the God of the covenant and \_\_\_\_\_ relationship with His creatures.

Deuteronomy 4:7 speaks about the closeness of God.

The privilege of being visited by God: *“They were visited by angels, and were granted communion with their Maker, with no obscuring veil between.”*

Patriarchs and Prophets, P.50

After they disobeyed to God’s instruction, they did not receive a convocation but a visit, Genesis 3:8.

The climax of the redemption plan happened through a visitation, \_\_\_\_\_, God with us!

The redemption plan end by a final visitation, the \_\_\_\_\_ among men (Rev 21:3)

### Part II: The Task of the Under-Shepherds

The Bible is clear about the primary role of the minister; he/she is called to serve as a shepherd.

Read Acts 20:28 and 2 Peter 5:2

The prophet Ezekiel warns about neglecting the responsibility of shepherding, Ezekiel 34: 1-2.

---

---

### Shepherding and Visitation

Paul’s approach to ministry. Read Acts 20:20

He was mixing public teaching and home visitations to nurture God’s people.

E. G. White associates shepherding with home visitations:

*Elder H used to live here and preach to the people, but he was not a \_\_\_\_\_ of the*

flock. *He would tell the poor sheep that he would rather be horse-whipped than visit.*

E.G. White, Manuscript Releases 9: 342,344

*The pastor is a shepherd of the sheep, guarding them, feeding them, warning them, reproving them, or encouraging them, as the case may require. There is \_\_\_\_\_ to be done...*

The Adventist Review, October 20, 1896

*The flock of God have a right to expect to be \_\_\_\_\_ by their pastor, to be instructed, advised, counseled, in their own homes. And if a man fails to do this part of the work, he cannot be a minister after God's order. (EGW Appeal and Suggestions to Conference Officers (Ph 2)17, 18.)*

A minister may enjoy sermonizing, for it is the pleasant part of the work and is comparatively easy; but no minister should be measured by his ability as a speaker. The harder part comes after he leaves the desk, in watering the seed sown. The interest awakened should be followed up by personal labour,—visiting, holding Bible readings, teaching how to search the Scriptures, praying with families and interested ones, seeking to deepen the impression made upon hearts and consciences. {5T 255.1}

## **Part II: The Value of Home Visitations**

Among the many benefits of home visitation, one has a direct incidence on faithfulness; it creates the conviction that one is \_\_\_\_\_.

Ellen White speaks about the motivating factors that lead people to discipleship:

*It is not the fear of punishment, or the hope of everlasting reward, that leads the disciples of Christ to follow Him. (Desire of Ages, p. 479)*

The principal motivating factor for sustainable faithfulness cannot be fear of punishment or the expectation of rewards.

God uses love as the first motivating factor to lead His people to faithfulness: Read 2 Cor 5:14; Jer 31:3; Hosea 11:4

---

---

People come to realize God's love for them through "human kindness."

*"As they see the evidence of your unselfish love, it will be easier for them to believe in the love of Christ."*

*Christ's Object Lesson, P.87*

Visitation is one of the foremost means to build relationships and express love:

*There is no quicker way of bridging the \_\_\_\_\_ between preacher and people than meeting them in their homes and in our home. The effective preacher is always a diligent \_\_\_\_\_ Only if he makes time each week both for visiting people and for interviewing*

*them, will he be in rapport with them as he preaches."* John R. Stott, *The Preacher's Portrait*, P. 88.

The Gospel of Luke talks about the transformation of Zacchaeus, Jericho's greediest man into the city's most generous man. Read Luke 19: 5, 8.

The turning point of Zacchaeus' life: \_\_\_\_\_

### **Part III: THE PRACTICE OF HOME VISITATIONS**

There are some basic practicalities for effective home visitations:

- It is not a social call
- Never visit a single person alone.
- Have a plan for your visit.
- The congregation needs to be instructed on the benefit of home visitation.
- Enlist and train the elders and deacons in this work.

#### **Group Activity**

Study Genesis 3 and find out the elements of God's visitation.

The Purposes of God's Visitations

- To provide a word of \_\_\_\_\_ (Gen. 3: 16-19)
- To provide an opportunity for humans to \_\_\_\_\_ out (Gen. 3:9-10)
- To attend to human's \_\_\_\_\_ (Gen. 3:21)
- To provide a word of \_\_\_\_\_ (Gen. 3:15)

Ellen White comments on the nature and purpose of home visitations:

*There is visiting to be done, not to have a pleasant chat, but to do the work required of a watchman. There should be \_\_\_\_\_ conversation and \_\_\_\_\_ with these souls. This is the kind of work that gains valuable experience in the up building of Christ's kingdom.*

The Review and Herald, October 20, 1896

Think of some subjects that could be addressed during visits:

\_\_\_\_\_  
\_\_\_\_\_

Elements of an Effective Home Visitation Program:

- i. Recruiting a team of Church leaders.
- ii. Train the members of the visitation team.
- iii. Organize the teams responsible for visitations.
- iv. Create a calendar of visitations.
- v. Keep a record of the information gathered during visitation.

Each local church should have a plan for the systematic visitation of all families/members with the involvement of the pastor, church elders, deacons/deaconesses and other church’s leaders.

3 Major Types of Pastoral Visitations:

- \_\_\_\_\_ Visitation
- Emergency Visitation
- Specific \_\_\_\_\_ Visitation

**General Visitation (Systematic Visitation)**

**Target Group:** Every member of the church  
**Who Visits?** Everyone involves in-home visitation.  
**Purpose:** Nurturing members \_\_\_\_\_, including stewardship.

**Emergency Visitation**

**Target Group:** Members going through a punctual challenge.  
**Who Visits:** It depends on the nature of the challenge.  
**Purpose:** Listening, assessing the situation, and providing a service or referral.

**Specific Stewardship Visitation**

**Target Group:** Members struggling with the issue of \_\_\_\_\_  
**Who:** Only those who have access to information pertaining to members’ fidelity.  
**Purpose:** Nurturing members in this specific area of faithfulness in \_\_\_\_\_

**Guiding Questions for Specific Stewardship Visitation:**

- Assess \_\_\_\_\_
- Invite to \_\_\_\_\_
- Appeal for a \_\_\_\_\_
- Encourage seeking for God’s help.

Excuses	Biblical Reminders
• Scarcity of Resources	• The One Who Provides
• The Delay of God	• The One Who is Never Late
• Threat, Fear and Panic	• The One Who Cares
• Human Logic and Good Sense	• The Source of All Wisdom
• The Power of Circumstances	• The One Who Controls Circumstances

**Participants’ involvement**

List some obstacles to the practice of systematic visitations and discuss how they could be overcome.

**Conclusion**

Blessed are those who do home visitations in the name and in like manner as God. They will be known as kingdom builders.

Watch videos on visitation: [https://www.youtube.com/watch?v=SiO8-nC\\_j8s](https://www.youtube.com/watch?v=SiO8-nC_j8s);  
<https://www.youtube.com/watch?v=vJlXfM7DRYA>



## The Wisdom of Managing Money

**Aim:** To teach about the basic principles of managing personal resources and showing that financial skills are essential for quality of life and effective partnership in God’s mission.

### Introduction

We are designed for abundant life and to partner with God in His final mission.

Read John 10:10

---

---

Ellen White shares about God’s assessment of His children:

*“The Lord is disappointed when His people place a low estimate upon themselves. He desires His chosen heritage to value themselves according to the price He has placed upon them.”* (Desire of Ages, P.668).

This is an invitation not to despise oneself and not to settle for a mediocre life. We are created and redeemed for greatness.

---

---

Mission brings meaning and purpose to our lives. Read Acts 1:18

---

---

*“The Lord has placed in the hand of his servants the means wherewith to carry forward his work in home and foreign missions.”* (Review & Herald, Dec. 23, 1890).

Our partnership in God’s mission involves both doing mission and supporting mission with our financial means.

---

---

The presentation **“The Wisdom of Managing Money”** introduces 5 basic rules to manage financial resources in view of improving quality of life and participation in mission.

### Principle I: Your Pockets are not Empty

The first principle is a change of mindset. It is a shift from the conviction and feeling that we have nothing or cannot produce anything, “The Empty Pocket Syndrome.”

A biblical account reveals how someone was stuck in the empty pocket syndromes and God’s intention to move them out of this condition. Read Judges 6: 11-15.

**Participants’ Involvement**

Discuss about the change in mindset that took place in Gideon.

Gideon’s Perspective - Read Judges 6: 15

---

---

God’s Perspective - Read Judges 6:11

---

---

Common causes of the empty pocket syndrome:

- Involvement in the \_\_\_\_\_ game
- Wrong assessment of current reality
- Being paralyzed by the image in the rear-view mirror.
- Influence of education and social background.
- Looking in the wrong direction; focusing on \_\_\_\_\_ instead of God’s \_\_\_\_\_ materials. God’s raw materials include Time, Energy, and Talent.

Read about the encounter between the prophet Elisha and the widow in 2 Kings 5:1-2

**Reversing the Empty Pocket Syndrome**

The real problem is not that our pockets are empty, but rather a failure to believe and see what we have received and to apply the law of success.

There are three useful strategies to reverse the empty pocket syndrome:

- i. Challenge the assertion by claiming that “*Our Pockets are \_\_\_\_\_ Empty.*”

God has a financial plan for his children, it comprises three options:

Option 1: Not \_\_\_\_\_ for Bread (Ps. 37:25).

Option 2: Provide for \_\_\_\_\_ (Ph. 4:19).

Option 3: The Power to Generate \_\_\_\_\_ (Deut. 8:18).

The parable of the servants and gold bags illustrates well the concept that “Our Pockets are not Empty”. Read Matthew 25:14.

God’s servants have received something valuable.

Variation in the quantity of resources received is not \_\_\_\_\_ to the absence of resources. God has given something \_\_\_\_\_ to each one of His servants.

Ellen White explains about the various options: *“Some will have their hundredfold in this life, and in the world to come life everlasting. But all will not receive their hundredfold in this life, because they cannot bear it. If entrusted with much, they would become unwise stewards. The Lord withholds it for their good...”* (Counsels on Stewardship, p.232).

- ii. Pray for an \_\_\_\_\_ reality vision (2 Kings 6:17)
- iii. Apply the \_\_\_\_\_ of Success

Read about Paul’s Version of the law of success in 2 Corinthians 9:6

Read about Solomon’s Version of the law of success in Proverbs 10:4

Hard and diligent work is rewarded.

**Illustration:** The Wet Pen and the Prayer Request

**Principle II: Plan Before Spending**

**Participants’ Involvement**

Study Luke 14:28-32 to find out about Jesus’ recommended approach before acting upon an idea or desire.

SOMEONE	KING
<ul style="list-style-type: none"> <li>• Plan to Build a Tower</li> </ul>	<ul style="list-style-type: none"> <li>• Plan to Go to War</li> </ul>
<ul style="list-style-type: none"> <li>• Sit Down</li> </ul>	<ul style="list-style-type: none"> <li>• Sit Down</li> </ul>
<ul style="list-style-type: none"> <li>• _____ <b>the Cost</b></li> </ul>	<ul style="list-style-type: none"> <li>• _____ <b>what is needed</b></li> </ul>
<ul style="list-style-type: none"> <li>• Is enough money available?</li> </ul>	<ul style="list-style-type: none"> <li>• Are enough human resources available?</li> </ul>
<ul style="list-style-type: none"> <li>• Realize or Not Realize</li> </ul>	<ul style="list-style-type: none"> <li>• Go to war or change plan.</li> </ul>

In today's world, advertisers and other influencers encourage people to spend without thinking. They appeal more to our senses than to our reason. We buy what we see, hear, touch, smell and taste. This is creating a spending trend that is unhealthy.

A spending plan is a necessity whatever be our income. When the income is small and the obligations are many, it even becomes vital.

**Illustration:** The small birthday cake

Advantages of a spending plan:

- \_\_\_\_\_ to reflect critically before spending.
- Live within your income.
- Reach your financial goals.
- Prepare for financial \_\_\_\_\_
- Develop wise financial management habits.

3 questions to help individuals sharpen their critical thinking spending their resources:

- i. Do I really need what I'm about to buy?
- ii. Am I spending beyond my means?
- iii. Can I obtain the same value that I'm looking for by spending less?

This exercise most often leads to less spending.

### **Developing a Spending Plan**

The development of a spending plan goes through 4 phases:

- Step I: \_\_\_\_\_ your current situation.
- Step II: \_\_\_\_\_ the budget percentages and allocations.
- Step III: \_\_\_\_\_ your spending, saving and investment patterns.
- Step IV: \_\_\_\_\_ financial progress and revise plan.

A good spending plan has some key features:

- **Prioritize Giving to** \_\_\_\_\_ Tithe, offerings, and donations.
- **Well planned.** It is not a quick exercise. Try to involve everyone that is affected by it.
- **Realistic.** It should not prevent us from enjoying life, not a synonym for dieting!
- **Flexible.** Be ready to adapt to changes.
- **Clearly Communicated.** It should be written and available to all household members.
- **Balanced.** It must be amended until expenses balance with income.

- **Be Detailed.** The details make the whole.
- **Include** \_\_\_\_\_ It is a tool to prepare for the future.

People can adopt three guiding principles when they develop a budget:

- Normal budget: Use what you have \_\_\_\_\_.
- Need-oriented budget: Use resources according to your \_\_\_\_\_.
- Christian’s budget: Practice \_\_\_\_\_.

For the Christian, the budget is characterized by self-denial:

*And the absence of \_\_\_\_\_ in His professed followers, God regards as a denial of the Christian name. Those who profess to be one with Christ, and indulge their selfish desires for rich and expensive clothing, furniture, and food, are Christians only in name. To be a Christian is to be Christlike.*

*Review & Herald, Oct. 13, 1896.*

Ellen White recommends budgeting to assist us in our partnership with God:

*This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And He desires us to give regularly and systematically. . . Let each regularly examine his income, which is all a blessing from God, and set apart the tithe as a separate fund, to be sacredly the Lord's. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the gospel. After the tithe is set apart, let gifts and offerings be \_\_\_\_\_, "as God hath prospered" you.*

*Review & Herald, May 9, 1893.*

**Illustration:** The man who was always accusing others of stealing his money

**Principle III: Avoid Using Others’ Money**

The practice of borrowing to meet one’s obligations is not new. However, there exists some important differences between today and past practices. The table below captures some of the differences.

<b>Characteristics</b>	<b>Past</b>	<b>Present</b>
Revenue of Debtors	Low	High and Low
Items/Services purchased	Vital and Essential	_____
Accessibility to credit and loan	Difficult and Constraining	_____
Opting for Credit	_____ Option	First option
Percentage of Population	Few	50% and above

## Participants' Involvement

What are some major causes that contribute to indebtedness in your local context?

Factors which contribute to the recent accentuation of indebtedness:

- Reduction in income.
  - Unexpected bills
  - Instant \_\_\_\_\_
  - Lifestyle of overconsumption
  - Ease of credit
  - Eating out.
  - Copying others..
  - Absence of adequate \_\_\_\_\_
  - \_\_\_\_\_ about the future (James 4:13-14)
- 
- 

## Complications Related to Indebtedness

Indebtedness is a source of various complications. The Scriptures provide warning against the practice of debt. The well-known instruction is from Proverbs 22:7, "*The borrower is servant to the lender.*"

Reverend Desmond Tutu compares debts to the worse form of human exploitation: "*Debt is modern-day apartheid.*"

Ellen White speaks about the one driving the debt phenomenon:

*You must see that one should not manage his affairs in a way that will incur debt. . . . When one becomes involved in debt, he is in one of \_\_\_\_\_'s nets, which he sets for souls. . . .* (E. G. White, *Christian Education*, p.67).

The debtors who are not able to repay their debts affect their Christian's witness to the community:

*You bring a reproach upon the cause by locating in a place where you indulge for a time and then are obliged to run in debt for provision for your family. These are your honest debts you are not always particular to pay, but, instead, move to another place. This is defrauding your neighbour. The world has a right to expect strict \_\_\_\_\_ in those who profess to be Bible Christians.*

TC, vol. 5, p.179

Debts imperils the giving of the believer:

*Many do not remember the cause of God, and carelessly expend money in holiday amusements, in dress and folly, and when there is a call made for the advancement of the work in home and foreign missions, they have nothing to give, or even have \_\_\_\_\_ their account. Thus they rob God in tithes and offerings, and through their selfish indulgence they lay the soul open to fierce temptations, and fall into the wiles of Satan.*

R. & H., Dec. 19, 1893.

The debtor faces a terrible dilemma!

*Some have not come up and united in the plan of systematic benevolence, excusing themselves because they were not free from debt. They plead that they must first “owe no man anything.” But the fact that they are in debt does not excuse them. I saw that they should render to Caesar the things that are Caesar's, and to God the things that are God's. Some feel conscientious to “owe no man anything,” and think that God can require nothing of them until their debts are all paid. Here they deceive themselves. They fail to render to God the things that are His. Everyone must bring to the Lord a suitable offering. Those who are in debt should take the amount of their debts from what they possess, and give a proportion of the remainder.*

TC. Vol. 1. P.220

Debts affect the effective partnership of believers with God.

There are 8 recommended steps to move out of debt:

- Move out of \_\_\_\_\_ and decide to become debt-free.
- Seek \_\_\_\_\_ interventions and guidance.
- Determine your overall financial situation.
- Re-establish the practice of \_\_\_\_\_
- Discontinue all credit purchases.
- Develop a repayment plan.
- Be careful about using a debt consolidation loan.
- “Snowballing” the debt. List the debt, starting from the biggest obligation to the smallest. Start by paying the smallest amount and move to the top

Ellen White encourages believers to move out of debt by embracing simplicity and frugality:

*Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything even if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars*

*will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other that soon run up into dollars. \_\_\_\_\_ your taste, \_\_\_\_\_ the indulgence of appetite, save your pence, and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.*

Adventist Home, pp 393-394

#### **Part IV: Recovering the Art of Saving**

Our generation is known as one that is saving the \_\_\_\_\_. Some practices were common in ancient cultures days:

- Drying vegetables.
- Preserving sweet potatoes by putting them in holes and sprinkling ashes over them.
- Father's granary only used during the drought or war.
- Salted fish
- Drying meat

The Scriptures plead for the importance of practicing savings. Read Proverbs 6:6-8.

---

---

The ant is both laborious and frugal.

Read Genesis 41:34,36

---

---

The family of Jacob was saved from extinction through adequate savings.

Ellen White links the absence of savings to the cycle of poverty: *"Many poor families are poor because they spend their money as soon as they receive it."* (The Adventist Home, P. 392).

#### **Participants' Involvement**

What could be the benefits of practicing saving in your context?

Some benefits of practicing saving:

- To face life \_\_\_\_\_.
- To realize major financial goals.
- Possibility to offer an exceptional service.
- Prepare for \_\_\_\_\_.



- Leave a financial legacy.
- Break the cycle of poverty.

Read Luke 8:3; Acts 4:34,35

---



---

The Bible provides examples of believers who partnered with God through their savings. Jesus and his missionary crew were supported by a group of women. The members of the Early Church, whose wealth was in form of land and houses, sell their properties to provide for the beginning of the Christian's mission.

There are clear instructions for believers of today to support God's mission through their savings:

*Each should keep a \_\_\_\_\_ box at hand, and drop into it every penny he is tempted to waste in self-indulgence. But something more must be done than merely to dispense with superfluities. Self-denial must be practiced. Some of our comfortable and desirable things must be sacrificed.*

*Counsels to Stewardship, p.290*

*As new fields are opened, the calls for means are constantly increasing. If ever we needed to exercise \_\_\_\_\_, it is now. All who labor in the cause should realize the importance of closely following the Saviour's example of self-denial and economy.*

*Counsels to Stewardship, p.290*

*Every \_\_\_\_\_ should be carefully treasured. A cent seems like a trifle, but a hundred cents make a dollar, and rightly spent may be the means of saving a soul from death.*

*Counsels to Stewardship, pp.290-291*

**Illustration:** The stranger who changes my life

There are some practical pieces of advice to practice saving:

- Teach the principle of delayed gratification as early as possible.
  - Start somewhere.
  - Be systematic. Make it a habit.
  - Practice automated saving.
  - Set a limit.
- Beyond a certain point, saving can become \_\_\_\_\_.

- Differentiate between saving and \_\_\_\_\_.

It is important for believers to differentiate between hoarding and saving. Hoarding is the mere accumulation of money for \_\_\_\_\_ motives and \_\_\_\_\_.

Read Luke 12:16-21

---

---

A famous example of hoarding is the one given by Jesus.

Ellen White wrote these words about the danger of hoarding: *“Hoarded wealth is not merely useless, it is a \_\_\_\_\_ . In this life it is a snare to the soul, drawing the affections away from the heavenly treasure.”* (Christ’s Object Lessons, p.352).

**Principle V: He \_\_\_\_\_ whatever He receives**

We should be careful about the prosperity gospel and its errors. However, we should not hesitate to share about God’s rewards for the faithful. The Bible suggests a very interesting sequence: God Bless, You Give, God Multiplies the Blessings.

**Illustration:** The Restaurant in the Desert (Mark 6:30-44)

<b>God’s Multiplication Table</b>	
Giving to the _____ (Matt. 25:40)	He multiplies (Prov.19:17)
Returning _____ (Lev. 27:30-32)	He multiplies (Mal. 3:10)
Giving _____ (Deut. 16:17)	He multiplies (Prov. 3:9-10)
Offering _____ (Rom. 12:1-2)	He multiplies (Luke 18:29-30)

Even if I manage to give to God all of my wealth, He will always find a way to give me back much more to what I have previously.

Our liberality towards God should not be limited to time of abundance. We are encouraged to practice tithing and to bring an offering to God whatever our current financial situation. By putting God first, the believer is granting permission to God to change a situation of scarcity to one of abundance.

### **Participants’ Involvement**

Share one experience about how God has multiplied the resources of those who are faithful in tithe and offerings.

## Trust: An Accelerator to Faithfulness

### Aim

- To explain the importance of trust.
- To present ways of building trust

### Introduction

Our call to faithful stewardship is grounded on theological truths. What is the relationship between a trustworthy atmosphere and members giving within a local church? If this relationship exists, how can we build trust in the local church?

*Definition:* Trust is the willingness to act based on another individual's actions and/or words.

### Part 1: The Importance of Trust

Trust is essential for all spheres of life.

#### Business World

You can have all the facts and figures, all the supporting evidence, all the endorsement that you want, but if you don't command \_\_\_\_\_, you won't get anywhere."

Naill Fitzgerald, Former Chairman, Unilever

\_\_\_\_\_ and technology are important, but adding trust is the issue of the decade.

Tom Peters, Business Author

I look for three things in hiring people. The first is personal \_\_\_\_\_, the second is intelligence, and the third is a high energy level. But, if you don't have the first, the other two will kill you.

Warren Buffett, CEO, Berkshire Hathaway

#### Religious Context

Paul writes about his efforts to be trustworthy while performing his pastoral ministry.

Paul chose to avoid some actions for him not to lose trust (2 Cor 4: 1-2):

- Renounced Secret
- Shameful ways
- \_\_\_\_\_
- Distort the Word
- Commend ourselves

E. G. White is adamant about the necessity of being trustworthy for those involved in ministry:

Those in responsible places are to act in such a way that the people will have firm confidence in them. These men should not be afraid to open to the light of day everything in the management of

the work.

E. G. White, MR, Vol 13, 198

### **Management of Financial Resources**

Apostle Paul invested in building trust pertaining to the management of financial resources (1 Cor 16:1-4)

He did not only tell members about their \_\_\_\_\_ responsibility of giving but he managed their gifts as a \_\_\_\_\_ trust.

In 2 Corinthians 8: 19-21, Paul is explicit about his rule of conduct for the management of finances.

- Avoid criticism.
- \_\_\_\_\_ to God.
- \_\_\_\_\_ to men.

### **The relationship between trust and degree of support to an organization**

“[A] significant increase in the public \_\_\_\_\_, accountability, and institutionalized \_\_\_\_\_ of the many religious and charitable causes and organizations to which American Christians might consider giving money would have the real effect over time of considerably increasing the amount of money they give.”

C. Smith and M. Emerson, Passing the Plate: Why American Christians do not give out more money, p. 143.

E.G White testifies about the effect of mistrust:

And with the experience they have had, in the loss from the treasury of hundreds of pounds, why should they not be afraid to repose confidence in men who so manage as to draw from the treasury, and leave them minus the means they so greatly need to sustain the work of God for this time?-- Letter 36, 1897.

Where trust is \_\_\_\_\_ the inclination to \_\_\_\_\_ is weaken.

*Illustration:* We need a stewardship revival week!

Trust does make a difference.

- “When trust goes up, speed will also go up and cost will go down.”
- “When trust goes down, speed will go down and costs will go up.”

Stephen M. R. Covey, *The Speed of Trust: The One Thing That Changes Everything*

### **Group Activity**

How do we reconcile the idea of the importance of trust with our message about giving unconditionally?

E. G. White adopts a well-balanced position regarding the relationship between trust and faithfulness:

Some have been dissatisfied, and have said, "I will not longer pay my tithe; for I have no confidence in the way things are managed at the heart of the work." But will you rob God because you think the management of the work is not right? Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.—9T 249.

The \_\_\_\_\_ of trust is not an \_\_\_\_\_ justification for unfaithfulness

**Part II: Building and Losing Trust**

Being trustworthy is not \_\_\_\_\_, it is the result of a process.

**Building** trust takes time and careful attention. It can be lost instantly through a single action.  
L. Cooper, former Vice President GC

Trust has two major components: \_\_\_\_\_ (which includes integrity) and \_\_\_\_\_.

The quickest way to decrease trust is to violate a behavior of character. The quickest way to build trust is to demonstrate a behavior of competence.  
Stephen M. R. Covey

The two components of trust can be divided into the four cores of credibility:

- Character**
- \_\_\_\_\_
  - Good Intentions for others
- Competence**
- \_\_\_\_\_
  - Delivering Results

Major Elements of Integrity	Factors affecting perception of Integrity
<ul style="list-style-type: none"> <li>• Honesty</li> <li>• Humility</li> <li>• Congruency</li> <li>• Courage</li> </ul>	<ul style="list-style-type: none"> <li>• Make and Keep Commitments to Yourself and Others.</li> <li>• Stand for Something</li> <li>• Be Opened</li> </ul>

Major Elements Good Intention	Factors affecting perception of Good Intention
<ul style="list-style-type: none"> <li>• Motives</li> <li>• Agenda</li> <li>• Behavior</li> </ul>	<ul style="list-style-type: none"> <li>• Examine and Refine Your Motives</li> <li>• Declare your Intent</li> <li>• Choose Abundance</li> </ul>

Major Elements Capabilities	Factors affecting perception of Capabilities
<ul style="list-style-type: none"> <li>• Talents</li> <li>• Attitude</li> <li>• Skills</li> </ul>	<ul style="list-style-type: none"> <li>• Run with your strength.</li> <li>• Keep yourself relevant.</li> <li>• Know where you are going</li> </ul>

<ul style="list-style-type: none"> <li>• Knowledge</li> <li>• Style</li> </ul>	
--	--

Major Elements of Results	Factors affecting perception of Results
<ul style="list-style-type: none"> <li>• Track record</li> <li>• Performance</li> <li>• Getting the right thing done</li> <li>• Accomplish what we promise</li> </ul>	<ul style="list-style-type: none"> <li>• Take responsibility for results</li> <li>• Expect to win</li> <li>• Be a good finisher</li> </ul>

Galford and Drapeau in the book, *The Trusted Leader*, provide an interesting insight about the construction of Trustworthiness. It is presented in “The Equation of Trust”.

$$\text{Trustworthiness} = \frac{C + R + I}{S}$$

*C = Credibility; R = Reliability; I = Intimacy; S = Self-orientation*

### Group Activity

List situations, in the local church, that could cause a loss of trust in the leadership and in the church.

Two building blocks of Trust: \_\_\_\_\_ and \_\_\_\_\_

- Accountability implies that people have the right to know. Decision makers are answerable for their actions.
- Transparency implies that people have the right to see. Decision makers need to make information available.

Four actions contribute to transparency and accountability:

- To function with a consented annual budget
- To have an internal control system that is communicated and practiced.
- Regular communication about church finances are provided to members.
- The perception that the leadership is committed to the mission

Distrust is like a cancer. An attitude of distrust in a particular unit of church organization can quickly metabolize into a generalized distrust of the whole organization.

### Conclusion

Trust requires:

- \_\_\_\_\_ 2 Cor. 6: 3
- \_\_\_\_\_ 2 Cor. 1:12

**Read More:** D. Pearman, Transparency and accountability in financial stewardship of the local church, <https://stewardship.adventist.org/transparency-and-accountability-in-financial-stewardship-of-the-local-church>

## Trust: An Accelerator to Faithfulness

### Aim

- To explain the importance of trust.
- To present ways of building trust

### Introduction

Our call to faithful stewardship is grounded on theological truths. What is the relationship between a trustworthy atmosphere and members giving within a local church? If this relationship exists, how can we build trust in the local church?

*Definition:* Trust is the willingness to act based on another individual's actions and/or words.

### Part 1: The Importance of Trust

Trust is essential for all spheres of life.

#### Business World

You can have all the facts and figures, all the supporting evidence, all the endorsement that you want, but if you don't command \_\_\_\_\_, you won't get anywhere."

Naill Fitzgerald, Former Chairman, Unilever

\_\_\_\_\_ and technology are important, but adding trust is the issue of the decade.

Tom Peters, Business Author

I look for three things in hiring people. The first is personal \_\_\_\_\_, the second is intelligence, and the third is a high energy level. But, if you don't have the first, the other two will kill you.

Warren Buffett, CEO, Berkshire Hathaway

#### Religious Context

Paul writes about his efforts to be trustworthy while performing his pastoral ministry.

Paul chose to avoid some actions for him not to lose trust (2 Cor 4: 1-2):

- Renounced Secret
- Shameful ways
- \_\_\_\_\_
- Distort the Word
- Commend ourselves

E. G. White is adamant about the necessity of being trustworthy for those involved in ministry:

Those in responsible places are to act in such a way that the people will have firm confidence in them. These men should not be afraid to open to the light of day everything in the management of

the work.

E. G. White, MR, Vol 13, 198

### **Management of Financial Resources**

Apostle Paul invested in building trust pertaining to the management of financial resources (1 Cor 16:1-4)

He did not only tell members about their \_\_\_\_\_ responsibility of giving but he managed their gifts as a \_\_\_\_\_ trust.

In 2 Corinthians 8: 19-21, Paul is explicit about his rule of conduct for the management of finances.

- Avoid criticism.
- \_\_\_\_\_ to God.
- \_\_\_\_\_ to men.

### **The relationship between trust and degree of support to an organization**

“[A] significant increase in the public \_\_\_\_\_, accountability, and institutionalized \_\_\_\_\_ of the many religious and charitable causes and organizations to which American Christians might consider giving money would have the real effect over time of considerably increasing the amount of money they give.”

C. Smith and M. Emerson, Passing the Plate: Why American Christians do not give out more money, p. 143.

E.G White testifies about the effect of mistrust:

And with the experience they have had, in the loss from the treasury of hundreds of pounds, why should they not be afraid to repose confidence in men who so manage as to draw from the treasury, and leave them minus the means they so greatly need to sustain the work of God for this time?-- Letter 36, 1897.

Where trust is \_\_\_\_\_ the inclination to \_\_\_\_\_ is weaken.

*Illustration:* We need a stewardship revival week!

Trust does make a difference.

- “When trust goes up, speed will also go up and cost will go down.”
- “When trust goes down, speed will go down and costs will go up.”

Stephen M. R. Covey, *The Speed of Trust: The One Thing That Changes Everything*

### **Group Activity**

How do we reconcile the idea of the importance of trust with our message about giving unconditionally?



E. G. White adopts a well-balanced position regarding the relationship between trust and faithfulness:

Some have been dissatisfied, and have said, "I will not longer pay my tithe; for I have no confidence in the way things are managed at the heart of the work." But will you rob God because you think the management of the work is not right? Make your complaint, plainly and openly, in the right spirit, to the proper ones. Send in your petitions for things to be adjusted and set in order; but do not withdraw from the work of God, and prove unfaithful, because others are not doing right.—9T 249.

The \_\_\_\_\_ of trust is not an \_\_\_\_\_ justification for unfaithfulness

**Part II: Building and Losing Trust**

Being trustworthy is not \_\_\_\_\_, it is the result of a process.

**Building** trust takes time and careful attention. It can be lost instantly through a single action.  
L. Cooper, former Vice President GC

Trust has two major components: \_\_\_\_\_ (which includes integrity) and \_\_\_\_\_.

The quickest way to decrease trust is to violate a behavior of character. The quickest way to build trust is to demonstrate a behavior of competence.  
Stephen M. R. Covey

The two components of trust can be divided into the four cores of credibility:

- Character**
- \_\_\_\_\_
  - Good Intentions for others
- Competence**
- \_\_\_\_\_
  - Delivering Results

Major Elements of Integrity	Factors affecting perception of Integrity
<ul style="list-style-type: none"> <li>• Honesty</li> <li>• Humility</li> <li>• Congruency</li> <li>• Courage</li> </ul>	<ul style="list-style-type: none"> <li>• Make and Keep Commitments to Yourself and Others.</li> <li>• Stand for Something</li> <li>• Be Opened</li> </ul>

Major Elements Good Intention	Factors affecting perception of Good Intention
<ul style="list-style-type: none"> <li>• Motives</li> <li>• Agenda</li> <li>• Behavior</li> </ul>	<ul style="list-style-type: none"> <li>• Examine and Refine Your Motives</li> <li>• Declare your Intent</li> <li>• Choose Abundance</li> </ul>

Major Elements Capabilities	Factors affecting perception of Capabilities
<ul style="list-style-type: none"> <li>• Talents</li> <li>• Attitude</li> <li>• Skills</li> </ul>	<ul style="list-style-type: none"> <li>• Run with your strength.</li> <li>• Keep yourself relevant.</li> <li>• Know where you are going</li> </ul>

<ul style="list-style-type: none"> <li>• Knowledge</li> <li>• Style</li> </ul>	
--	--

Major Elements of Results	Factors affecting perception of Results
<ul style="list-style-type: none"> <li>• Track record</li> <li>• Performance</li> <li>• Getting the right thing done</li> <li>• Accomplish what we promise</li> </ul>	<ul style="list-style-type: none"> <li>• Take responsibility for results</li> <li>• Expect to win</li> <li>• Be a good finisher</li> </ul>

Galford and Drapeau in the book, *The Trusted Leader*, provide an interesting insight about the construction of Trustworthiness. It is presented in “The Equation of Trust”.

$$\text{Trustworthiness} = \frac{C + R + I}{S}$$

*C = Credibility; R = Reliability; I = Intimacy; S = Self-orientation*

### Group Activity

List situations, in the local church, that could cause a loss of trust in the leadership and in the church.

Two building blocks of Trust: \_\_\_\_\_ and \_\_\_\_\_

- Accountability implies that people have the right to know. Decision makers are answerable for their actions.
- Transparency implies that people have the right to see. Decision makers need to make information available.

Four actions contribute to transparency and accountability:

- To function with a consented annual budget
- To have an internal control system that is communicated and practiced.
- Regular communication about church finances are provided to members.
- The perception that the leadership is committed to the mission

Distrust is like a cancer. An attitude of distrust in a particular unit of church organization can quickly metabolize into a generalized distrust of the whole organization.

### Conclusion

Trust requires:

- \_\_\_\_\_ 2 Cor. 6: 3
- \_\_\_\_\_ 2 Cor. 1:12

**Read More:** D. Pearman, Transparency and accountability in financial stewardship of the local church, <https://stewardship.adventist.org/transparency-and-accountability-in-financial-stewardship-of-the-local-church>