

**REDISCOVERING STEWARSHIP,
A PRE-REQUISITE HONOUR
IN THE
MIDLANDS ZAMBIA CONFERENCE
BY
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PARTICULAR INTRODUCTION:

This honor has been included among the compulsory honors in the Midlands Zambia Conference for the benefit of our youths and in a bid for the said section of people to plan early for the adult life of responsibility, stewardship and accountability (Note that in other entities, it is merely an elective honor, but in MZC, youths are part of the mainstream Church that require revival in this subject than ever before). The time for spiritual revival and reformation has come. If you are interested in promoting spiritual revival in your church or in your conference, this paper can help you, giving the vision, motivation, inspiration and guidelines. In order to facilitate your plans, it is essential to know the five windows of stewardship: The philosophy of stewardship, the history of stewardship, the theology of stewardship, the methodology of stewardship and the organizational structure of stewardship. **You must also show competence in teaching stewardship values to the church and also among the youth groups of the church.**

EXPECTATIONS:

The candidate is EXPECTED to know the following in this honor;

- Able to **teach** biblical and financial stewardship to the church, youths and children through seminars, workshops and presentations with appraisal from either the church elder, stewardship director, and/or community leader.
- Able to **articulate** clearly the philosophy, vision, history and theology of Stewardship Ministries
- Able to **demonstrate** how stewardship honor has improved his/her personal life with evidence from what one is practically doing to earn an extra income.
- Able to **assist** through financial counseling sessions to people in money management crisis.
- Able to **show** with valid evidence that one is practicing Spirit-filled stewardship life in the local church.

General Requirements

1. Discover the biblical principles of stewardship by answering the following questions:
 - a. What does 1 Corinthians 6:19, 20 say about the stewardship of the body?
 - b. What does Matthew 25:15 tell us about the stewardship of talents?
 - c. What does Colossians 4:5 say about the stewardship of time?
 - d. What does John 3:16 tell us that God gave?
 - e. What does Psalm 24:1 tell us about who owns the earth?
 - f. What does Genesis 1:26 say about who is the steward over the earth?
 - g. What does Proverbs 3:9 say about who is always first?
 - h. How do we know that tithe means a tenth? Genesis 28:22.
 - i. Who does Leviticus 27:30 say tithe belongs to?
 - j. How does Malachi 3:8 say that God is robbed?
 - k. What does 1 Corinthians 9:13, 14 say about the use of tithe?
 - l. How do we know that tithe is different from offerings? Malachi 3:8.
 - m. What does 1 Corinthians 16:12 say about how we are to give our offerings?
 - n. What does Matthew 6:20 say about where to keep our treasures?
 - o. What does 2 Corinthians 9:7 say about our attitude in giving?

- p. What promised blessing is given in Malachi 3:10?
- 2. Read and discuss with your counselor or pastor the following: Section IV (pp 111 to 130); par. 1 and 2, p. 14; and par. 1, p. 66 of **Counsels on Stewardship**.
- 3. Learn what is done with the tithe in your local church, your local conference, your union, and the General Conference.
- 4. From your pastor, church treasurer, or elder learn about your church budget, what finances your church must meet, and the purpose of each item listed on your church tithe and offering envelope.
- 5. Keep a chart on how you spend your time for one weekend and one week day. In this chart make a list of how much time you spend in the following areas:
 - a. Work for pay
 - b. Family time
 - c. Personal devotions
 - d. Public Worship
 - e. Family Worship
 - f. Fun things
 - g. Reading
 - h. Television
 - i. Meals
 - j. Sleep
 - k. Personal needs
 - l. Class time
 - m. School study
 - n. Travel
 - o. Music lesson
 - p. Music practice
 - q. Home chores
 - r. Shopping

For each of the three days be sure your time adds up to 24 hours. After completing the chart, discuss with your pastor or counselor your responsibility in the stewardship of your time.

- 6. Do one of the following:
 - a. If you have an income-producing job or an allowance, make a list of how you spend your money for one month.
 - b. If you are not in the category above, make a list of how you would spend an income of K100 a month in the following categories:
 - i. Clothes
 - ii. Entertainment
 - iii. Personal items (toiletries)
 - iv. Gifts
 - v. School supplies
 - vi. Tithe and offerings
 - vii. Eating out
 - viii. Transportation

From your list determine what percentage of your total income is spent on each item. After completing the chart and percentages, discuss with your pastor or counselor the advantages of a budget and how to stay within a budget.

- 7. From the Bible and Spirit of Prophecy determine what instruction has been given concerning the variety and use of God-given talents.
- 8. List three talents or skills that you have, such as building things, mechanics, gardening, painting or drawing, writing, speaking, music, teaching, sewing, etc. Choose one of these three talents and do a project to help develop your talent further. Your project must follow these guidelines:
 - a. The project is to be a benefit or outreach to others.
 - b. The project is to be a new endeavor not previously accomplished.
 - c. Spend at least five hours in the planning and implementation of the project.

- d. Make a written or oral report to your counselor about your project.

General Introduction:

More than anything else, you MUST show that you have internalized all the concepts above and below so that the life of suffering for want of resources is NOT part of you as a youth and Master Guide. So here we go with the nitty-gritty of stewardship.

The Philosophy of Stewardship:

The philosophy explains why we do what we do. Therefore, the philosophy of stewardship explains why the Stewardship Ministries has come into existence. The stewardship ministries department was created by the General Conference with the purpose of helping churches to fulfill the mission of the church through a spiritual revival program.

The History of Stewardship:

At the 50th Session of the General Conference that took place in Detroit, Michigan, in 1966, a vote was taken to change the Development Service of the church into the Department of Development. A year later at the Annual Council, the name was officially approved as the Stewardship and Development Department. Then, in 1980, the department was merged with the Ministerial Association, and in 1985 it became part of the Church Ministries Department until 1995, when it again assumed the autonomy of department. The 59th Session of the General Conference, which convened in Atlanta, Georgia, voted to rename the department as Stewardship Ministries.

The Development Service has functioned in North America since 1954 at the conference level only, and was used to help individual churches finance building projects (churches and academies) with its own resources. Under this plan no thought was given to the possibility of churches helping sister churches with their building projects within an organized plan. After being recognized as a department, it continued to help the churches in their building programs under a new modality, and its sphere of action was enlarged. How and why did this change occur?

In 1966 the president of the General Conference led the world church toward (1) a spiritual revival program, (2) a world evangelization program, and (3) a spirit of sacrifice. The reference for a program of this nature was found on the following quotation:

“A revival of true godliness among us is the greatest and most urgent of all our needs. To seek this should be our first work.” E.G. White, Review and Herald, March 22, 1887, Christian Service, p 41.

The new department would have as its primary function the promotion of a spiritual revival program at the local church level promoting a spirit of sacrifice, in order to boost world evangelization and the development of the church in general. Therefore, three basic programs were organized: (1) The program for the conference was called *Development Plan*, (2) The program for the church was called *Combined Budget*, and (3) The program for members was called *Systematic Benevolence*.

The Theology of Stewardship:

It is vitally important to know the theology of stewardship. It is the fundamental icon in understanding and promoting stewardship. Stewardship originated in Eden, when Adam and Eve were created. In that first week, our first parents received life from God, and automatically received the responsibility for managing it. With no organized church, priesthood, or monetary currency, they had to manage their lives according to the requirements of God.

The word *stewardship* doesn't appear in the Hebrew. Moses and other biblical writers described what we know as “steward” as “one who is in charge of the house.” In other words, one who is in charge for the management of the house. At the end of the first week of creation we see that there is one God who gives life, and a human being who receives that treasure and the beginning of a relationship between them.

Today we hear several meanings for the word *stewardship*. While for some stewardship is tithing, for others it denotes a lifestyle, simplicity, giving or spreading the gospel. From a biblical point of view, stewardship is a broader and holistic vision of what God expects from us as we manage all that God has entrusted to us. It is the responsibility that was assigned by the Lord to Adam and Eve for management of life according to the principles of the Kingdom of Heaven. So, there are no multiple ways, but only one path. The path pointed by God! Independent of the geographical place where we live, we are united by one God and by the same Word.

The Methodology of Stewardship:

Today, some wonder about the different ways to promote stewardship. If we have a clear understanding of the concept, then it is easy for us to recognize our responsibility to help all the children of God (members of the church) know who God is, what the condition in Eden was before sin was introduced, what the condition was like after sin, and God's solution for the problem of sin. Basically, stewardship not only deals with projects and budgets, but with One divine person: God. Projects and budgets have the right place, when we know the plan of God for the human being.

Knowing the solution of God for the problem of sin, we now understand why God created a special people, the people of Israel. With that people, we see also one divine gospel, one divine mission, one divine objective: The restoration of the original environment and the privilege to live for eternity.

In order to help church members we need to see our church as a world church. The Stewardship Ministries of the General Conference will be promoting a stewardship program for our universities and theological seminaries who are preparing pastors and ministers who will be leading thousands of churches around the world. We also have a stewardship program for local conferences, because the conference is the entity that takes care of the churches in a specific geographical area. We also have a stewardship program for the local church in order to create a good spiritual environment where the church members are nurtured every week. Finally, we have a stewardship program for the members of the church, where they will know who God is, what God is waiting for, and how we can deal with the instructions and guidelines given by God. For these reasons, we need to create a space in the different agendas of the church to give room for inspiration, information, and training, in order to fulfill God's agenda.

The program for:

1. The university level is called the *Stewardship Curriculum*.
2. The local conference is called the *Development Plan*.
3. The local church is called the *Spiritual Revival Program*.
4. The church member is called the *Systematic Benevolence Plan*.
5. The Adventist Youth Candidate for Master Guide is called Stewardship Honour.

It is necessary to promote the principles and programs of stewardship in:

1. Ministerial assemblies and retreats for elders and pastors
2. Annual worker's meetings for Church workers
3. Seminars with theology students
4. National and regional stewardship conventions
5. Stewardship advisories
6. Stewardship Conferences
7. Regional evaluation committees
8. Annual spiritual emphasis programs
9. Stewardship festivals
10. Stewardship symposiums

- Youth programs as they relate to empowerment and Youth spiritual and social development.

The Structure of Stewardship:

Recognizing that we, as a world church are united by One God, one Holy Scripture and one Mission, we need to use the denominational structure in order to fulfill our task. We need a stewardship director in every level of the church: Division, Union, Conference and local church. The directors have to be familiar with the five windows of stewardship. They need to know the philosophy, history, theology, methodology, and the organizational structure of stewardship. They need inspiration, instruction and support in how to conduct the Stewardship Ministries in every specific geographical area.

STEWARDSHIP IN THE GOSPEL:

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.” Matthew 6:19,20 (NIV)

FIVE TRUTHS ABOUT THE PROBLEM OF THE HEART

- Financial saving for the future is good stewardship, but investing with God in His mission on earth yields better dividends.** “For where your treasure is, there your HEART will be also.” (Matthew 6:21 (NIV)

Picture yourself as the character of Matthew 13; 45, 46. You do everything to get the land- including what may be deemed as “madness”. The land is not important but the treasure in it captivates your heart. Where is your heart?

- It is natural for the human heart (mind) to focus and follow what it perceives as important in life. What is important in a steward’s life?

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.” (Matthew 6:24 (NIV). Who do you worship?

Whom to Worship?	
MONEY	GOD
Means of Worship	Object of Worship
Human Product	The Creator
God's Gift	The Giver
No Life	He is Life
Limited Value	Eternal Value

- Spiritual worship is an attitude of the heart. It's about commitment, allegiance, service and love for God.** Commitment, allegiance and service is the least you can do to show that you love God.

GEMATRA

It's the way of understanding the worldview by studying the letters, numbers, words, appearances and occurrences of things in the Bible and drawing conclusions that are rational. For instance, 1= powerlessness, forlorn, helplessness, 5=grace (David's 5 smooth stones)

7= perfection, completeness, 10= a little dot (.) (Hebrew); the smallest number is not 1 in Hebrew tradition but “10”. 10 commandment-laws is the least one can do to show love for God

You cannot start a synagogue when the number is less than 10; - it is the smallest number needed to start a synagogue. Tithe (1/10) is the least you can do to show your commitment to God.

If you cannot keep the 10 Commandments, you are not doing the least that God requires of those who love Him {there is more} If you cannot return a tithe, you are not doing the least that God requires of committed children { there is more to do}. Is your least good enough? Then we have good reasons to worry.

Why do we have financial challenges and worries in churches?

Culture of poverty: God loves the poor, but He hates poverty

Lack of instructions: People usually give from a wrong motive (need driven) Problem of the heart leads to impulsive giving (\$10 or else...).

Humans worry about many things;

Life: Food and Drinks- Look at the birds of the air (Matthew 6:26)

Body: Health and Clothes- Look at the grass of the field (Matthew 6:28-30)

“Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?” Matt 6:26 (NIV)

“And why do you worry about clothes? See how the lilies of the field grow. They do not labour or spin. Yet I tell you that not even Solomon in all his splendour was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?” Matthew 6:28 - 30 (NIV)

BUT HUMAN WORRY

- Isn't Healthy
- Won't extend life (Matthew 6: 27)
- It's Pagan
- Drives you crazy (Matthew 6:32)

DO NOT WORRY

- About things that you can't control (v 34)
 - About things that are in the future (v 34)
4. **Disciples of Christ (Christian stewards) don't worry, they trust God with all their heart. Worry is the opposite of faith.** “But seek first his KINGDOM and his RIGHTEOUSNESS, and all these things will be given to you as well.” Matthew 6:33 (NIV).
- Money, Retirement Plans, Sustainance
 - Food and Water
 - Clothes, Shoes, Houses and Cars
 - Health Insurance, Medications and Education
 - Security and Safety
 - Marriage, Children, Special Friends
 - Plus many other things we may need in life

Stewardship Issues

- God and Heaven
- Important Things and Priorities
- Lordship and Surrender
- Faith and Trust
- Commitment and Loyalty
- Allegiance and Worship
- Discipleship and Relationship

It's a Matter of the Heart!

1. Kingdom means the rulership and lordship of Jesus Christ in our hearts.
2. Righteousness is God's gift that comes from being in a right relationship with Him today.

Where's Your Heart?

5. **Stewardship is about who is number one in your life? Stewardship is about Jesus as Lord and King of your heart. Stewardship is about having a personal relationship with Him now.**

When one does not return tithe or give offering; the problem is not money. The problem is the heart;

Stewardship Values and Basic Stewardship Concepts

What are stewardship values? Values are things that are important in life. Stewardship has the following values:

1. Lordship of Jesus Christ- who is number one in your life?
2. Lifestyle of daily submission- Do you submit to God's demands daily?
3. Living the will of God. Do you always do what God desires?
4. Life time partnership with God- Do you support God's work with a pure motive?
5. Personal relationship with Jesus- Do you know Jesus as a person?
6. Servant leadership in community. Does the community know God by your attitude?
7. Commitment to spirituality. Are you a growing Christian or you are stagnant?
8. Care and service to the poor. Do you have passion for the poor and desire to better their lives?
9. Devotion and worship of God. Is God your only object of worship, or there is something else in the place of God? Perhaps work, relationships, money.
10. Involvement in discipleship. Are you passionate to growing the church numerically?

Stewardship is the breaking in of the rule of Jesus Christ into the deep level of our human culture and experience, and transforming our belief systems into His kingdom values. "For God so loved the world that He gave His only begotten Son, that whosoever believeth in Him not perish, but have everlasting life." (John 3;16). God did not love us with the ordinary kind of love; He loved us with a qualified love, a **so** kind of love.

There are three basic concepts of Christian stewardship;

1. **Man as God's Steward**
2. **Man as God's Workman**
3. **Man as God's Partner**

Without the understanding of these concepts, every other tenet of religion has no practical bearing. These concepts must be clearly understood if Stewardship is to be seen in its true perspective of man's relationship to God.

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Concept #1; Man as God's Steward

Man is a steward from birth and remains one until death. He is responsible and accountable to God for the management of all the things with which he has been entrusted. God needed someone to manage the earth and he had several choices; He could created

- Robot with a "soft ware" to program him to do whatever was required
- Slave and forced him to do exactly what he wanted, but He made
- Steward as a free moral agent with the power to choose; to act out of love and loyalty

Stewardship is a love relationship between God and man. "For God so loved the world that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life."

You can give without loving, but you cannot love without giving. God gave because He loved. Any love relationship without giving is not worth existing.

Stewardship is a love response to a relationship between God and man. "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." Romans 5:8

This is an extension of friendship; what kind of a friend is Jesus to you? A friend because the best friend is departed? A friend because the best friend is not yet come? A friend because he is the best friend no matter what happens?

Stewardship is dominion over the fullness of creation on God's behalf (Gen 1:26). Dominion means authority, power, supremacy, responsibility or management. The person having this responsibility is a

steward; acting in the place of the owner, treating whatever is under his control as if he were the owner. **MAN IS NOT THE OWNER**- He is the manager of God's things. He is accountable to God.

Stewardship requires faithfulness and has restrictions. God placed one tree as a restriction; this was a symbol of His authority, His sovereignty. All the problems of the world are the inevitable result of the false assumption that men are owners rather than stewards-No wonder people are praised for their liberality- But can a person be liberal when he owns nothing? 1 Corinthians 4:2, "Moreover it is required in stewards that a man be found faithful."

There are three things that God sanctified (or made holy) at creation (in Eden): Marriage: God is the benefactor who sustains and proliferates the creation, Sabbath: God is the creator, Tithe: God is the owner and sets restrictions to whatever He desires.

Stewardship rejection brings ruin. Adam and Eve denied God's ownership and placed themselves in open rebellion to God's ownership-His sovereignty. Their desire was to be like God as owners and not stewards. The question of eating the forbidden fruit was the matter of tithe; **eating what belongs to God.**

Immediate Effects of the act; No more face to face talk with God, No more relationship with God, Immediate sense of their need of clothing, Dispossessed of their home and loss of privileges. While their punishment might appear severe (just over a fruit); the sin is more than what meets the eye.

- It was anarchy; a state of lawlessness and disorder (Pandemonium)
- It was rebellion; organized opposition to authority (owner)
- It was insurrection; a conflict in which one faction tries to wrest control from another

No government on earth can tolerate such insurrection, rebellion, and anarchy; these are treasonable offenses befitting Maximum Prison Sentence at Mukobeko. (Read Genesis 3; 4, 5).

Simply stated, tithe belongs to God and when I claim it to be mine then I am God. And if you are "God" then your fellow God is saying to you in Exodus 20:3; "Thou shalt have no other gods before me." It's not about money but ownership and sovereignty of God because when tithe was first introduced there was no money but a mere tree; it was about a manager/owner relationship.

Concept #2; Man as God's Workman. When Stewardship is understood as a relationship of trust between a steward and his creator, immediately the question of responsibility and accountability come into focus. This principle was illustrated in a message God sent by a prophet to King Ahab after he had allowed the king of Syria to escape. Ahab pronounced his own doom in 1 Kings 20; 38-42, "**When the king passed by, he cried out to the king, 'Your servant went out into the heat of the battle, and then a man turned aside and brought me a prisoner. He told me, 'Guard this prisoner. If he ends up missing for any reason, you will pay with your life or with a talent of silver. Well, it just so happened that while your servant was doing this and that, he disappeared.'**" The king of Israel said to him, "Your punishment is already determined by your own testimony." The prophet quickly removed the bandage from his eyes and the king of Israel recognized he was one of the prophets. The prophet then said to him, "This is what the Lord says, 'because you released a man I had determined should die, you will pay with your life and your people will suffer instead of his people.'"

A prisoner had been left into his charge with a warning that if he was allowed to escape, he would forfeit his own life. Applying the principle of responsibility in stewardship, Ahab pronounced his own doom.

Every workman must understand the tools for his trade to be effective. Adam and Eve were entrusted with certain tools at creation to enable them to administer their dominion. These are time, talents, temple (Body Temple) and treasure (don't miss the erudition).

Time; is the equal opportunity element of life each person has been allotted. Time is a non-renewable resource it cannot be recycled, hoarded like money; it can only be spent. When time runs out life ceases, all talents are of no value in the grave; time is life. How do you use the remaining time of your life? Exodus 20;8-11, "Six days shall work be done..." Just when a person begins to live he dies; all his skills, knowledge, and experience are of no value and after that ACCOUNTABILITY.

Talents; man was placed in the Garden of Eden to "dress it" (Gen 2; 15). Man was given skills needed to perform his work through talents. Each person has different talents. God made us mutually dependent on each other (drawn together into a family relationship). Each of us is truly unique no matter the degree of education, sophistication or lack of it. It follows that we should not look down upon each other since each one of us is unique or superior in something (look to each other).

Treasure is the material possession that we have and value. Time and talent is not enough; an artist needs a brush, a writer- a pen (possession) and there is nothing wrong with possession. Possessions permit time and talents to be translated into something useful (money). Money is the result of the use of time and talents. It is not wrong to have money; it is when money has you that problems begin. The Greatest Block to a full understanding of stewardship is Money. To an average mind, stewardship and money are synonymous. This is because most of the teaching, writing, and preaching on the subject of stewardship relates to money/ or material things. In order to convince the hearer that stewardship is a relationship he bears with God, money must be placed in its true perspective. Be attentive now!!!

The ingredients of life are **time** and **talent**; without time there is no life and without talents, life would be meaningless. Therefore, time may be considered as an allotment, and talents, the reason or purpose for this allotment. Life then is the expenditure of time and talent. However, money is also the result of an expenditure of time and talent. Therefore, money may be considered as life for it is composed of components that make up life. **TIME + TALENT= LIFE**

Money or its equivalent is life (done in a convenient package for storage and use). Money is life in a tangible form. Time and talent pass away because of the transitory of time, but if they (time + talent) are used constructively to produce money, or other goods, then these productive elements of life can be extended over the centuries. Money, of itself, has no value, except for its intrinsic worth, when it is reconstituted into its original components of time and talents. Money would be a very poor material for the construction of a house; but it can be exchanged for time and talent of the workmen who make bricks & labor of builders.

TIME + TALENT= LIFE

TIME+ TALENT= MONEY

MONEY= LIFE

If money represents life, to waste it would be to waste life; to hoard it would be to bury life. It follows that when one makes an offering of money to God, he is offering a portion of his life (that portion he expended in producing money). If a person does not want to make an offering to God, it is a portion of his life which he does not want to give to God. When stewardship was first ordained (in Eden) there wasn't any money involved but time + talent= life).

Money or riches are natural results of this management. While the relationship between man and God remains constant, his money/ material possessions will vary according to his ability (time /talent) and size of trust with which he has been entrusted with (Matt 25;14-26). The only requirement is faithfulness (2 Corinthians 4;2)

Are You Faithful in the Stewardship Relationship? (Look at farming matters)		
	HUMAN EFFORT	DIVINE EFFORT
	Cultivate	Early rain
	Sowing the seed	Cause Germination
	Weeding	Sunshine & rain
	Tending the field	Ripens the field

Concept #3; Man as God's Partner; PARTNERSHIP DEMANDS THE CONSENSUS OF PARTNERS. God has committed Himself to look after us the same way an earthly father cares for his children provided we seek Him first. Proof: Genesis 2;9 **"And out of the ground made the LORD God to grow every tree that is pleasant to the sight, and good for food; the tree of life also in the midst of the**

garden, and the tree of knowledge of good and evil.” This God did for man in the partnership and how about man? What did he do? Deuteronomy 8; 2,3, 11-18.

What was the role of man in this Partnership with God? “Devotion to God and a spirit of sacrifice were the first requisites in preparing a dwelling place for the Most High.” (Patriarchs & Prophets 343).

DIVINE EFFORT + HUMAN EFFORT= FORMULA THAT WILL SUCCEED

Counsels On Stewardship, “We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches.”(p 22.1) “We have no enemy without that we need to fear. Our great conflict is with unconsecrated self. When we conquer self, we are more than conquerors through.”(21.2)

“The tree of knowledge had been made a test of their obedience and their love to God. The Lord had seen fit to lay upon them but one prohibition as to the use of all that was in the garden; but if they should disregard His will in this particular, they would incur the guilt of transgression. Satan was not to follow them with continual temptations; he could have access to them only at the forbidden tree. Should they attempt to investigate its nature, they would be exposed to his wiles. They were admonished to give careful heed to the warning which God had sent them and to be content with the instruction which He had seen fit to impart.” {PP 53.3}

Counsel on Stewardship “Christ is our example. He gave His life as a sacrifice for us, and He asks us to give our lives as a sacrifice for others. Thus we may cast out the selfishness which Satan is constantly striving to implant in our hearts. This selfishness is death to all piety, and can be overcome only by manifesting love to God and to our fellow men. Christ will not permit one selfish person to enter the courts of heaven. No covetous person can pass through the pearly gates; for all covetousness is idolatry.--R. & H., July 11, 1899. {26.2}

At this juncture we can now approach the question of tithe.

THE THEOLOGY OF TITHE RESTATED

Stewardship is the lifestyle of one who has a living relationship with Jesus Christ, accepts His lordship and walks in partnership with God, and acts as His agent to manage His affairs on earth.

In view of the time of trouble, E.G.White states, “Houses and lands will be of no use to the saints in the time of trouble,...for they will then have to flee before infuriated mobs, and at that time their possessions cannot be disposed of to advance the cause of present truth.... (EW p.56, CS p.60).

Furthermore, she states, “...I heard some mourn like this: "The cause was languishing, God's people were starving for the truth, and we made no effort to supply the lack;.....now our property is useless. Oh, that we had let it go, and laid up treasure in heaven!" (EW p.57.1)

Financial Stewardship

- υ Acknowledgment of God's Creatorship
- υ Expression of Partnership with the Divine
- υ Commitment to the Lordship of Jesus
- υ Recognition of God's Blessings of Grace
- υ Believers response of Love and Gratitude
- υ Demonstration of our Faith in Christ
- υ Living the Covenant Relationship with God

THEOLOGICAL BASIS

- υ God is Creator and Owner of all things
- υ God is both Provider and Sustainer of life
- υ God is the Giver and Source of all Blessings
- υ God is a Personal Helper and Protector
- υ God alone is Worthy of our Worship
- υ God alone is Trustworthy

FUNDAMENTALS OF TITHING


- υ Tithe is returned out of God's blessings

- υ Tithe is returned based on income/increase
- υ Tithe is returned in CASH and in KIND
- υ Tithe is returned by the believer/disciple in relationship with God
- υ Tithe is returned for the believer's benefit
- υ Tithe is returned as an act of worship
- υ Tithe is returned to God – His storehouse

Stewards

Application of Tithe

Principle	Meaning
Belongs to God	We don't keep it
It is holy	We don't take/use it
God specifies it	We obey and follow
Act of worship	It's about God
Spiritual response	It's about the Heart
Expression of loyalty	It's about faithfulness



Stewardship

Key OT Tithe Passages

1. Genesis 14 – Abraham's Tithe
2. Genesis 28:10-22 – Jacob's Tithe
3. Leviticus 27:30-33 – Tithing Legislation
4. Numbers 18:21-32 – Priests and Levites
5. Deut 12,14,16 – Central Sanctuary
6. 2 Chronicles 31:4-6,12 – Hezekiah Reform
7. Nehemiah 10,12,13 – Covenant Renewal

Tithe Restated

1. Tithing acknowledges God as Creator & Owner
2. Tithe is an expression of personal worship
3. Tithe is to be returned to God first
4. Tithe is to be returned to the storehouse
5. Tithe is returned by tithe recipients to God
6. Tithe is holy at all times (OT, NT, and beyond)
7. Tithe is not tied to the Levitical system only

Leadership Role

1. Preach on biblical stewardship once or twice a quarter
2. Teach financial stewardship
3. Promote tithe and offerings as lifestyle
4. Report and affirm church faithfulness
5. Models leadership integrity by example
6. Lift up Jesus and focus on the heart
7. Connect members to God's mission

Stewardship Message

“For the lips of a priest ought to preserve knowledge, and from his mouth men should seek instruction-because he is the MESSENGER of the Lord Almighty.” Malachi 2:7 (NIV)

The Message of Malachi: *God was calling Israel (both its leaders and people) to return to Him; to be faithful in their worship and covenant relationship with Him (Mal 1:1-8; 2:11).*

The Leadership Challenge: *God admonishes priests to honor Him by being faithful to their sacred calling as “messengers” of His word to the people (Malachi 2:1-9).*

Textual Observation: The role of the priest was to communicate clearly to the people the instructions and will of God - to love Him fully - and return to Him (Malachi 2:6).

Ministry Application: Our work as stewardship educators is to challenge God’s people into a personal relationship with Jesus, and to remind them of their God-given responsibility as Christian stewards in the matter of tithe and offerings.

Our Stewardship Message today

- I. God made all things and He has sustained them by His power. As Creator, God He owns everything including us – the totality of our human life and experience.
- II. This God – Jesus Christ - is Savior and King of the universe. As His subjects, we live for Him; and our purpose in life is to honor Him by surrendering our hearts and everything that we are and have to His control.
- III. As stewards of His kingdom, we’re also partners with Him in His mission in the world to make disciples of all peoples.

God’s Blessing Formula

**90% + God’s Blessing =
B+**

**100% - God’s Blessings
= B-**

Even at a 100% income level, we will still be short of meeting our 100% needs; but in returning to God His 10% (tithe), He will increase our 90% (remaining income) to meet all of our 100% needs.

COMBINED OFFERING PLAN: AN ANSWER TO LOCAL CHURCH NEEDS

Introduction:

By definition, Stewardship is the lifestyle of one who has a living relationship with Jesus Christ, accepts His lordship, walking in partnership with God and acting as His agent to manage His affairs on earth. The Macedonians, before they gave anything to God, they gave themselves to Jesus. 2 Corinthians 8:5, **“And [this they did], not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God.”**

Christian stewardship and generosity starts with the giving of one's total self, first, to God.

1. The world in which the church was born into has changed and continues to change.
2. For the church to be relevant and connect with people's hearts, it must adapt the way it does its ministry in the world.

What, then is a Combined Offering Plan? This is the offering giving plan in which the interest or motivation for giving is God and NOT a thing (i.e. project or program) in the church. When the steward gives, the focus is God and God has put a system in the church in which the income comes into one pool and the SFC distributes the resource fairly according to the local budget.

The Combined Offering Plan includes various offerings like Birthday, thanks, first fruits (when converted into cash) and the regular offerings that come along with tithes.

It, however, may not include Camp Meeting and Building offerings as these are specific offerings that are designated by the steward and by virtue of the event.

Combined Offering Plan is a true example of Disinterested Benevolence. Disinterested benevolence is generosity that is ‘Not influenced by personal interest or selfish motive.’

- ✓ This kind of giving is rare in the world today because most giving, regardless of its kind, is done from a selfish motive- praise, recognition, thanks or ‘to have more money in the departmental pocket’ as it were.

HERE IS A PERSON WHO HAS PLEDGED TO SUPPORT THE CHRISTIAN SCHOOL BECAUSE SHE VALUES THE EDUCATION OF CHILDREN

- ✓ She resigns because of some disagreement in the board and quit paying her pledges
- Did her decision make Christian education less important?
- Did the unfortunate boy/girl need less support now than previously?
- She differed with board members, but how many suffered?
- Who did she want to punish and who was punished?

The contributing factor to selfish interest is the appeal and practice to give to things and not God. Once gifts are made to God, they can be distributed to things and/or objectives

- ✓ An offering MUST be made to God and the Church system MUST distribute to things according to the budget.
- ✓ God becomes the real object and NOT the project in disinterested benevolence.

Principles of combined offering plan

The best method for financing a church is to group all expenses into a Combined Budget Plan.

This will

1. Free the worship service from repeated calls for money (its distasteful to members and visitors)
2. Controls spending
3. Provide members with a convenient method for distributing the offering given to God through planned giving

In other words, a person will set apart the tithe (before he spends anything) Then he will give free-will offerings (according to his ability). “We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied, but before any portion is consumed, we should set that which God has specified as His.” (CS, p.81) “After the tithe is set apart, let gifts and offerings be apportioned, as God hath prospered you.” (Ibid).

Distribution of funds which come in the operating budget can be done in two ways;

1. Percentage System; a specified percentage of the total income is apportioned to each department. This plan will work if the income always meets the budget (when the income falls below the need, problems arise)
2. Set Amount System; in this method, each department receives the budgeted amount listed on the budget. A sum is transferred each month to the department from the operating budget

In either plan, priorities must be established and members encouraged in supporting the plan.

Preparation of the combined offering budget

- ✓ The church's financial potential can be estimated by using the previous year's tithe as the basis for supporting the Combined Offering Planned Budget.
- ✓ Combined Budget can safely be said to fall somewhere between 40%- 60% of the tithe figure.
- ✓ Take note of the unusual situations such as unemployment, recent shift of membership, loss of key supporters, when making a budget.
- ✓ The proposed budget should be approved by the church to become a church business budget.
- ✓ Provide each department with a budget request form
- ✓ The requirements for the ensuing year must be listed with the estimated cost (e.g. Youth K1000, P.M 7000, Dorcas K2000 etc.)
- ✓ Set a definite time when specific worksheets will be returned to the Finance Committee as to how the amount in the budget will be spent
- ✓ The FSC will study the proposed departmental budgets and combine them into a tentative Local Church Budget

BUDGET SAMPLE FOR CHELSTONE CHURCH; 2014	
Estimated Expenses –	
Repairs and maintenance	2,250
Communication Depart	1,350
Janitor and Supplies	1,320
Insurance of Furnishings	750
Amo	1,450
Sabbath School Department	1,250
Dorcas	2,000
Electricity	3,220
Water	360
Conference programs	1,550
District fund	1,000
Stationary and Supplies	500
Choir	2,000
Youth Department	2,000
Women Ministries Department	1,000
Evangelism Expense	2,000
Deacons Board	1,000
Religious Liberty	1,000
Building	4,000
Stewardship Total Proposed Expenses	<u>30,000</u>

Be sure ample time is given to the discussion and questions of the budget so that it is approved to be an operating budget for that year. After authorization, the SFC and elders can send copies of the budget to all church members homes the following week.

You ask why should the members be visited when the budget has been approved? Answer?

REMEMBER COMBINED OFFERING PLAN THRIVES WITH MEMBERS' SUPPORT!

In this plan, the home visit will;

1. Explain the budget and answer any question regarding it
2. Invite participation
3. Explain the need for establishing a Rate of Income
4. Help members (by a visit) to make a decision

WATCH OUT THAT YOU DO NOT VIOLATE THE PRINCIPLES OF E.G.WHITE QUOTE

"I saw that God's people must bring to Him a free-will offering; and the responsibility should be left wholly upon the individual whether he will give much or little." (1 T, p.237,238)

- ✓ Free-will offering is NOT about bringing nothing before God. It is a choice to give beyond a minimal tithe

- ✓ Knowing so much that an offering is a response of love from a grateful heart, for the many benefits one has received, it must be a gift worth to represent man's love toward a benevolent God; it cannot be specified (but it must have value).

It's important that each leader believes in the program of Combined Offering Plan. None should contact or visit a church member unless one has made the decision to support the plan. This is not a fundraising plan although a well structured program will produce the funds necessary to carry on the work of the church. The visitor does not ask question nor take any commitments- his role is simply to explain and invite the member to participate in the Combined Offering Plan through faithful stewardship. **IF members give to God a faithful offering, the departmental programs of the church will not fail. But when they give to departments they belong to or entities they love, this becomes selfish benevolence**

- ✓ **Selfish benevolence stifles biblical stewardship because people begin to give to things making God's work suffer in individualized departments.**
- ✓ **When you give to God, the SFC shares the proceeds to departments according to the percentage in the budget.**
- ✓ **Individualized departments will also thrive in the church.**

Seventh-day Adventist Practice

Tithe	10% or 1/10th
Freewill Offerings	+ More than Tithe = Equal to Tithe - Less than Tithe??
Charity and Project Giving	+ More than Tithe = Equal to Tithe - Less than Tithe

After one has brought tithe and offering, one can give to Charity and project as needs arise in Dorcas, AMO, Youth, evangelism etc.

Stewardship

Take note that an offering that is brought alongside tithe is supposed to be 10% or more if the conversion is thorough. For the children of Israel, it almost always exceeded the tithe, and adopting the same principle will always produce similar results

THE KEY TO SUCCESS UNDER COMBINED BUDGET PLAN

- Every member an informed member.
- Every member personally invited to participate the program.
- Every member must be brought to a decision.

Any other contribution other than a Combined Offering Plan is a red light that speaks volumes of unfaithfulness of the membership.

- ✓ Follow the budget; no budget plan will work when it is not followed
- ✓ Do not add to it: once a budget has been voted, leave it alone. It is confusing to people that give systematically to hear appeals for funds/projects not included in the budget plan
- ✓ Never be manipulated to give to things but to God. Do not 'jam' God's communication system with methods that contribute to selfishness.

- ✓ Spend the money as planned; be sure to spend the money as planned. Any changes on how it should be expended MUST be decided by the church at a duly called business meeting.
- ✓ Beware of unnecessary control; it is irritating to have to beg the treasurer for the money that has been approved by the church.
- ✓ Constant education in faithful stewardship is important in the church to prevent Satan from diverting men's attention from God's work- sermons, teachings on sacrifice, visitations etc.

"I saw that Satan bade his angels lay their snares especially for those who were looking for Christ's second appearing and keeping all the commandments of God. Satan told his angels that the churches were asleep. He would increase his power and lying wonders, and he could hold them... "But," he said, "the sect of Sabbath keepers we hate; they are continually working against us, and taking from us our subjects, to keep the hated law of God. Go, make the possessors of lands and money drunk with cares. If you can make them place their affections upon these things, we shall have them yet. They may profess what they please, only make them care more for money than for the success of Christ's kingdom or the spread of the truths we hate. Present the world before them in the most attractive light, that they may love and idolize it. We must keep in our ranks all the means of which we can gain control. The more means the followers of Christ devote to His service, the more will they injure our kingdom by getting our subjects. As they appoint meetings in different places, we are in danger. Be very vigilant then. Cause disturbance and confusion if possible. Destroy love for one another. Discourage and dishearten their ministers; for we hate them. Present every plausible excuse to those who have means, lest they hand it out. Control the money matters if you can, and drive their ministers to want and distress. This will weaken their courage and zeal. Battle every inch of ground. Make covetousness and love of earthly treasures the ruling traits of their character. As long as these traits rule, salvation and grace stand back. Crowd every attraction around them, and they will be surely ours. And not only are we sure of them, but their hateful influence will not be exercised to lead others to heaven. When any shall attempt to give, put within them a grudging disposition that it may be sparingly."

WHAT ABOUT PROJECTS?

Projects are NOT offerings. They are NOT always there. They are "a once off" **contributions** that should be encouraged after one has returned a faithful tithe and offerings. But when people concentrate on projects rather than biblical stewardship, what happens when the project is over? Will be faithful to biblical stewardship now that they are used with mere contributions? Many think when they give to a project then they have given to God; No! They have given to a project. When people do so, they are making God the project of worship instead of the object of worship. In a nutshell, stewards MUST return a **tithe**, then an **offering** and finally give to the **project** what will never be used for anything except that project. Such will be good stewards awaiting God's commendation of "well done thou good and faithful servant." May that servant be you.

We can now enter into the area of entrepreneurship!

BUILDING FINANCIAL SECURITY

Who was the greatest financier in the Bible? Noah! He was floating his stock while Everybody else was in liquidation. Building financial security demands discipline and unity in the family

5 Indicators that you may need Financial Advice:

1. You regularly spend tomorrow's check on yesterday's expenses.
2. You find it difficult to save, or spend more than you earn.
3. You use an ATM card for daily expenses.
4. You find it difficult to return to God first, set aside for others and yourself and then live on the balance.
5. You don't know where your money is going.

Deuteronomy 15; 4, 5;

"There should be no poor among you, for the LORD your God will greatly bless you in the land he is giving you as a special possession. 5 You will receive this blessing if you carefully obey the commands of the LORD your God that I am giving you today."

Financial security means different things to different people. Even though the meaning may vary, the path to achieving financial security is basically the same. If you have confidence, debt management

or control, financial freedom, secure on the prospects of retirement, and the ability to pass on the estate to others, then you are building financial security that will last.

Many people approach financial security planning by buying products without professional assistance or a clearly defined strategy. The professional approach to building financial security is to **build a plan with a solid base and direction**. Focus on your individual goals and develop a strategy to reach those goals. By addressing these six steps, you will be on the way to achieving "Your Future, Your Way"

The second step to consider is cash management. Cash management is how you decide to spend your money. With your current plan, ask yourself, is it working? Do you feel that sometimes you have more bills to pay than money? Do you find yourself turning to ATM cards to pay for monthly bills? Maintaining adequate checking and savings balances helps you with your daily cash needs.

As we begin to build financial security, the foundational step is Risk Management. Risk Management does just what it says; it manages, or reduces, the risk involved in planning for an unpredictable future. Examples of the unplanned or unforeseen are accidents, illnesses, injuries, or an untimely death. How can one protect against these events?

The third step in building financial security is establishing emergency reserves. These are funds set aside for immediate and unexpected expenses. Ideally, 3 to 6 months of your recurring monthly expenses should be set aside in an emergency fund. Your situation may warrant more or less. This money is typically deposited in a vehicle that forfeits potentially higher returns in exchange for low volatility and easy access. Setting this up properly can help with controlling debt, efficient deductible choices, and having an emergency fund in place can help provide a level of confidence.

Next we address your accumulation goals. Accumulation is saving for major purchases that help fulfill your hopes and dreams. Those hopes and dreams may include purchasing a house, owning a car, or taking a vacation. They may also include helping children or grandchildren with college expenses.

The fifth step is Retirement Planning. Retirement planning utilizes long term funds that provide the foundation for your retirement. Everyone has an idea of what they want their retirement to look like. Examples of funding vehicles are an employer's pension plan; other funding vehicles could include annuities (Incomes from capital investments paid in a series of regular payments) or building equity in a business. When you do decide to retire you will need to plan your retirement income. Planning for your retirement income needs should include looking at a variety of income scenarios.

As we prepare for retirement, next step would be for us to take some time to sit down and find out where you've been, where you are, and where you would like to go financially.

Three- Bucket Approach

You work to generate income, and what do you do with the income generated? Acquire assets of course. So then, $ASSETS - LIABILITIES = NET\ WORTH$. **Net Worth is our financial score card.**

Where does your income go?



Bucket 1 depreciates rapidly- it is eaten up as Food, Gas, Trips, Gifts and Entertainment. Is it where your income goes?

Bucket 2 holds value or depreciates slowly- Cars, Campers, Collectibles (art, etc.)Furniture and Appliances. Is it where your income goes?

Bucket 3 appreciates and grows in value-Pension, Life Insurance, Mutual Funds, Savings + Investments.

Based on the three buckets, which one adds to your net worth? Which bucket takes away from your net worth? If you are going to borrow, which bucket would you borrow for? Which shouldn't you? Which bucket would you insure?

Ten Top Financial Truisms

10. If possible avoid emotions with finances

9. Avoid market timing.

8. Be an informed consumer and a healthy skeptic.

7. Seek legal counsel and get legal documents in place.
6. Work with advisors that care about you.
5. "Return on your money is not as Important as return of your money."(Will Rogers)
4. Save early and save often.
3. If you are not good at money management, marry someone who is.
2. Live below your means. Spend less than you earn.
1. **Make God your partner.** Return the first 10% to Him.

2Chronicles 31:5 "And as soon as the commandment came abroad, the children of Israel brought in abundance the first fruits of corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly."

Bucket 4: Eternal values- Character of Love, Heavenly Influence, Souls won to Jesus, Eternal Life, and Local & World Missions, Literature for others.

What is the major influence on my Heavenly Net Worth? What am I Giving to God and His work? Is my best good enough?

"We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches." R. & H., May 16, 1893. {CS 22.1}

So give a 10% or more to the church and others and another 10% to yourself in terms of savings.

What, then is Entrepreneurship?

**HOW CAN WE BUILD FINANCIAL SECURITY?
IT IS THROUGH ENTREPRENUARSHIP**

2 THES3:10-15 "IF A MAN WILL NOT WORK, HE WILL NOT EAT"

A TURN IN THE ROAD IS NOT THE END OF IT

Service Industries Expected to Have the Greatest Employment Potential

- Computer technology.
- Health care.
- Business services.
- Social services.
- Sales and Retailing.
- Hospitality and food services.
- Management and human resources.
- Education.
- Financial services.

The way you manage your money has a great deal to do with

- ❖ Your personal happiness.
 - ❖ Your stress level.
 - ❖ The quality of your family life.
 - ❖ The stability of your marriage.
 - ❖ The success in your career.
-
- ❖ "EVERY BUTTERFLY STRUGGLES FOR HOURS TO BREAK FREE FROM ITS CACoon. BUT IF YOU WERE TO TRY AND HELP, IT WOULD DIE"
 - ❖ THE FIGHT TO GET OUT IS WHAT DEVELOPS THE STRENGTH IN ITS WINGS TO FLY
 - ❖ YOUR PAST IS NOT YOUR POTENTIAL
 - ❖ DON'T LET SOMEONE ELSE CREATE YOUR WORLD FOR YOU, FOR WHEN THEY DO, THEY WILL ALWAYS MAKE IT TOO SMALL FOR YOU"
 - ❖ THE GREATEST THING IN THE WORLD IS NOT SO MUCH WHERE WE ARE BUT IN WHAT DIRECTION ARE WE MOVING

- ❖ “IF YOU DREAM BIG, BELIEVE BIG, PRAY BIG, THINK BIG AND BIG THINGS WILL HAPPEN
- ❖ “YOU DON’T DROWN BY FALLING IN WATER. YOU DROWN BY STAYING THERE”

DON'T MISTAKE ACTIVITY FOR ACHIEVEMENT”

- ❖ WHERE YOU ARE TODAY IS THE RESULT OF YOUR CHOICES YESTERDAY
- ❖ IF YOU DON’T PUDDLE YOUR OWN CANOE, YOU WILL NOT MOVE

STEWARDSHIP IS THE ACT OF ORGANIZING YOUR LIFE SO THAT GOD CAN DEPEND ON YOU”
HOW CAN IT BE? “ENTREPRENEURSHIP”

ENTREPRENEURSHIP

- This is the process by which individuals identify opportunities, allocate resources, and create value.
- The creation of value is usually through the identification of unmet needs or through the identification of opportunities for change.
- Entrepreneurs see problems as opportunities and take action to identify solutions to those problems and the customers who will pay to have those problems solved
- Entrepreneurs see these opportunities in the marketplace, streets, and initiate change or take advantage of the change and create value through solutions.

We remain poor because of misapplication of texts:
MATT 5;3 “BLESSED ARE THE POOR..”

Do not be comfortable with poverty so as to maintain status quo

- Take to action
- There is no grace that comes in inactivity

WHY ENTREPRENEURSHIP

- To improve backwardness of the people
- Economic development of the region
- To analyze resource utilization
- Proper utilization of human potentiality
- Special attention to take up new activities
- To create self-employment and the generation of employment for others
- Better economic gains
- Eradication of regional imbalances

Choosing entrepreneurial career is like choosing a marriage partner; the person has to be there in the job forever and miscalculations may prove fatal.

- We should therefore be governed by three qualitative instincts in the world of uncertainty;
 - Will
 - Zeal
 - skill

WHO IS AN ENTREPRENEUR?

- Is a person who owns and develops his own enterprise (or business)
- He is a moderate risk taker and works under uncertainty for achieving the goal
- He is innovative
- Persistently tries to do something better
- Dissatisfied with routine activities
- Prepared to withstand the hard times
- Determined but patient
- Exhibits sense of competitiveness ***

Characteristics of a unique entrepreneur

- Need for achievement
- Independence (financial freedom)

- Propensity to take risk
- Personal modernity
- Leadership

Entrepreneurship is not the proprietary quality of any chaste system or community; many may possess the quality, but are baffled with too many questions why, what and how to get about starting new venture

WHY?

- Are you prepared to put in hard work for achieving your goal?
- Do you possess a strong will to face and overcome difficulties?
- Is your family environment congenial to leaving traditional occupation and undertake new ventures?
- Are you prepared to wait if it takes time to set the results of your efforts?

WHAT- Information needed:

- Prospect and scope of a particular industry
- Technical details
- Quantum of investment
- Information about other fields about a particular trade
- Purpose of being in the business
- Strengths and weaknesses of marketing your products
- Production costs, working capital and profit margin
- Prospect and scope of a particular industry
- Technical details
- Quantum of investment
- Information about other fields about a particular trade
- Purpose of being in the business
- Strengths and weaknesses of marketing your products
- Production costs, working capital and profit margin

What are the results of FINANCIAL SECURITY?

1THES 4:11-12

“MAKE IT YOUR AMBITION TO LEAD A QUIET LIFE, TO MIND YOUR OWN BUSINESS AND TO WORK WITH YOUR HANDS SO THAT YOUR LIFE MAY WIN RESPECT OF OUTSIDERS AND SO THAT YOU WILL NOT BE DEPENDENT ON ANYBODY”

Building Financial Security

- ❖ Confidence
- ❖ Debt Control
- ❖ Financial Freedom
- ❖ More Secure on Retirement
- ❖ Pass on my Estate

Building Financial Security; You can plan your life with the following services in the financial systems of this world:

- ❖ LIFE INSURANCE
- ❖ SAVINGS ACCOUNT
- ❖ LOANS
- ❖ Real Estate
- ❖ ROLLOVERS
- ❖ IRA's (not common in Zambia though).

Building Financial Security

The Professional Plan

- ❖ Legacy
- ❖ Retirement
- ❖ Accumulation
- ❖ Emergency Reserves
- ❖ Risk Management
- ❖ Cash Management

Building Financial Security

- ❖ Directing your money to help achieve your personal financial goals
- ❖ Budgeting
- ❖ Comparing Income vs. recurring expenses
- ❖ Debt Control
- ❖ Monitoring your financial obligations to your creditors
- ❖ Checking and Savings
- ❖ Facilitates Daily Transactions

Building Financial Security: it means,

- Protection against the unplanned & unforeseen
 - Accidents
 - Illnesses/Injuries
 - Death
 - Emergencies
- How can one protect against these events?
 - Auto, Home, and Liability Ins.
 - Health Insurance
 - Disability Insurance
 - Life Insurance /will
 - Long Term Care Insurance
 - Savings + Short Term Investments

Building Financial Security

- 3-6 months of expenses- can you survive without a salary for those months while enjoying life without credits?
- Used for true emergencies
- Forfeiting potentially higher returns for safety and access.
- Facilitates debt control and proper insurance deductible choices.
- Allows for financial confidence.

Building Financial Security can be done by

- ❖ Accumulation- venturing into other sources of income other than your salary.
- ❖ Emergency Reserves- you need other sources of income to boost your life in difficulties.
- ❖ Risk Management- in case an accident occurs, you need to be sure you don't get into debt for your own health.
- ❖ Cash Management- a person needs to manage cash available with sense in order to protect what is at the bank.
- Savings for major purchases- learn not to buy on higher purchase, but rather with cash.
- Fulfilling your hopes and dreams
 - Examples:
 - House
 - Car
 - Vacation
 - Children's College Tuition
 - Secondary Residence

Cash Management

- ❖ Retirement
- ❖ Accumulation
- ❖ Emergency Reserves
- ❖ Risk Management
- ❖ Cash Management
- ❖ Long term funds that provide the foundation for retirement
- ❖ Examples of retirement vehicles:
 - Social Sec. - Pension
 - Annuities - Business Equity
 - Mutual Funds – Real Estate
 - Savings Accounts
- ❖ Retirement Income Planning
- ❖ Minimize Income Taxes

Building Financial Security

- ❖ Legacy
- ❖ Retirement
- ❖ Accumulation
- ❖ Emergency Reserves
- ❖ Risk Management
- ❖ Cash Management
- Planning the efficient transfer of your assets
 - Legal Documents
(wills, trusts, power of attorney)
 - Tax Planning
 - Family Foundations
 - God’s Work
 - Charitable Giving

From here, a youth can plan how to lead a life of responsibility without shame, coupled with mental discipline with self-determination. When life is well, remember your creator for it is he, that gives you power to be rich or fulfilling in life.

THE TIME FOR **REVIVAL AND REFORMATION IS HERE!**

If it isn't here...then where?

If it isn't now...then when?

If it isn't you...then who?