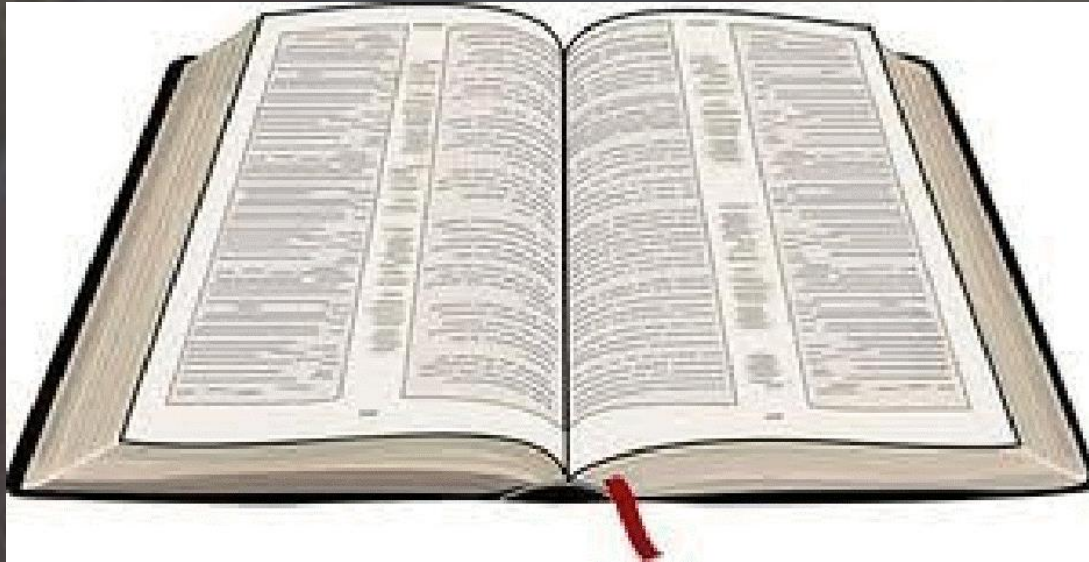


Ten Biblical principles about money and wealth

A survey of Scripture

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

**The Holy Bible is our source for
understanding God's generous and
sacrificial heart**



The underlying theme of this seminar

God wants our heart

- The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



Principle #7. Cultivate a generous heart and live sacrificially

Outline

- Part I. Cultivate a generous heart
 - Key Bible passages
 - 12 keys for living a more generous life
 - The Blessings Fund
 - A secret to joyful giving
 - Ten blessings of generosity
 - The seed sower
- Part II. Live sacrificially
 - A Biblical model of sacrificial living
 - Biblical teaching on sacrificial living
 - Sacrificial gifts are precious in the sight of God >

Part I. Cultivate a generous heart



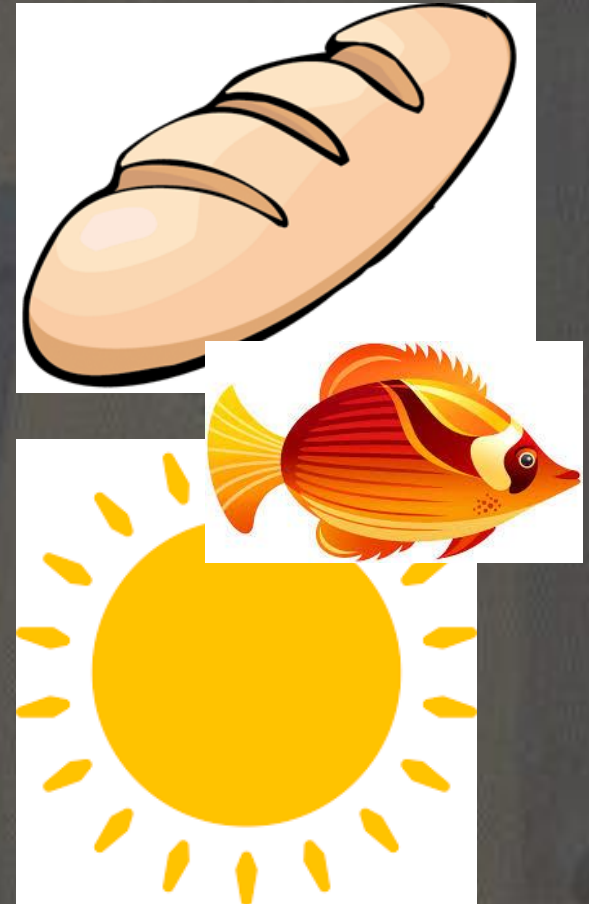
Key Bible passages

Paul's encouragement to the church at Corinth to give a generous, cheerful gift

- So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a **generous gift**, not as one grudgingly given. As the Scriptures say, “They **share freely and give generously** to the poor. Their good deeds will be remembered forever.” 2 Corinthians 9:8-9
- We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; **if it is contributing to the needs of others, let him give generously**; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully. Romans 12:6-8

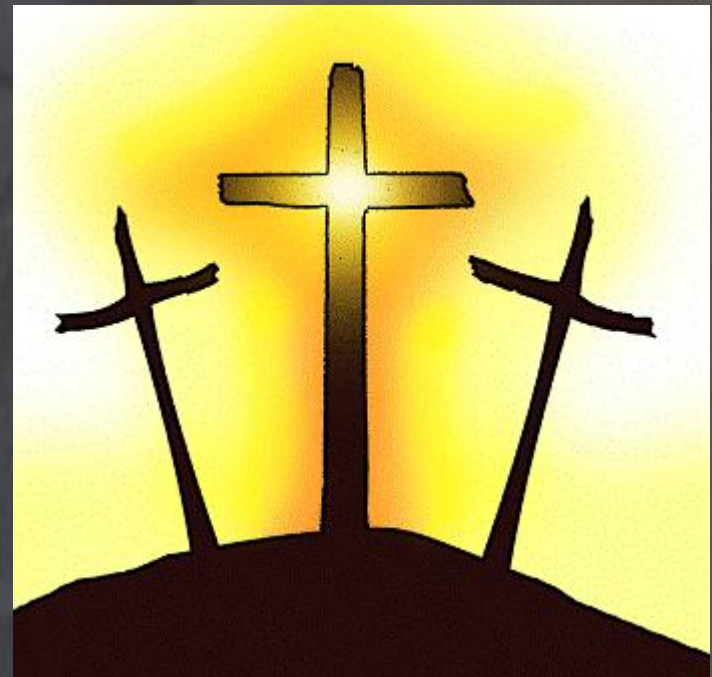
God's generosity is a model for us

- "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened. "Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him! So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets. Matthew 7:7-12



God 's sacrificial heart is also a model

- "For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. John 3:16 (NIV)



Generous giving vs faithful giving

- Generous giving may differ from regular giving. In this seminar, we make the contrast between faithful giving and generous giving:
 - Regular, faithful giving is a step of obedience and a sign of our devotion. It does not depend so much on our attitude as it does our commitment. God wants us to be a faithful giver.
 - Generosity, on the other hand, voluntarily goes above and beyond our regular commitments. It is a cheerful, discretionary choice--sometimes sacrificially--to invest our resources in the lives of others and for the kingdom of God.
- Both types of giving, faithful and generous, are most pleasing to God when done humbly, willingly and joyfully from hearts of love and thanksgiving >

A perspective on generosity

- The Greek word for the spiritual gift of giving is **Metadidomi**. It simply means “to impart” or “to give.” However, this word is accompanied in Romans 12:8 by another descriptive word: **Haplotes**. This word tells us much more about the kind of giving that is associated with this gift. The word Haplotes means “sincerely, generously and without pretense or hypocrisy.” The Holy Spirit imparts this gift to some in the church to meet the various needs of the church and its ministries, missionaries, or of people who do not have the means to provide fully for themselves.

A perspective on generosity (cont'd)

Seek “Haplotes” in addition to “Metadidomi”

- **Those with the gift of “Haplotes” love to share with others the overflow of blessings God has given them. They are typically very hospitable and will seek out ways and opportunities to help others. They are also excellent stewards and will often adjust their lifestyles in order to give more to the spread of the Gospel and the care of the needy. They are grateful when someone shares a need with them, and are always joyful when they can meet that need.** See Romans 12:8, 13, 2 Corinthians 8:1-5; 9:6-15; Acts 4:32-37, Galatians 4:15, Philippians 4:10-18. Source: spiritualgiftstest.com

“Haplotes” generosity

For some, “haplotes” generosity seems to come naturally, as from God. For others, “haplotes” or even “metadidomi” must be developed through prayer, intentionality and practice



12 Keys to living a more generous life

Kluth, etal

- 1. Study the Scriptures on finances and generosity**
- 2. Realize that God himself has a generous heart**
- 3. Thank God for what he has generously provided in your lives**
- 4. Submit yourselves and all you are and have to the Lord**
- 5. Keep eternity and God's kingdom in mind**
- 6. Believe that God can multiply any gift, no matter how small, to produce miraculous results for the kingdom**

12 Keys (cont'd)

7. Cultivate a “haplotes” generous heart through prayer and practice

8. Practice a lifestyle that leads to generosity

- Joy: Now I want you to know, dear brothers and sisters, what God in his kindness has done through the churches in Macedonia. They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity. 2 Corinthians 8:1-5 (NLT)
- Contentment: I don't say this out of need, for I have learned to be content in whatever circumstances I am. Philippians 4:11 (HCSB)
- Live below your means in order to create margin

12 Keys (cont'd)

9. Let your generosity be the outward expression of our love, gratitude, and devotion to God
10. Remember that it is more blessed to give than to receive
11. Remember it is not the amount we give but the attitude with which we give
12. Create a tool or system, such as a “Blessings Fund”, from your margin so that you will be ready to be spontaneously generous as needs arise >

Questions for discussion

What are some important keys you have discovered to help you be more generous?

- Share your experience with regard to:
 - Developing your heart of generosity
 - Practicing a non-consumptive lifestyle in order to create margin, enabling you to have something to give?
 - Participating in benevolence opportunities in order to experience the joy of generosity?
 - Creating systems or tools to be able to respond spontaneously, cheerfully and generously when opportunities arise? >

God's treasure chest of blessings

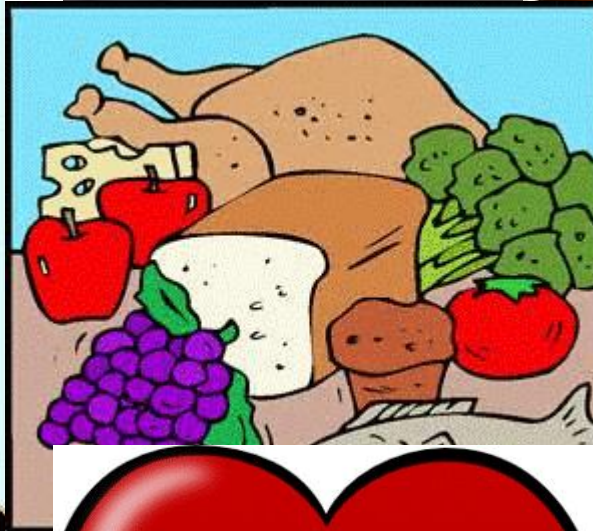
Two great treasures of 2 Cor 8-9

- Ten blessings
- Sowing and reaping



Treasure #1:

Ten blessings of generosity



Have you ever prayed that God would use your life in the following ways?

- Encourage others to be thankful to God?
- Influence others to glorify God?
- Be a model for others to follow the Lord?
- Cause others to feel your love for them?
- Experience the prayers of God's people?
- Desired the love of others?
- Overflow with His grace?
- Build treasure in heaven? >

There is a simple way to see these things happen without having to say a word



The way?

Give willingly and generously to our brothers and sisters in Christ who are in need



Ten blessings of generosity

A study of 2 Cor 8:24, 9:7-15 and Luke 12:33

- You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. **“For God loves a person who gives cheerfully.”** And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.”

Ten blessings (cont'd)

● "For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.

Ten blessings (cont'd)

- As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the overflowing grace God has given to you. Thank God for this gift too wonderful for words! 2 Corinthians 9:7- 15(NLT)
- So show them your love, and prove to all the churches that our boasting about you is justified. 2 Cor 8:24 (NLT)
- “Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Luke 12:33 (NLT)

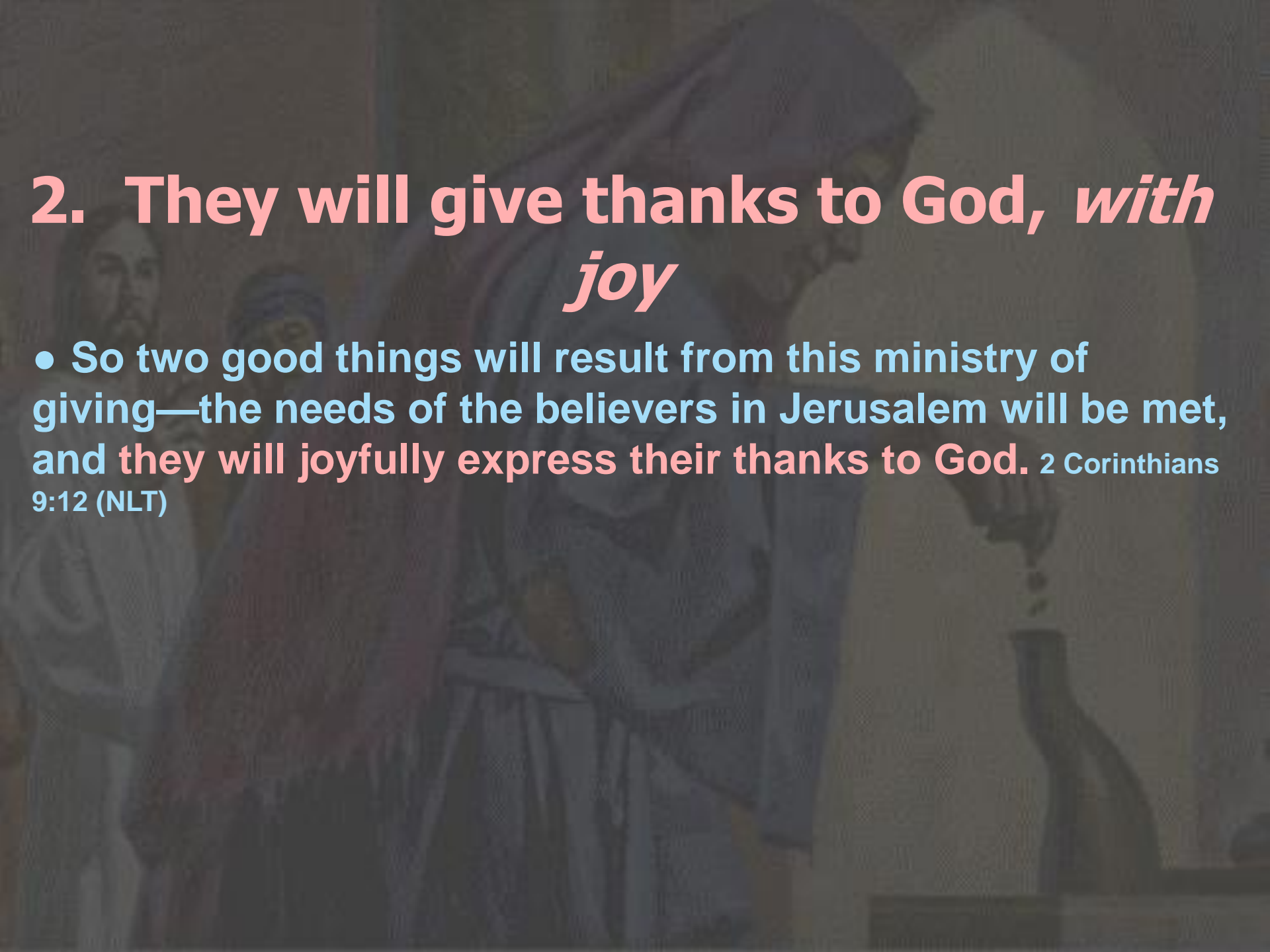
The ten blessings

Did you see them?



1. Needs of others will be met

- So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God. 2 Corinthians 9:12 (NLT)



2. They will give thanks to God, *with joy*

- So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and **they will joyfully express their thanks to God.** 2 Corinthians 9:12 (NLT)

3. God will enrich you and produce great generosity in you

- For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. 2 Corinthians 9:10 (NLT)



4. The ones who are blessed will give God glory

As a result of your ministry, they will give
glory to God...2 Corinthians 9:13 (NLT)



5. You will visibly demonstrate to others your obedience to God

- For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. 2 Corinthians 9:13 (NLT)



6. They will experience your love for them

- So show them your love, and prove to all the churches that our boasting about you is justified. 2 Corinthians 8:24 (NLT)



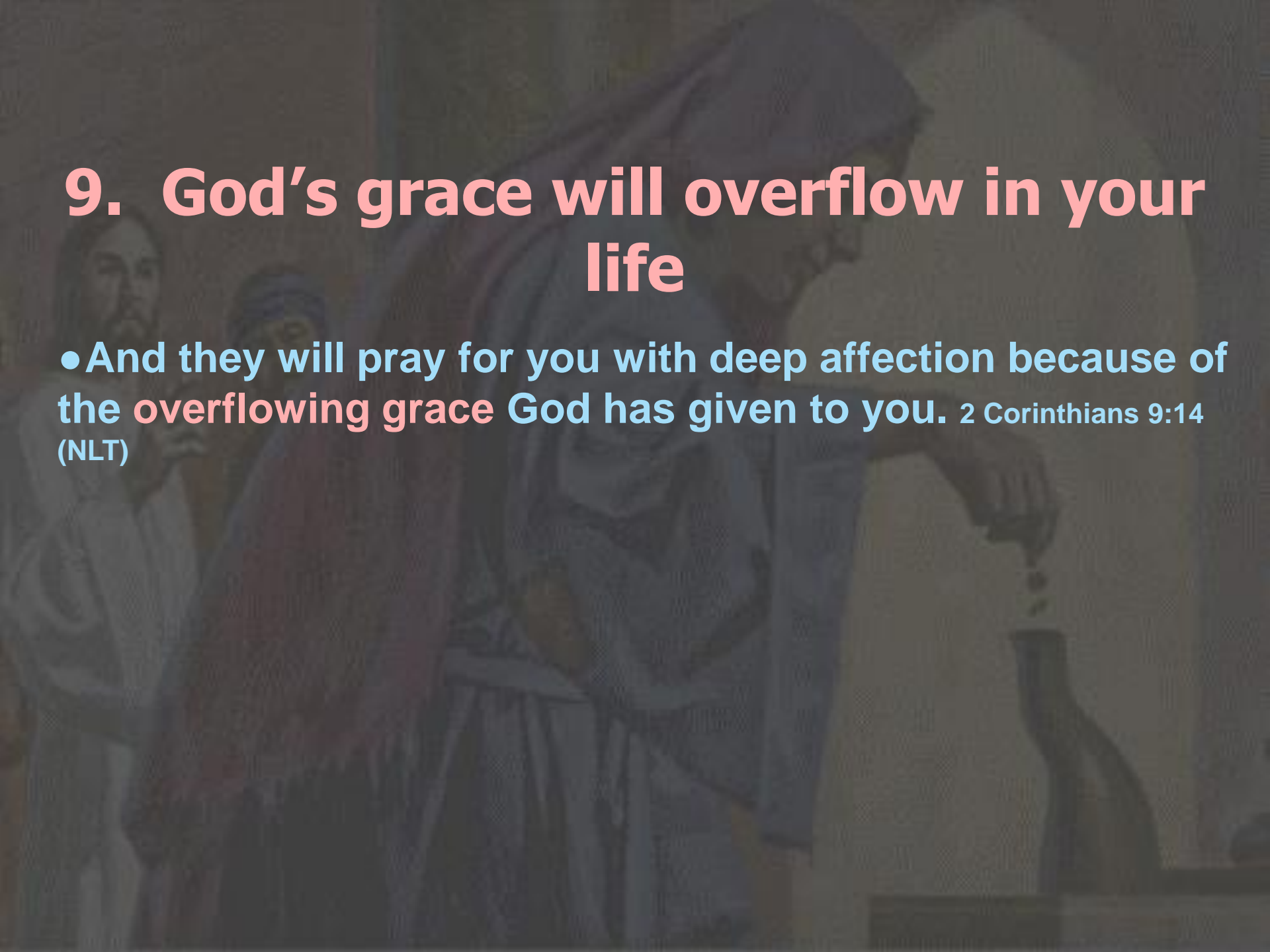
7. You will be the object of their prayers

And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)



8. They will express their love for you to God

- And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)



9. God's grace will overflow in your life

- And they will pray for you with deep affection because of the **overflowing grace** God has given to you. 2 Corinthians 9:14 (NLT)

10. You will build treasure in heaven

A promise regarding blessing the poor and needy

- “Sell your possessions and give to those in need. **This will store up treasure for you in heaven!** And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it.

Luke 12:33

Review of 10 blessings

Amazing promises from 2 Cor 8 and 9 and Luke 12

1. The needs of the poor Christians will be met 9:12
2. They will joyfully give thanks to God 9:12
3. God will enrich you and produce great generosity in you 9:10
4. They will give God glory 9:13
5. You will demonstrate to others the grace of God in your life 9:13
6. They will experience your love for them 8:24
7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God's grace will overflow in your life 9:14
10. You will build treasure in heaven (Luke 12:33)

Treasure #2: The Principle of Sowing and Reaping

- Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 Corinthians 9:6-11

We reap what we sow

Experiencing a great harvest of generosity

- The amount we reap is proportional to the amount we sow
- Our sowing, according to this passage, is focused on benefitting our poor brethren in Christ; Does the principle extend to good works of every kind?
- Our generosity to the poor should not be an occasional event but a lifestyle
- Our attitude should be willingness and cheerfulness
- We may reap more than mere money; through grace we will receive everything we need to abound in every good work
- God seems to say that as we give up our lives to others, he will give back our lives several fold, so that we can be even more generous
- Our willing generosity has spiritual and eternal benefits as well as temporal ones

A secret system to increase your Spontaneous Generosity

What could that be?



**The secret is to create a tool for
giving spontaneously, generously,
and cheerfully**



The “Blessings Fund”

A tool for practicing spontaneous generosity



Inspired by
Brian Kluth



The “Blessings Fund”

Scriptural inspiration



The “Blessings Fund”

The Macedonians set the example – 2 Cor 8:1-12

Now I want to tell you what God in his grace has done for the churches in Macedonia. Though they have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to and not because of nagging on my part.



The “Blessings Fund”

The Macedonians set the example

They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem. Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us, for whatever directions God might give to them through us. They were so enthusiastic about it that we have urged Titus, who encouraged your giving in the first place, to visit you and encourage you to complete your share in this ministry of giving. You people there are leaders in so many ways—you have so much faith, so many good preachers, so much learning, so much enthusiasm, so much love for us. Now I want you to be leaders also in the spirit of cheerful giving. I am not giving you an order; I am not saying you must do it, but others are eager for it.

The “Blessings Fund”

The Macedonians set the example

This is one way to prove that your love is real, that it goes beyond mere words. You know how full of love and kindness our Lord Jesus was: though he was so very rich, yet to help you he became so very poor, so that by being poor he could make you rich. I want to suggest that you finish what you started to do a year ago, for you were not only the first to propose this idea, but the first to begin doing something about it. Having started the ball rolling so enthusiastically, you should carry this project through to completion just as gladly, giving whatever you can out of whatever you have. Let your enthusiastic idea at the start be equalled by your realistic action now. If you are really eager to give, then it isn't important how much you have to give. God wants you to give what you have, not what you haven't.

The Macedonian example

They established a Blessings Fund for the Jerusalem church

- They were a poor community
- They dedicated themselves to the Lord
- They mixed their poverty with joy and the result was generosity
- They were open to the Spirit's leading
- They gave sacrificially but willingly
- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians
 - They were intentional
 - Set their gift aside for future use
 - They gave cheerfully
 - Gave from their surplus (margin)

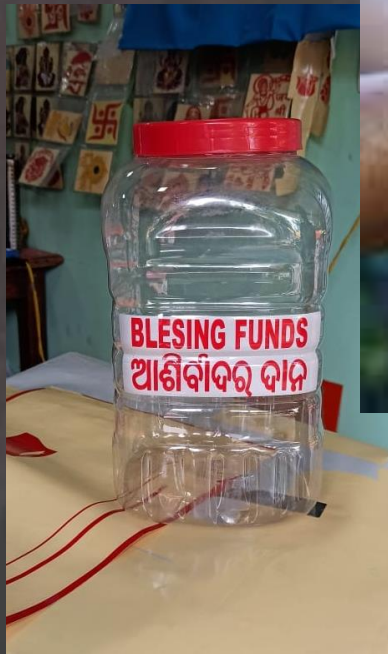
The “Blessings Fund”

A tool for practicing generous giving



The “Blessings Fund”

Some characteristics



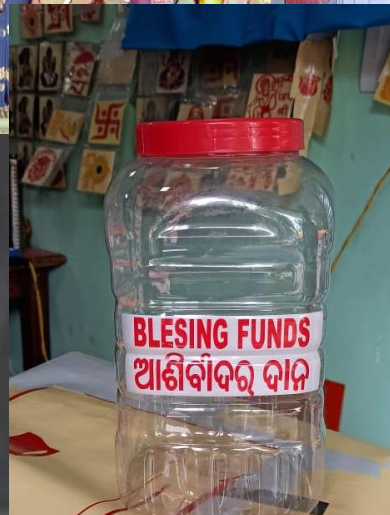
The “Blessings Fund”

Basic concepts

- A Blessings Fund is a store of money or goods **given in advance to the Lord**, which we set aside out of our margin.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is **over and above** our regular giving.
- It is something we give **joyfully, cheerfully and willingly**.
- Its purpose is to be able to **spontaneously and cheerfully respond** to needs and opportunities when they arise.
- Hint for success: set aside your blessing fund money, no matter how small, **as soon as you get paid**.

Odisha's story

The fruit of blessing others

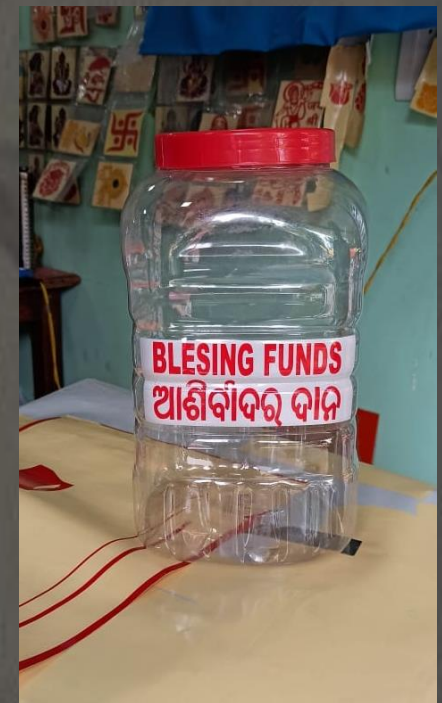


Odisha's story

The fruit of blessing others

“Now, our main and house churches are fearfully saving food grain and affordable funds on a daily basis and humbly using it , while helping neighbors for critical needs.

Now, public gesture towards such Christian love in the locality seems grateful and in some places Church has touched many Peace Seeking Hearts, thereby after knowing such selfless Church attitude, the poor men at receiving end, do repent for their hatred mindset and turn to Church services and accept Jesus openly in many places”. Personal report, August, 2021



Levels of generosity

To what level do you aspire?

- Each occasion to contribute to your blessings fund may be different

- Sometimes it may be a simple, minimum contribution
- Sometimes it may be a certain percentage
- Sometimes you may wish to determine your

MAXIMUM GENEROSITY



It's your heart that matters

How to achieve your “Maximum Generosity”

A simple technique

1. Ask yourself “Could I set aside 1 rupee out of my current surplus willingly and cheerfully?”
 - If the answer is no, then perhaps you aren’t able to add willingly and cheerfully to your Blessings Fund just now
 - If the answer is yes, then go to step 2
2. “Could I give 2 rupees willingly and cheerfully?”
 - If the answer is no, then your maximum generosity this time is 1 rupee. Set it aside in your Blessings Fund to be given later
 - If the answer is yes, then go to step 3
3. Continue in this manner until you reach the highest amount you can give cheerfully and willingly. That is your maximum generosity this time. (Next time, the amount may be different).
4. Cheerfully add that amount to your blessings fund account!

The “Blessings Fund”

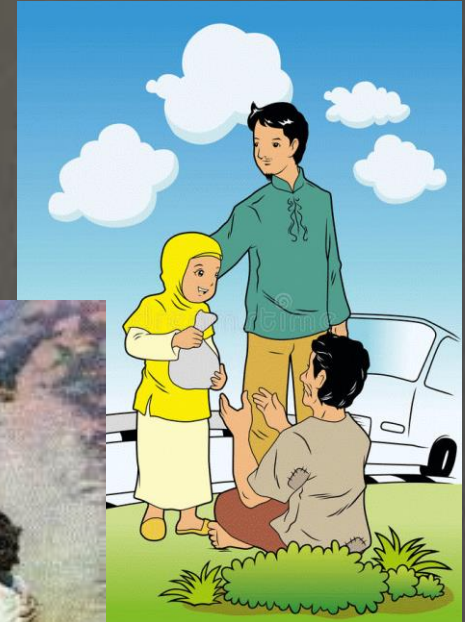
Important concepts

- Money set aside in advance
- From your spending
- Cheerfully and willingly given
- Once given, the money belongs to God
- Accumulates until opportunity arises



Look for opportunities to do good

- Keep on loving each other as brothers. Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering. Hebrews 13:1-3
- There was an estate nearby that belonged to Publius, the chief official of the island. He welcomed us to his home and for three days entertained us. They honored us in many ways and when we were ready to sail, they furnished us with the supplies we needed. Acts 28:10 >



Putting it into practice

Hints for success

- **Decide how to manage your Blessings Fund**
 - Where will your Blessings Fund be located? (eg, Cookie jar, bank account, separate ledger entry)
 - Who will decide on what distributions will be made (eg, you alone, either you or your spouse, you and your spouse together, your family, a Blessings Fund team)
 - How will give your gift be distributed? (eg given by you in person, through your church, another another individual, anonymously?)
 - When will replenishments to your Blessings Fund occur (eg, no set schedule but only as you feel led to give; at a certain threshold, each paycheck?)

Putting it into practice

Hints for success

- Write down your plan for managing your Blessings Fund
- Keep it up to date as you discover your individual generosity patterns and sensibilities
- Remain sensitive to the Holy Spirit's leading
- Teach others the concept so they too may be blessed

Blessings Funds that blessed others

Two more examples



Bhutan Bible

A true story about Brian Kluth's "Blessings Fund"

- Brian met a young man who was translating the entire Bible into the Bhutanese language
- The man had 66 school notebooks filled with handwritten translation work
- He needed to digitize it in order to publish it
- Out of a spirit of love, Brian gave him his own laptop
- The young man rejoiced in God's provision
- Brian's "Blessings Fund" that day was not a quantity of cash, but a laptop computer.

Pat's lesson

"God's money"

- Pat , now in her 90's, recalls as a little girl finding \$2 in a drawer. She had been looking for money to buy some candy and found some in a drawer. When she ran to her mother and said there was money to buy candy, her mother said "No, there is no money". "But mother, said the girl, there is \$2 in the drawer!". "Honey, that's God's money. I set it aside from money I earned. That doesn't belong to us"

A secret to joyful giving

- “Since the money in our Blessings Fund is no longer ours but God’s, we can respond to needs and opportunities spontaneously, enthusiastically, and joyfully”

Prov 13:22, Prov 28:27



A final thought from Brian Kluth

- “If we don’t set aside resources and time to give, every request for help will make us feel tight-fisted, pressured, and sometimes even angry. But when we intentionally set aside finances, time, and things for the Lord, we will actually be excited and will prayerfully look for God- given opportunities to give, share, and serve. This “set- aside” secret will truly change our lives and allow us to live open-handed in a tight-fisted world.” (Kluth, 7 Keys, day 18)

Questions for discussion

- What are your thoughts about establishing a “Blessings Fund”?
- Have you ever been the object of someone’s generosity?
- Does generous giving differ from faithful giving? If so, in what ways?
- How has this study blessed your heart? >

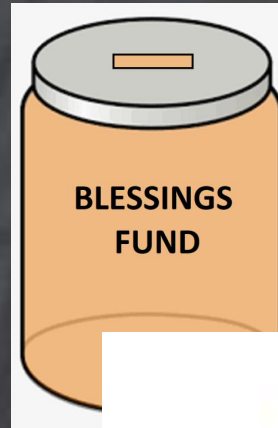
Quiz

True/False

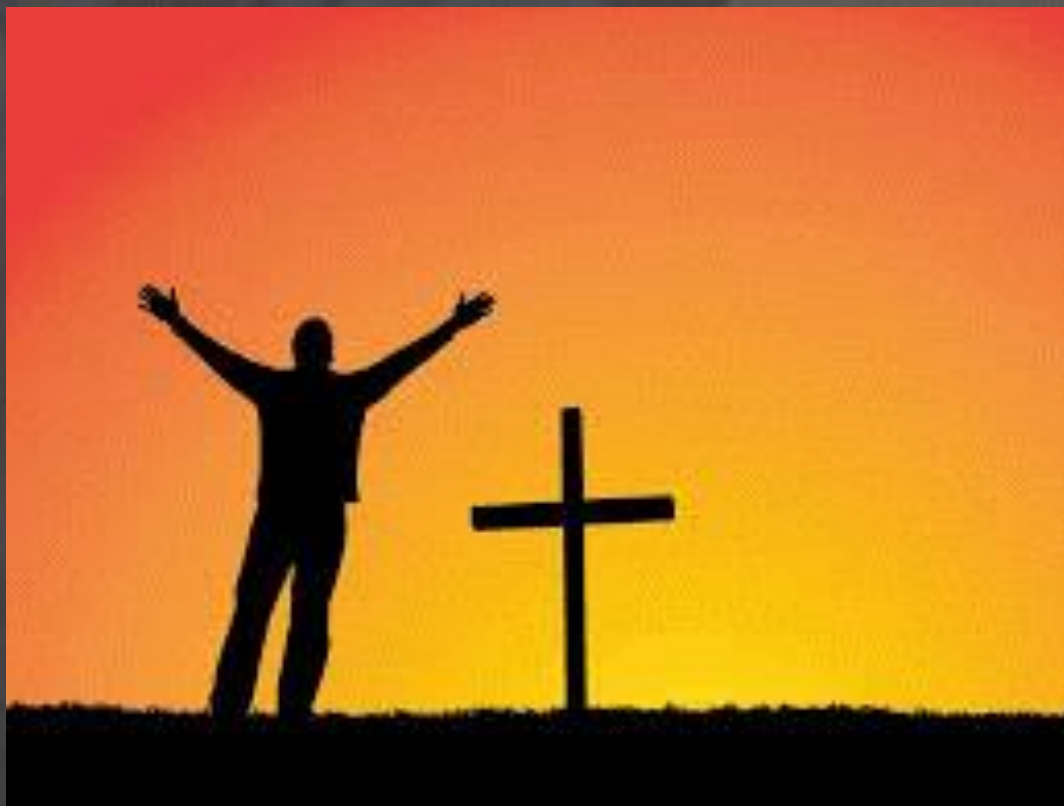
- 2 Cor 8 and 9 reveal blessings which occur when Christians give to their brethren in need
- A blessings fund is a tool for cheerful, spontaneous generosity
- A recommended practice for achieving maximum generosity in your blessings fund is to give until it hurts, then double that amount
- It is best to contribute to your blessings fund after all discretionary expenditures have been made
- A good source of money for your blessings fund is to take it from your regular church giving commitment

Class project

- Discuss whether you as a class would like to establish a blessings fund for the purpose of blessing needy families in your community this coming Christmas>



Part II. Practice sacrificial living



The key to sacrificial living

Offer ourselves to God

• And so, dear brothers and sisters, I plead with you to give your bodies to God because of all he has done for you. Let them be a living and holy sacrifice—the kind he will find acceptable. This is truly the way to worship him.

Romans 12:1 (NLT)

The Biblical model of sacrificial living

God gave His Son as a sacrifice for us

- Live a life filled with love, following the example of Christ. He loved us and offered himself as a sacrifice for us, a pleasing aroma to God. Ephesians 5:2 (NLT)



Sacrificial gifts are precious in the sight of God

Two Biblical examples

The poor widow



Helping those in need



Example 1. The poor widow



- Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

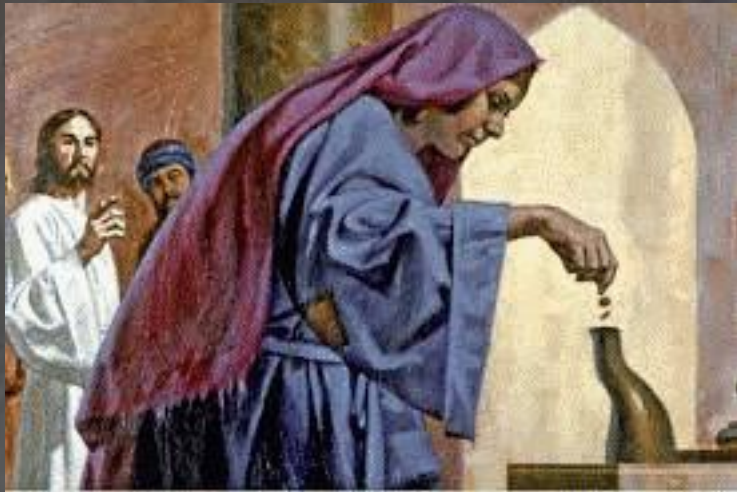
The poor widow (cont'd)



- Jesus called his disciples to him and said, “I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.” Mark 12:41-44 (NLT)

The poor widow

Lessons



- The amount we give is not as important as the degree of sacrifice
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately.
- Other sacrificial gifts may not begin blessing others until after we have gone >

Class discussion

- How have you been influenced by the story of the poor widow?
- Does the idea of sacrifice apply to other areas of our lives, such as time and talent?

Class exercise

- What are some ways you could better utilize some of your prized possessions or resources (material goods, time, money, or talents) for the kingdom of God? >

Example 2. Helping those in need

- And don't forget to do good and to share with those in need. These are the sacrifices that please God. Hebrews 13:14 - 16 (NLT)
- Remember that the Lord will reward each one of us for the good we do, whether we are slaves or free. Ephesians 6:8 (NLT) >



Class discussion



- Give a personal example from your own life or someone you know who was a neighbor to the point of personal sacrifice?
- What are the various categories of sacrifice?
- In what ways are courage and commitment related to sacrifice?

Principle #7. Cultivate a generous heart and live sacrificially

Summary

- Generosity is consistent with God's character.
- The Bible encourages and even commands us to live sacrificially so that we might bless others that are in need.
- When we give freely and generously to believers in need, the result is a bounty of blessings to both giver and recipient.
- When we help our family in Christ, Jesus considers us as having helped him. It's like giving a gift to God which he finds acceptable
- If we want to reap generously, we must sow generously
- A "Blessings Fund" is a wonderful and practical tool for living a generous life and building heavenly treasure.
- God will reward those who sacrifice their own interests for the sake of Jesus Christ. >

Class essay

15 minutes

- Write an essay on the following 3 topics:
 1. How this section on generosity and sacrificial living touched your heart?
 2. List some actions you will consider in your own life in order to become a more generous person
 3. List some ways you can encourage the people in your church to become more generous. >

Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth