

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

Principle #7. Cultivate a generous heart and live sacrificially

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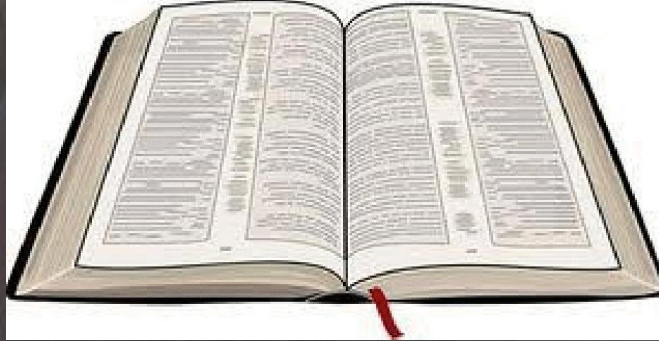
The blessings fund



Principle #7. Cultivate a generous heart and live sacrificially:

This module focuses on The Blessings Fund, a tool for more intentional generosity

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

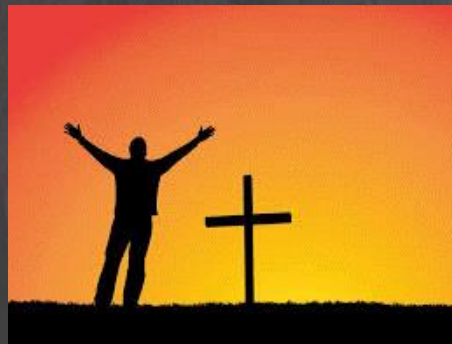


The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

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)



The underlying theme of this seminar: we are reminded that the goal of our study is to be filled with love in everything we do. One way we demonstrate our love to God and others is through our attitude towards and use of our financial resources.

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 >

Principle #7. Cultivate a generous heart and live sacrificially:

In part I, we will

- Read several Scriptures on generosity
- Identify 12 keys for living a more generous life
- Explore the wonderful concept of the Blessings Fund
- Discover a secret to joyful giving
- 10 blessings that generosity produces
- The principle of sowing and reaping

In part 2, we will

- Look at a Biblical model of sacrificial living
- Examine the Biblical teaching for sacrificial living
- Review two examples from Scripture of people living sacrificially
- Learn which sacrificial gifts are precious in the sight of God.

Part I. Cultivate a generous heart



Part 1 Cultivate a generous heart: Let's look at the virtue of cultivating a generous heart

Key Bible passages

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

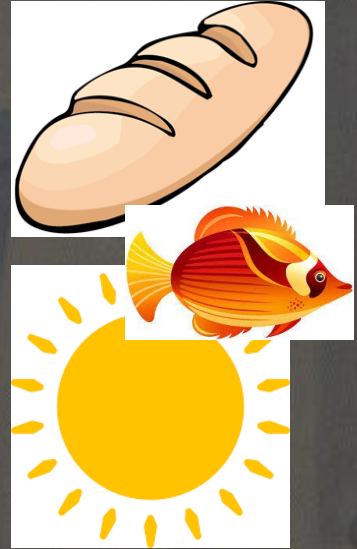
- So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a **generous gift**, not as one grudgingly given. As the Scriptures say, "They **share freely and give generously** to the poor. Their 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

Key Bible passages: 2 Corinthians 9:5,12 and Romans 12:6: here are key passages that deal with generosity. The first two are from 2 Corinthians chapter 9. You will recall that Paul encouraged the church at Corinth to give a willing, generous and cheerful gift to the struggling church in Jerusalem. Let's review his request found in verses 5 and 9. In verse 5, Paul urged the church to prepare the gift in advance, without pressure, so that it would reflect their voluntary generosity. He follows it up in verse 9 by reminding the church that their good deeds would not be forgotten.

In Romans 12:6, Paul states that giving to the needs of others is a spiritual gift, and encourages it to be done with a spirit of generosity. Let's read these passages.

God's generosity is a model for us

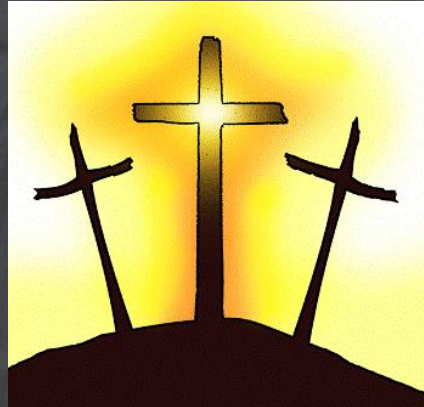
- "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened. "Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give 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 generosity is a model for us. The Bible informs us of God's generous nature in many places. Let's read this passage in Matthew 7 that illustrates this wonderful character quality.

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)



God `s generosity is a model for us. Perhaps one of the most important qualities of God is his sacrificial nature. We see this attribute throughout Scripture, which is essentially the story of God`s redemptive plan for man. Perhaps the most cherished of all Scriptures which reveal the sacrificial heart of God is John 3:16. Let`s read this familiar passage.

"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 >**

Generous giving vs faithful giving: In principle number 5 we looked at the discipline of faithfulness in our regular, committed giving. We evaluated faithfulness versus cheerfulness and made the case that if only one virtue could be expressed, faithfulness was more important than attitude. This is because the life of the church depends on faithful givers keeping their commitments to the Lord. If everyone waited until they were able to give cheerfully, the work of the Lord would suffer. Since God has ordained that his people, through their giving, are to support the work of the ministry, it is important that we honor our commitments, even if we don't always feel like it. Therefore, I believe faithfully giving regularly and systematically is a step of obedience and a sign of our devotion.

We also said that ideally we would not only give regularly and faithfully, but willingly and cheerfully as well. This is because God loves a cheerful giver (2 Corinthians 9:7). So faithful giving may be done out of a sense of duty, but it is even better to give with a cheerful heart. Indeed, though the case is made for faithfulness, our hearts' attitude is the primary focus of this module. This includes the spirit of generosity, willingness, and cheerfulness.

"Generous giving" is defined in this seminar as making voluntary gifts to the Lord's work over and above our regular giving commitments. They are similar in concept to "offerings". But I would like to take this idea of generous giving as "over and above" one step further and add the idea that the attitude of one's heart is very important. In this module, generous giving 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.

We saw in the module on faithful giving that it is best when done humbly, willingly, thankfully, joyfully and with hearts of love for what Christ has done for us. The same is true for generous giving. But when we talk about generosity, I believe our heart's attitude is especially important.

I will acknowledge that it is possible to give large quantities of our resources to the Lord's work, without necessarily doing it out of a willing or cheerful spirit. I do not criticize people who make these gifts with sincere motives, but only point out that since God loves a cheerful giver, that is the preferred attitude of the heart.

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: let’s dig a little deeper into the virtue of generosity. The Greek word for the gift of giving is “Metadidomi”. According to spiritualgiftstest.com, it simply means to impart or to give. However, in Romans 12:8 Paul admonishes those with the gift of contributing to the needs of others, “to give generously”. In the original, “Metadidomi” is accompanied by another descriptive word: “Haplotes”.

According to biblestudytools.com, Haplotes has two meanings: “1) singleness, simplicity, sincerity, or mental honesty as in the virtue of one who is free from pretence and hypocrisy”. The second meaning is “not self seeking, openness of heart manifesting itself by generosity”. The website claims this word is used 7 times in the New Testament: liberality 4, simplicity 1, sincerity 2.

The Holy Spirit imparts this gift to some in the church to meet various needs. It is God’s Spirit who gives us the ability to give generously. The result is that the Lord’s work is greatly benefitted and both recipient and giver are blessed.

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

A perspective on generosity (cont'd): those who are blessed with “Haplotes” are encouragers and providers, giving all credit to God’s love and provision for those graces. Those with this gift love to share with others the overflow of blessings God has given to 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.

“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



“Haplotes” generosity: the gift of generosity is a blessing from God. And it is wonderful to witness those who have it. But for some, the grace of giving, and especially giving generously, must be developed through intentionality and practice. For me personally, being generous does not come naturally. By God’s grace, I am learning to cultivate this virtue. Generosity a la Haplotes will always be a work in progress in my life. But I desire to give more from a spirit of “Haplotes” rather than “Metadidomi” because I know that pleases the Lord and results in the greatest blessings to others.

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 to living a generous life Kluth, etal: let's consider 12 keys to living a generous life. Brian Kluth and others have given us great insight on the practice of this virtue. We could:

- Study the Scriptures on finances and generosity. That is the purpose of this seminar.
- Meditate on the fact that God himself has a generous heart
- Thank him for what he has generously provided in our lives.
- Submit ourselves and all that we have to the Lord.
- Endeavor each day to keep eternity and God's kingdom in mind.
- Practice a lifestyle of inner joy and contentment (2 Corinthians 8: 1-5).

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): we could

- Practice managing our money so that generosity can happen. We can practice a non-consumptive lifestyle, living below our means in order to create margin.
- Keep in mind that it is not the amount we give, but the attitude of our hearts.
- Let our generosity be an outward expression of our love, gratitude, and devotion to God.
- Have faith that God can multiply any gift no matter how small to produce miraculous results for the kingdom.
- Cultivate through prayer and practice a truly generous heart.
- Create a mechanism, such as a “Blessings Fund”, that will allow us always to be ready to be generous as we discover needy and worthy beneficiaries. We’ll consider the concept of a “Blessings Fund” next.

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 >

12 Keys (cont'd): we could

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- Create a mechanism, such as a “Blessings Fund”, that will allow us always to be ready to be generous as we discover needy and worthy beneficiaries. We’ll consider the concept of a “Blessings Fund” next.

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? >

Questions for discussion

God's treasure chest of blessings

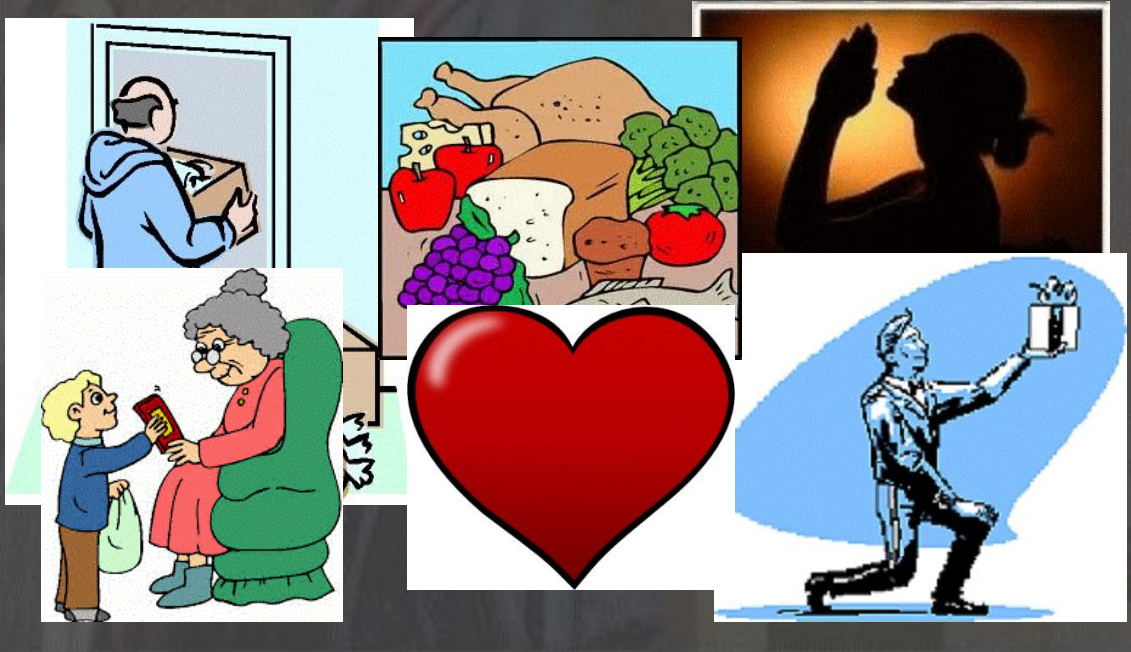
Two great treasures of 2 Cor 8-9

- Ten blessings
- Sowing and reaping

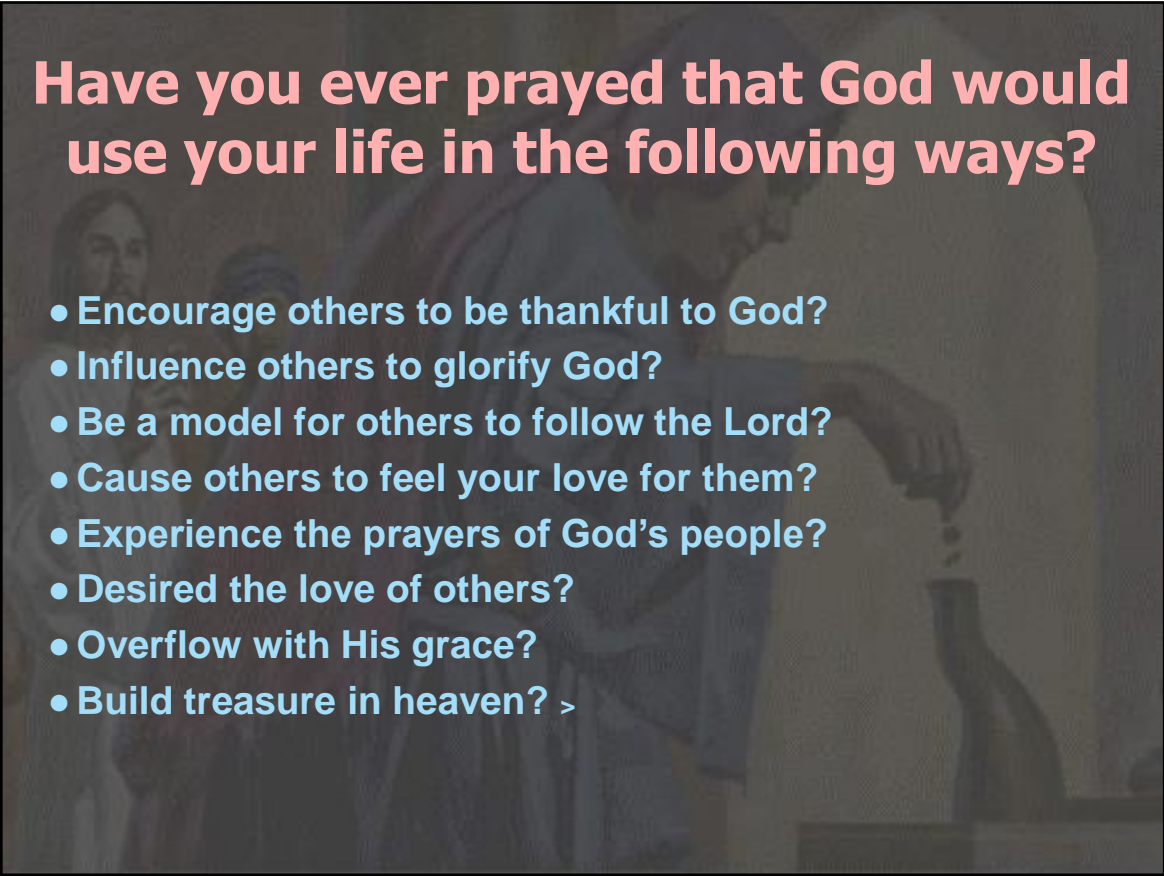


Two great treasures of 2 Cor 8-9: let's now turn to one of my favorite sections of this module. It's found in the text of 2 Corinthians chapters eight and nine. There are two great treasures hidden in these chapters. I call them "10 Blessings of Generosity" and the "Principle of Sowing and Reaping".

Treasure #1: Ten blessings of generosity



1. Ten blessings of generosity: let's look first at 10 blessings which occur when we are generous towards our needy brothers and sisters in Christ. They are scattered throughout these chapters, so let's find and list them. But first, I have a few questions for you.



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? >

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

- Encourage others to be thankful to him?
- Influence others to glorify him?
- Be a model for others to follow?
- Have others feel your love for them?
- Experience the love and prayers of God's people?
- Overflow with his grace?
- Build treasure in heaven?

If that all sounds good, I submit there is an amazing way to see these things happen and more.

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



There is a simple way to see these things happen without having to say a word: there's a passage in Scripture that tells us of the many blessings that can be given without saying a word.

The way?

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



The way? what is this amazing way? These blessings happen when Christians give willingly and generously to their 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 of generosity: these 10 blessings of generosity are found in 2 Corinthians chapters 8-9, and Luke chapter 12. They speak of some exceedingly precious promises that result in a bundle of blessings. Let's read these passages together:



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): Let's continue reading.

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)

Ten blessings (cont'd): Please continue reading.

The ten blessings

Did you see them?



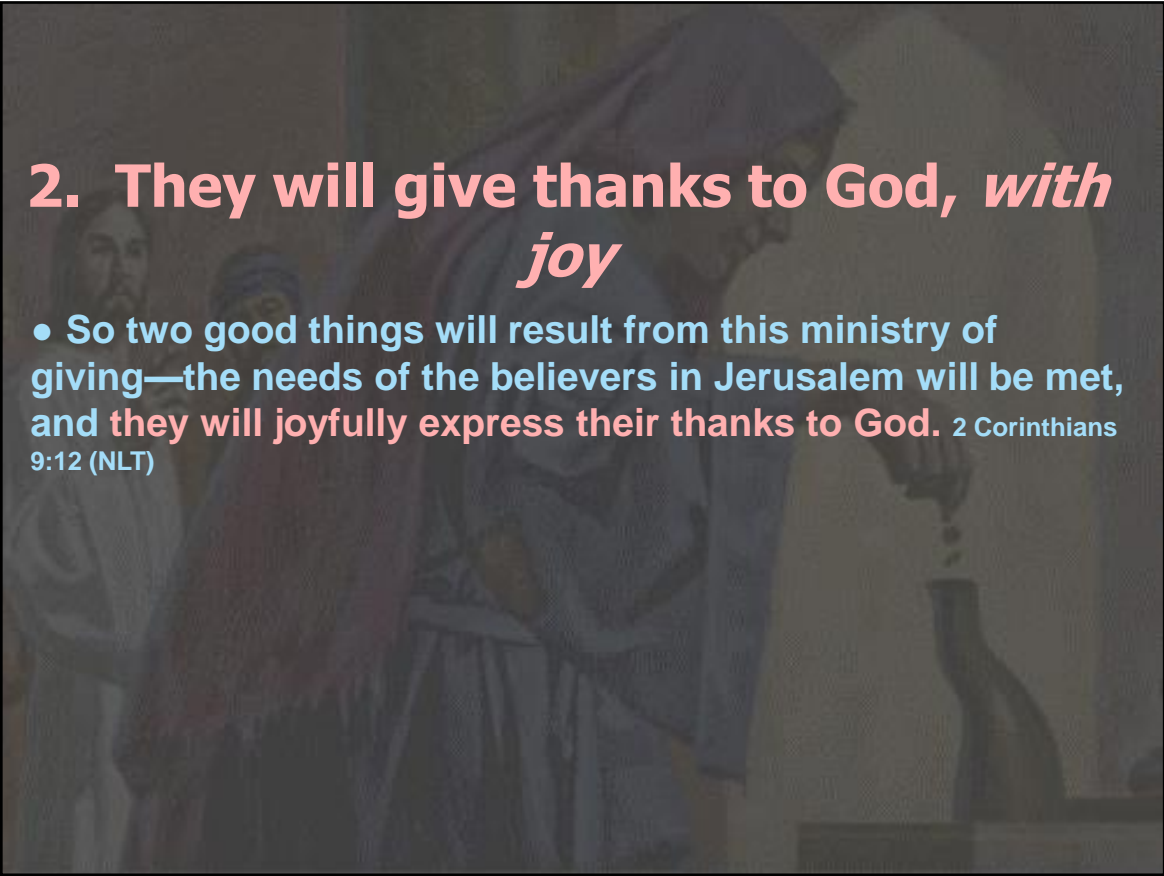
Ten blessings resulting from generously giving to our needy Christian brothers and sisters: did you see the 10 blessings? Let's go back and take a closer look.



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)

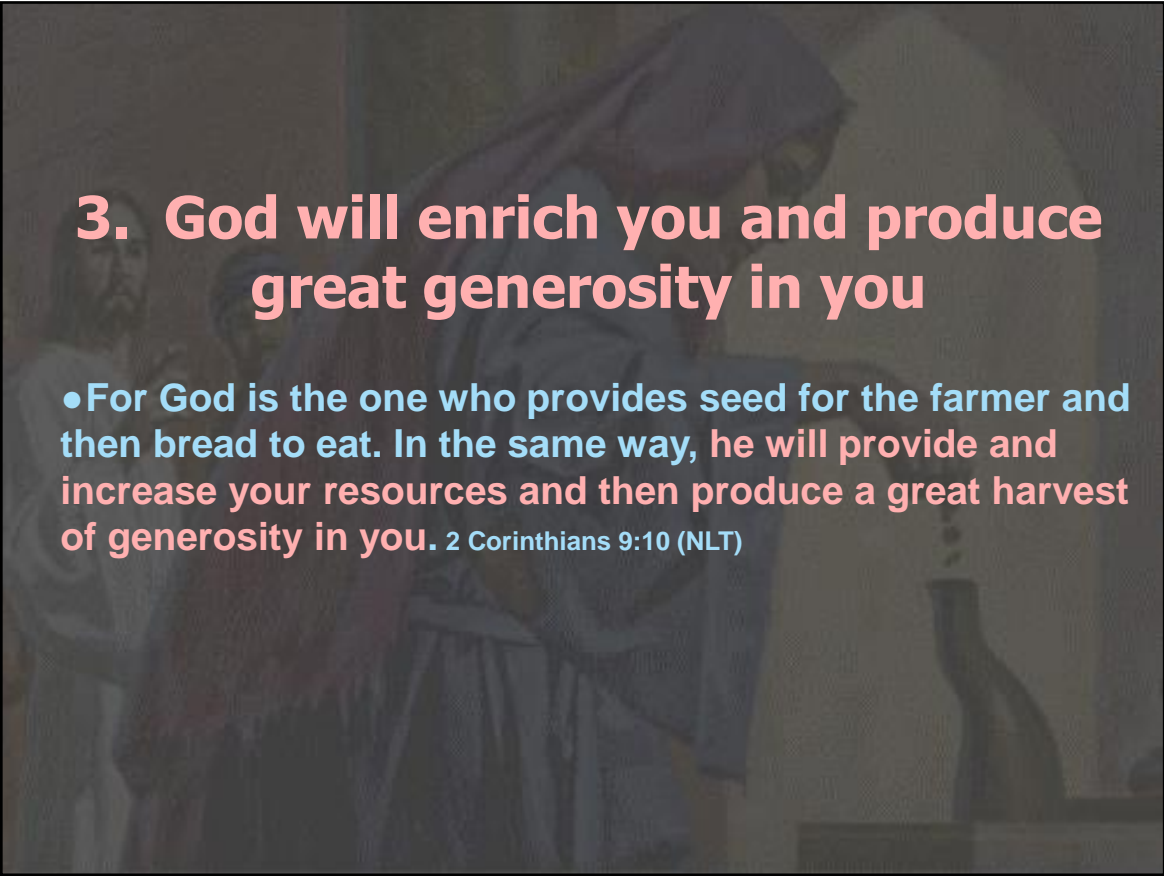
1. Needs of others will be met: first, from 2 Corinthians 9:12, when we give, the needs of others will be met. This blessing is obvious. In this case, Paul encouraged a collection to be taken in Corinth which he would transport to their sister church in Jerusalem, which was struggling financially at the time.



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)

2. They will give thanks to God, *with joy*: secondly, Paul says the recipients of the gifts will give thanks to God. And they will not just give thanks but they will do it with joy. Can you imagine that our loving gift would cause others to joyfully give thanks to God? Well, it is possible according to verse 12. Let's read it again.



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)

3. God will enrich you and produce great generosity

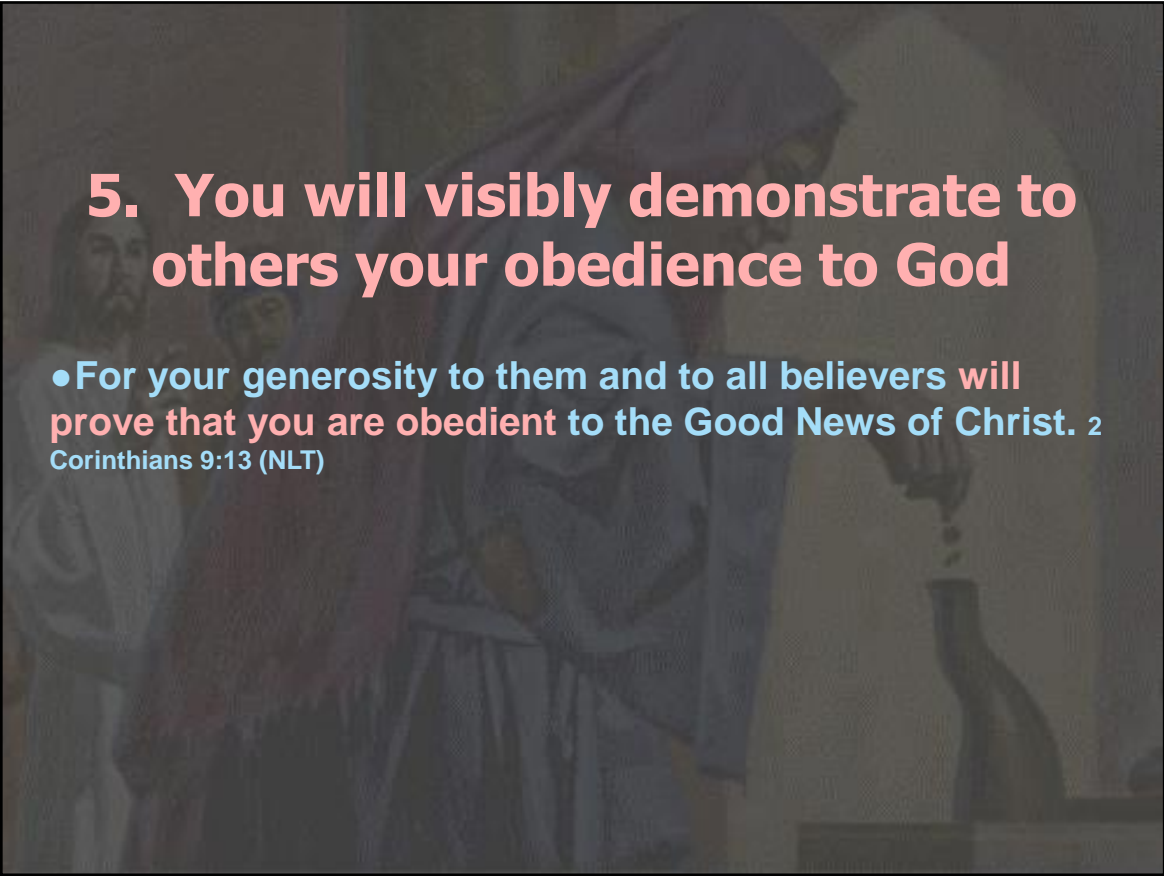
in you: thirdly, through our gifts God will enrich us and produce a great harvest of generosity in us. We've already seen that the gift of joyful generosity, "haplotēs", is from God. Here is a venue where we can practice that: participating in the simple act of giving to our Christian brothers in need can produce wonderful results. Let's read once again verse 12.



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)

4. The ones who are blessed will give God glory: here's another blessing: besides giving thanks with joy, the recipients of our generosity will give God glory. How wonderful it is when our lives are used in a way that causes others to give God glory. Let's read verse 13.



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)

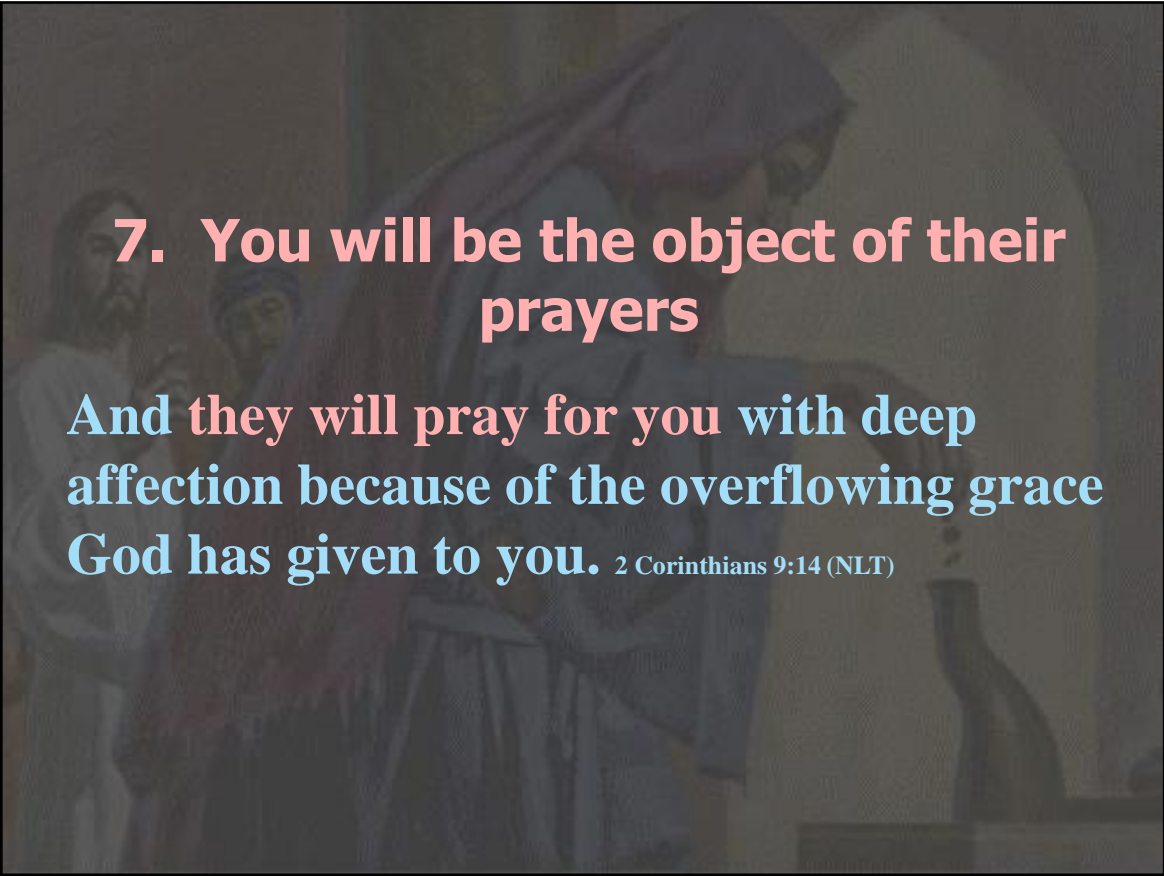
5. You will visibly demonstrate to others your obedience to God: through our generosity, we will demonstrate to others our obedience to the gospel message. Once again, let's read verse 13.



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)

6. They will experience your love for them: it just keeps getting better: through our generosity they will see our love for them. Let's read 2 Corinthians 8:24.



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)

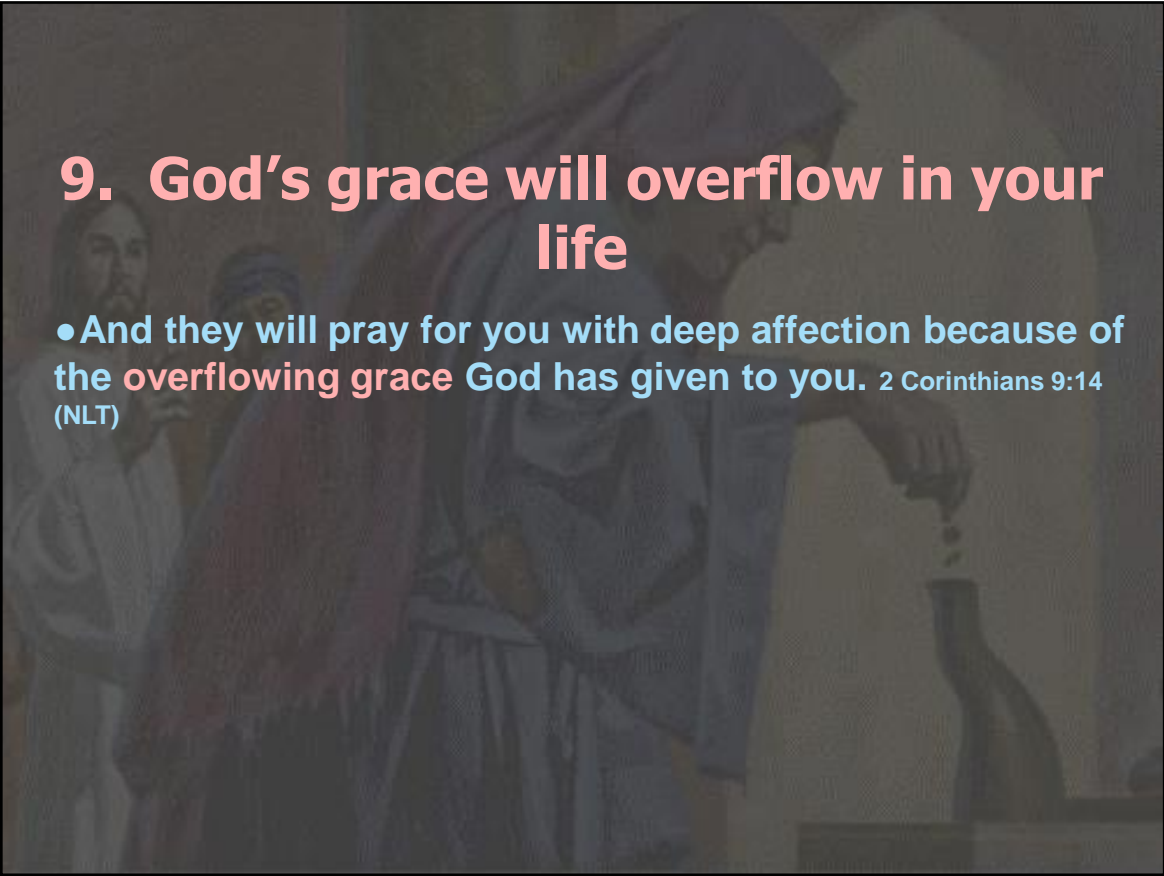
7. They will pray for you: blessing #7 is precious: through our generosity, those who are blessed will pray for us. It's a specific promise. It demonstrates that we don't always have to ask others to pray for us; sometimes Christians pray for those in whom they see the grace of God in action. Let's read verse 14 of 2 Corinthians 9.



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)

8. They will express their love for you to God: Those who benefit from our expression of generosity will express their love for us to our heavenly Father. If you desire to be loved by others, here is an unselfish way of seeing that happen. We show our love for others by helping them in their need, and they in turn express their love for us to God because we cared for them.



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)

9. God's grace will overflow in your life: the ninth blessing is that God's grace will overflow in our lives. We often pray and desire that we would be an object of God's grace. We want God to show his grace to us. But we also can be a vessel of God's grace. We can demonstrate his grace to other people. This passage in 2 Corinthians shows us one way that can be accomplished.



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

10. You will build treasure in heaven: number 10. There is still one other benefit, though not found specifically in this passage. Jesus said that such acts of compassion toward others store up treasures in heaven for us. Let's read 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)

Review of 10 blessings: let's review the 10 blessings of generosity found in 2 Corinthians 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
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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)

In summary, what is amazing to me and what blesses me so much about this passage is that the simple kindness of helping meet the needs of our fellow believers not only results in many earthly blessings and encourages the spiritual lives of both the giver and the recipient, but also has eternal benefits.

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

Treasure #2: The Principle of Sowing and Reaping: The passage we just studied revealing the 10 blessings also contains another truth: the principle of sowing and reaping.

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

We reap what we sow. The principle taught here is 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, but perhaps the principle may extend to good works of every kind
- 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
- Our generosity to the poor is most precious when it is not just an occasional event but a lifestyle
- 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
- Willing, generous giving yields spiritual and eternal benefits as well as temporal ones.

A secret system to increase your Spontaneous Generosity

What could that be?



A secret to spontaneous generosity: here's a secret to successfully practicing spontaneous generosity.

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



The secret is to make for ourselves a tool that makes it convenient and practical to set aside money for giving spontaneously and cheerfully.

The “Blessings Fund”

A tool for practicing spontaneous generosity



Inspired by
Brian Kluth



The “Blessings Fund”: The Blessings Fund is a tool everyone can make and use. It is designed to facilitate giving spontaneously and cheerfully. It is a simple and practical concept: prepare in advance for the occasions to give. A “Blessings Fund” is one such tool. In the next several slides, you will be introduced to the concept of the Blessings Fund, inspired by the teaching and life of Brian Kluth, then taken to the next level with ideas about implementation.

The “Blessings Fund”

Scriptural inspiration



The Blessings Fund- Scriptural inspiration

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

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

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.

8

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

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

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 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
 - They had a plan (Set their gift aside for future use)
 - They gave cheerfully
 - They gave from their budgeted needs, making it a sacrificial gift

We can begin by giving from our margin, or surplus. But we may choose to give sacrificially. More on sacrificial giving in a few minutes.

The “Blessings Fund”

A tool for practicing generous giving



The “Blessings Fund”: It is a tool to help us emulate the generosity of the Macedonians.

The “Blessings Fund”

Some characteristics



The “Blessings Fund”: In other words, a blessings fund is a quantity of money, located in a convenient place such as a bank account or cookie jar, where we cheerfully set aside some of our margin, or surplus, while we still have it, in order to bless others at some point in the future.

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.

The “Blessings Fund”: What is a blessings fund?

- It is a store of money or goods given in advance to the Lord.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is set aside out of our margin for some future purpose.
- It is over and above our regular giving.
- It is money that we give joyfully, cheerfully, and willingly.
- Its purpose is to be able to spontaneously respond to needs and opportunities as they arise.
- Here’s a hint on how to succeed in contributing to your own blessings fund: set aside some of your margin

early in the month, before you begin your spending.

Odisha's story

The fruit of blessing others



Stories from Odisha – The fruit of blessing others

Many churches in the state of Odisha, India, have embraced the concept of the blessings fund. Some of these churches have labeled jars as “Blessing Funds, thereby creating a convenient place to accumulate the money.

The people of this region are generally of modest means. Some of them are very poor. Yet out of their poverty, emulating the church in Macedonia, they have given sacrificially with joy to others through this tool.

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



Odisha's story - The fruit of blessing others

The result? In some communities, neighbors once hostile to the faith are turning to Jesus because they see Christ's love being expressed through the generosity of local Christians.

They're selfless action has been a real blessing to me personally.

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

Levels of generosity – to what level do you aspire?

Part of the secret of the Blessings Fund is that those who contribute to it do so willingly and cheerfully. Because our attitudes may change from day to day, no one gift may be given with exactly the same passion as another. In order to maintain some consistency, you may wish to establish a pattern for giving to the blessings fund, but without losing the of willingness and cheerfulness.

Your contributions could

- Sometimes it may be a simple large or small contribution
- Sometimes it may be a certain percentage of your income
- Sometimes you may wish to determine your **MAXIMUM GENEROSITY**.

What is the concept of maximum generosity, and how can we achieve it? I would like to share with you a tool that you can use to determine your maximum generosity at any given point in time.

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!

Achieving “Maximum Generosity” – A simple technique

Here is a method you could use to determine your maximum generosity at any given time.

Ask yourself “Could I set aside 1 rupee out of my 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

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

Continue in this manner until you reach the highest amount you can give cheerfully and willingly. That is your maximum generosity this time.

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



The “Blessings Fund”: To recap, a Blessings Fund is money

- Set aside in advance
- Taken from your margin, or surplus
- Cheerfully and willingly given
- Once given, the money belongs to God
- Accumulates until an opportunity arises
- Continually replenished, so that it never runs dry

Let’s consider a Biblical model for this concept – the church at Macedonia.

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 >



Look for opportunities to do good: Now that we have discovered a way to achieve maximum generosity, You will discover that your blessings fund will grow overtime. This will be exciting because the money in this fund has already given to the Lord; it simply has to be dispersed. Begin looking for ways to do good.

There are many passages in Scripture which encourage us to do good. Let's read two of them: Hebrews 13:1-3 and Acts 28:10.

Although a blessing friend is not the only tool for generosity, it can be a fun and easy to use mechanism for being ready for good deeds.

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

- **Decide on your Blessings Fund strategy**
 - **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 you in person, through your church, another individual, anonymously?)**
 - **When will refills occur (eg, at a certain threshold, each paycheck?)**
- **Write down your plan for managing your Blessings Fund**

Putting it into practice

Hints for success

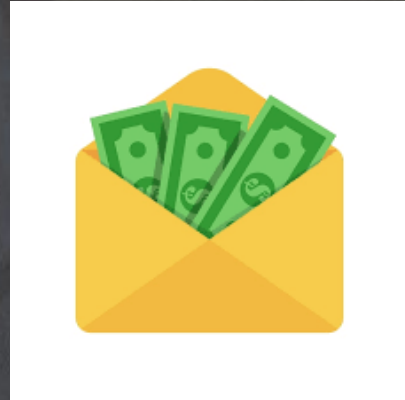
- Write down your plan for managing your Blessings Fund
- Keep it up to date as you discover your individual generosity patterns and sensibilities
- Remain sensitive to the Holy Spirit's leading
- Teach others the concept so they too may be blessed

Putting it into practice—hints for success

- Write down your plan for managing your Blessings Fund.
- Stay flexible discover as you discover your own pattern so generosity. You may wish to change how and when you contribute as time goes on
- Remain sensitive to the Holy Spirit's leading. You will discover that if you look for it there are many opportunities to help others in need.
- One of the great joys of a blessing's Fund is teaching others what it is and how to create one for themselves.

Blessings Funds that blessed others

Two more examples



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.

Bhutan Bible: Brian Kluth shares the story of the publication of the Bhutan Bible. He met a young man who was translating the entire Bible into the Bhutanese language. He had 66 notebooks filled with handwritten translation work. Of course, he could not publish it in that form so he needed to enter the notebooks into a computer. Out of a spirit of love and generosity Brian, when he learned of his need, spontaneously gave him his own laptop computer. The man left rejoicing in God's provision. In this case, Brian's blessing fund was not a sum of money, but a computer that he was willing to give to the Lord. We know that God can use any gift, no matter the form, for his glory.



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"

Pat's lesson: I have a friend named Pat who recalls as a little girl finding \$2.00 in a drawer. She had been looking for money to buy some candy. When she ran to her mother with her discovery, her mother asked her where she found the money. After Pat told her, she said "Oh, no honey, that's God's money. I set it aside for him out of money I earned. It no longer belongs to us." Her mother may not have called it a blessings fund, but if it was an offering, effectively that's what it was. Pat's mother was waiting for the opportunity to give it. Unfortunately, Pat had to wait for her candy, but learned the lesson of willingly giving in advance to God's work.

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 secret to joyful giving: A blessings fund could be your secret to joyful giving. Since the money you set aside is no longer yours but God’s, you are released from the pressure of having to decide in the heat of the moment when a need is presented whether to give or not to give. This gives you great freedom to use this precious resource as God directs. And it can be great fun. It’s sort of like spending someone else’s (God’s) money on someone else (the needy). You have become a channel of blessing! A Blessings Fund enables you to give spontaneously, joyfully, and willingly; perhaps even enthusiastically.



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)

A final thought from Brian Kluth: here is 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.”



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? >

Questions for discussion

Quiz

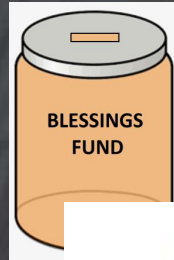
True/False

- 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

Quiz

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>



Class exercise – establish a blessings fund

Would this class consider establishing a blessings fund which would be managed by your class president and accumulated over the next several weeks to be given to one or more needy families in your community? May I hear your thoughts on this project?

Part II. Practice sacrificial living



Part II. Practice sacrificial living: this brings us to part II of principle seven: God is pleased when we 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 key to sacrificial living: the key to sacrificial living is to offer ourselves and everything we have to God on a moment-by-moment basis. Let's read Romans 12:1

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)

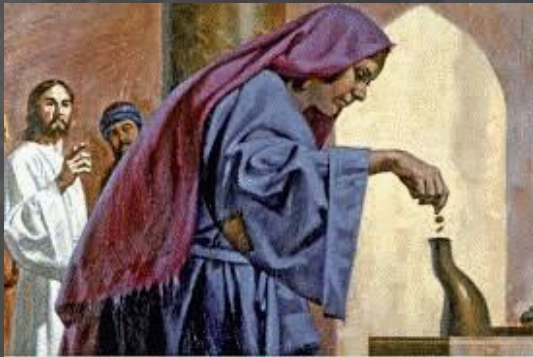


The Biblical model of sacrificial living: there is a wonderful Biblical model of a person who lived his life as a sacrifice to God. We are speaking, of course, of none other than the Lord Jesus Christ, the Lamb of God. Let's read Ephesians 5: 2.

Sacrificial gifts are precious in the sight of God

Two Biblical examples

The poor widow



Helping those in need



Sacrificial gifts are precious in the sight of God: I believe the Bible clearly teaches that sacrificial gifts, made unselfishly and from a heart of love for Christ and others, are precious in the sight of God. We will look at two cases found in Scripture. First, we will read the story of the poor widow. Then we will consider another famous case of sacrificial giving.

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.

Example 1. The poor widow: the story of the poor widow. Let's read Mark 12:41-44,

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 (cont'd): Let's keep reading.

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 >

The poor widow: let's consider some of the lessons from this passage about the poor widow:

- First of all, our she did not give a great amount of money, yet she was commended for her gift. So I believe the principle here is this: the amount we give is not as important as the degree of sacrifice.
- I believe it follows by implication that the greater the sacrifice, the more commendable the gift.
- Some sacrificial gifts may bless others immediately. This is our normal expectation when we give. We have the hope that the needs of others will be met upon receiving our gift.
- However, other sacrificial gifts may not begin blessing others until after we are gone. We know this happens through bequests we make, the legacy we leave, and by other actions that we perform in this life that have delayed or long-term benefits. In the case of the poor widow, she touched the lives of the disciples who were watching her. But her sacrifice continues to bless others down through the ages in the pages of Scripture. Every time her story is told, the hearers receive a blessing for what she did.

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 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? >

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) >



Example 2. Helping those in need: I believe another person who demonstrated sacrificial living is the good Samaritan. A Jewish man was accosted by thugs who beat him up, stole everything he had, and left him for dead along the side of the road. Men of his own race looked the other way and passed him by, leaving him hurting and in great need. Finally, a despised Samaritan man came upon the scene, stopped, and nursed the man's wounds. He then took him to a local inn and gave the innkeeper money to care for him. He also assured the innkeeper that if his care was more expensive than what he had just been given, he would make up for it when he returned.

This is one of the most touching stories in Scripture and a great example of a sacrificial act that pleases God. I pray that I may have the opportunity to do likewise.



Class discussion

- Give a personal example from you 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?

Class discussion

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- What are the various categories of sacrifice?
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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. >

Principle #7. Cultivate a generous heart and live sacrificially:

let's summarize our study of principle #7 having to do with generosity and sacrifice:

- Generosity is consistent with God's character. As his obedient and faithful children, we wish to emulate him.
- The Bible encourages and even commands us to live sacrificially so that we might bless others in need.
- 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.
- When we give freely and generously to the needy, especially poor believers, the result is a bounty of blessings to both giver and recipient.
- I believe Scripture teaches that 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. >

Class essay

Write an essay on the following 3 topics:

1. How this section on generosity and sacrificial living touched your heart?
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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

Ten Biblical principles about money and wealth. End of Principle 7