

**Topic: Management of Financial Resources**

**Text: Matt 25:14-18**

**Aim:** To provide further insight/understanding of how believers can manage their financial resources to reach their full potential, leading to personal, family, spiritual, and societal benefits.

**Introduction:**

Financial resources encompass a variety of assets such as cash, savings, investments, loans, real estate, and revenue streams. These resources, available to individuals, organizations, and governments, can be both tangible (e.g., inventory, property) and intangible (e.g., patents, goodwill). Over time, people acquire financial resources through various means: gifts, earning, or inheritance. The effectiveness of our financial management plays a critical role in determining our overall well-being, as highlighted in Matt 25:14-28. The principles governing financial success are clear and fundamental. As believers, God has endowed us with the power to create wealth (Deut 8:17-18), but it is essential that we apply the knowledge of financial stewardship in every aspect of our lives. Some may wonder why those who do not follow the faith seem to thrive financially while believers sometimes struggle. Financial success, however, does not always correlate with faith, and it is not an indication of one's righteousness or lack thereof. Success in managing financial resources is driven by principles of diligence, perseverance, and consistent application of sound strategies. Regardless of one's background or beliefs, these principles apply universally. As believers, we are called to prosper in all areas of life, excelling to the glory of God (3 John 1:2 Amp). Our approach to financial management must be rooted in biblical wisdom and practical application.

**Discussion Questions:**

1. What Constitutes Financial Resources? Discuss
2. How Should We Manage Financial Resources Efficiently?
  - Do not eat the fruits and the seeds together. Invest the seed wisely and strategically (Matt 25:16-30; Prov. 21:20).
  - Practice frugality and avoid impulsive spending (Prov 22:3, 22:7).
  - Give generously (Luke 6:38; Prov 18:16).
  - Operate within a budget and avoid debt (Luke 14:28-30; Prov 21:5).
  - Work diligently and continue learning to make informed financial decisions (Prov 27:23-24).
  - Avoid comparing yourself to others; focus on building your resources (1 Timothy 6:6 -8).
  - Always seek professional financial advice when you find yourself at a crossroads regarding financial or investment decisions (Prov. 11:14). The church offers members free access to this through the "Financial Consultative and Advisory Committee.

3. What challenges can one encounter while managing financial resources?

- Economic downturns (Gen 41: 30 - 31; Ruth 1:1-2;).
- Lack of proper planning and budgeting (Matt 25:14-30).
- Unexpected expenses and fluctuations in the market.
- Changes in government regulations (Acts 18:1-3; Mark 12:13-17).
- Consequence of sin (Lam. 5:1-5)
- Staying up-to-date with technological advancements and innovations

4. **What Are the Benefits of Efficient Financial Management?**

- Increased productivity and wealth (Genesis 26:12-14).
- Improved living standards (Psalm 128:1-2).
- Enhanced financial performance and achievement of goals.
- Ability to comply with government regulations and future preparedness.

**Conclusion:**

Financial resources are the foundation of any economy, whether at an individual or corporate level. Proper management of these resources ensures stability, growth, and prosperity. In the face of challenges like economic downturns or unexpected expenses, believers are encouraged to rely on God's wisdom and the principles of sound financial management. God has granted us the power to generate wealth, but we must use it wisely. By embracing generosity and good stewardship, we can navigate challenging financial times and continue to prosper.

**Memory Verse:** Proverbs 22:29 - "Do you see a man skillful and diligent in his business? He will stand before kings; he will not stand before obscure men." (AMPC)