

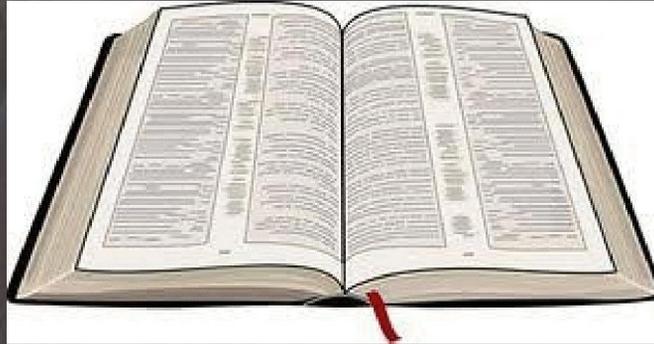
Ten Biblical principles about money and wealth

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

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

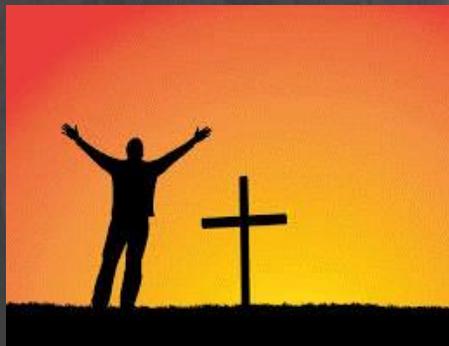


The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

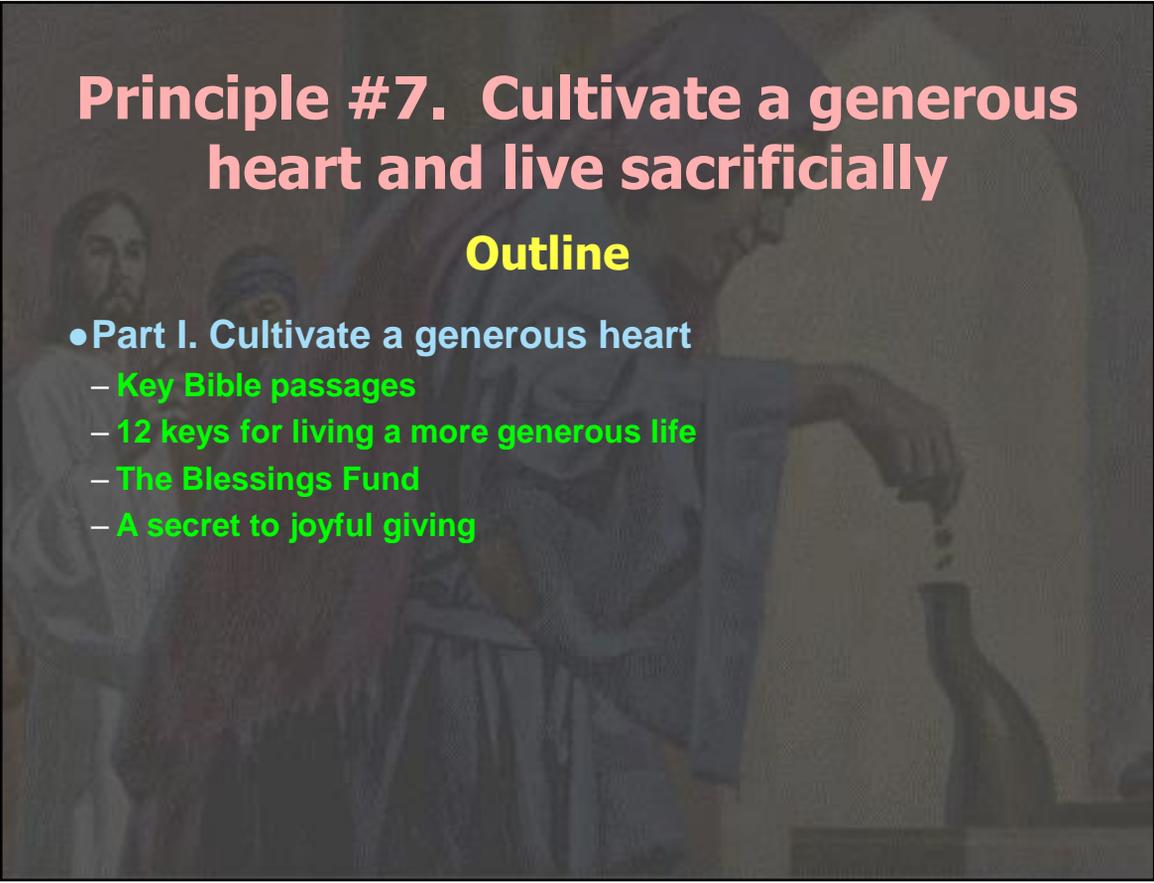
The underlying theme of this seminar

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

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. 2 Corinthians 9:5
- As the Scriptures say, "They **share freely and give generously** to the poor. Their good deeds will be remembered forever." 2 Corinthians 9:9
- 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.

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. In that case, when we evaluated faithfulness versus cheerfulness, we made the case that faithfulness was more important than attitude, if only one virtue could be expressed, 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. Therefore, faithfully giving regularly and, systematically is a step of obedience and a sign of our devotion.

We also said that the ideal would be to not only give regularly

and faithfully, but to give willingly and cheerfully. So faithful giving may be done out of a sense of duty, but even better is to do it with the right attitude. Our hearts' attitude is the primary focus of this module, including 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”.

1. According to biblestudytools.com, It 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 benefited and both the recipient and the giver are blessed.

A perspective on generosity (cont'd)

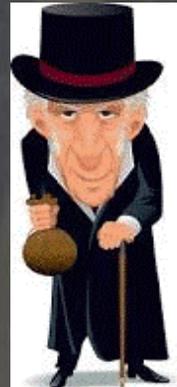
Seek "Haplotes" in addition to "Metadidomi"

- **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.
- Mediate 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 >

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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

Do you want to know a secret for increasing your generosity?



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

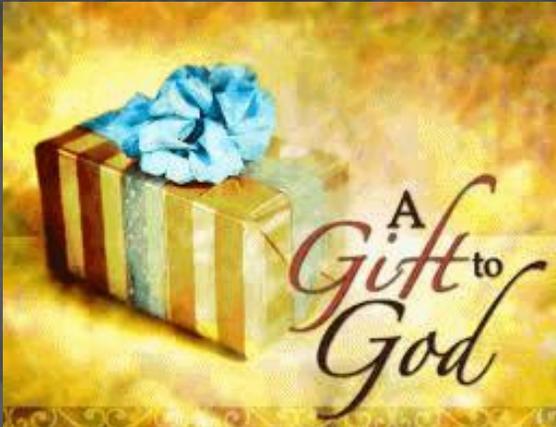
The secret is to create a tool for giving spontaneously, generously, and cheerfully



The secret is to make tools that are readily available for giving spontaneously, sacrificially, 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. 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. I first encountered the concept of a blessings fund through the teaching and life of Brian Kluth. He revealed this wonderful tool for practicing generosity.

The “Blessings Fund”

Money cheerfully set aside out of our margin and given to God today in order to bless others tomorrow



The “Blessings Fund”: 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 have it, in order to bless others at some point in the future. Let’s consider a Biblical model for this concept – the church at Macedonia.

The “Blessings Fund”

Important concepts

- Money set aside in advance
- From your margin (future use)
- Cheerfully and willingly given
- Once given, the money belongs to God
- Accumulates until opportunity arises



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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

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- They mixed their poverty with joy and the result was generosity
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- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians
 - Be intentional
 - Set their gift aside for future use
 - Do it cheerfully
 - Give from their surplus

The “Blessings Fund” Inspired by Brian Kluth

- 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.

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 you in person, through your church, another individual, anonymously?)**
 - **When will refills 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
- Teach others the concept so they too may be blessed

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)
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- Write down your plan for managing your Blessings Fund

Odisha's story

The fruit of blessing others



Stories from Odisha – 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



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)
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- Write down your plan for managing your Blessings Fund

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

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

MAXIMUM GENEROSITY

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

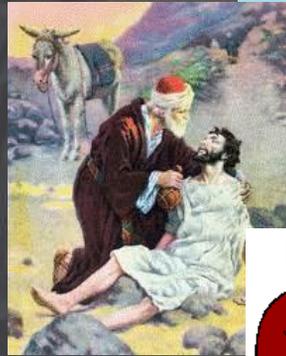
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3. Continue in this manner until you reach the highest amount

you can give cheerfully and willingly. That is your maximum generosity this time.

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: 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. A blessings fund can be a mechanism for doing that when we see a need.

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.

Ten Biblical principles about money and wealth

A survey of Scripture

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