

Mat 25:14 "For *the kingdom of heaven is* like a man traveling to a far country, *who* called his own servants and delivered his goods to them.

**Mat 25:15** And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

Mat 25:16 Then he who had received the five talents went and traded with them, and made another five talents.

Mat 25:17 And likewise he who *had received* two gained two more also.

Mat 25:18 But he who had received one went and dug in the ground, and hid his lord's money.

Mat 25:19 After a long time the lord of those servants came and settled accounts with them.

Mat 25:20 "So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.'

Mat 25:21 His lord said to him, 'Well *done*, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

Mat 25:22 He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'

Mat 25:23 His lord said to him, 'Well *done*, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

Mat 25:24 "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

Mat 25:25 And I was afraid, and went and hid your talent in the ground. Look, *there* you have *what is yours*.'

Mat 25:26 "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

Mat 25:27 So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

Mat 25:28 So take the talent from him, and give *it* to him who has ten talents.

Mat 25:29 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

Luk 16:10 He who *is* faithful in *what is* least is faithful also in much; and he who is unjust in *what is* least is unjust also in much.

Luk 16:11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*?

Luk 16:12 And if you have not been faithful in what is another man's, who will give you what is your own?

Luk 16:13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

**Luk 16:14** Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him.

**They derided him** - Or rather, They treated him with the utmost contempt. So we may translate the original words *εξεμυκτηριζον αυτον*, which literally signifies, in *illum emunxerunt* - but must not be translated into English, unless, to come a little near it, we say, they turned up their noses at him; and why! Because they were lovers of money, and he showed them that all such were in danger of perdition. As they were wedded to this life, and not concerned for the other, they considered him one of the most absurd and foolish of men,

Luk 16:15 And He said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God.

**Luk 16:15 (AMP)** But He said to them, You are the ones who declare yourselves just and upright before men, but God knows your hearts. For what is exalted and highly thought

of among men is detestable and abhorrent (an abomination) in the sight of God. [*I Sam. 16:7; Prov. 21:2.*]

**1Sa 16:7** But the LORD said to Samuel, "Do not look at his appearance or at his physical stature, because I have refused him. For *the* LORD does not *see* as man sees; for man looks at the outward appearance, but the LORD looks at the heart."

**Pro 21:2** Every way of a man *is* right in his own eyes, But the LORD weighs the hearts.

"worthy only of the most sovereign contempt, because he taught that spiritual and eternal things should be preferred before the riches of the universe. And how many thousands are there of the very same sentiment to the present day!"

### **Daniel 6:1-5 (NKJV)**

<sup>1</sup> It pleased Darius to set over the kingdom one hundred and twenty satraps, to be over the whole kingdom;

<sup>2</sup> and over these, three governors, of whom Daniel *was* one, that the satraps might give account to them, so that the king would suffer no loss.

<sup>3</sup> Then this Daniel distinguished himself above the governors and satraps, because an excellent spirit *was* in him; and the king gave thought to setting him over the whole realm.

<sup>4</sup> So the governors and satraps sought to find *some* charge against Daniel concerning the kingdom; but they could find no charge or fault, because he *was* faithful; nor was there any error or fault found in him.

<sup>5</sup> Then these men said, "We shall not find any charge against this Daniel unless we find *it* against him concerning the law of his God."

### **Luke 19:13 (NKJV)**

<sup>13</sup> So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.'

### **Acts 5:1-11 (NKJV)**

<sup>1</sup> But a certain man named Ananias, with Sapphira his wife, sold a possession.

<sup>2</sup> And he kept back *part* of the proceeds, his wife also being aware *of it*, and brought a certain part and laid *it* at the apostles' feet.

<sup>3</sup> But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and keep back *part* of the price of the land for yourself?"

<sup>4</sup> While it remained, was it not your own? And after it was sold, was it not in your own control? Why have you conceived this thing in your heart? You have not lied to men but to God."

<sup>5</sup> Then Ananias, hearing these words, fell down and breathed his last. So great fear came upon all those who heard these things.

<sup>6</sup> And the young men arose and wrapped him up, carried *him* out, and buried *him*.

<sup>7</sup> Now it was about three hours later when his wife came in, not knowing what had happened.

<sup>8</sup> And Peter answered her, "Tell me whether you sold the land for so much?" She said, "Yes, for so much."

<sup>9</sup> Then Peter said to her, "How is it that you have agreed together to test the Spirit of the Lord? Look, the feet of those who have buried your husband *are* at the door, and they will carry you out."

<sup>10</sup> Then immediately she fell down at his feet and breathed her last. And the young men came in and found her dead, and carrying *her* out, buried *her* by her husband.

<sup>11</sup> So great fear came upon all the church and upon all who heard these things.

### **1 Corinthians 4:2 (NKJV)**

<sup>2</sup> Moreover it is required in stewards that one be found faithful.

### **Titus 1:7 (NKJV)**

<sup>7</sup>For a bishop must be blameless, as a steward of God, not self-willed, not quick-tempered, not given to wine, not violent, not greedy for money,

#### **NOT For Hire**

- Keep good accounts.
- Live now as if you are famous – Don't give reason for scandal in the future

#### **Report income in such a way that you can confidently defend it.**

Expenditure should be accounted for the same. You should be able to confidently show how money was expended. Receipts are necessary!

**Finance can be a servant or master** (have a book keeper not a treasurer)

#### **1. Bank**

- 1.1. Open a Bank account in the name of Church.
- 1.2. Bank **all money received** and withdraw when required (this forms an auditable record).
- 1.3. Ensure set a policy for withdrawals from the account.

#### **2. Gifts**

- 2.1. Gifts (of cash) however received should be banked.
- 2.2. Gifts for specific purposes should only be used for the purpose specified.
- 2.3. Gifts of .....

#### **3. Assets**

- 3.1. Assets are owned by the entity (ie Church) and should not be used for the personal advantage of any individual.
- 3.2. Assets should be managed
- 3.3. A list of assets should be kept and checked every year.
- 3.4. Most assets have a finite life, when they are disposed of they should be removed from the list
- 3.5. A policy for how to dispose of assets once they have ceased to be useful for the church.
- 3.6. Real Estate assets should be held in the name of the Church ( the church board being responsible for its management). No individual should be the beneficiary of disposal of real estate assets.

#### **4. Budgeting**

- 4.1. Vision and planning must precede budgeting.
- 4.2. Budgets need to reflect the ministry plan.
- 4.3. People will give to support a vision.
- 4.4. Establish an annual cycle as well as a medium term (3-5 years) financial plan.
- 4.5. Develop this into a monthly cash flow budget.
- 4.6. Ensure good procedures and monitoring.
- 4.7. Communicate with those who spend monies.
- 4.8. Use standard policy to avoid continuing controversy.