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## 10 Biblical Principles for Prudent Financial Management for the Christian

Christians are called to be faithful custodians or trustees or stewards (not owners) of the manifold grace of God and that affects the way we see our possessions on earth. We must first acknowledge God's sovereignty in our lives and His enabling for us (Deut 8:18). We must also seek Him first in all that we do, and He will take care of our daily needs as He has said in Matt 6:33,34. Let us consider the following principles below.



### 1. God's Sovereignty and His Enabling for us

Deut 8:18 *"But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day."*

Moses reminded the Israelites soberly that God is the One who gave them health and strength to work, and they should be mindful of this lest they get too overconfident of themselves one day and forget the Lord in success or prosperity.

### 2. Seek God First in All our Vocation or Financial Ambitions/Goals

Jer 45:5 *"And seekest thou great things for thyself? seek them not: for, behold, I will bring evil upon all flesh, saith the LORD: but thy life will I give unto thee for a prey in all places whither thou goest."*



It is not wrong to have goals and aims in life but is it for self-glory or for the glory of God? We need to ask God to examine our motives and our hearts in all that we do. Is Christ preeminent or is He displaced in our lives as a result of this ambition?

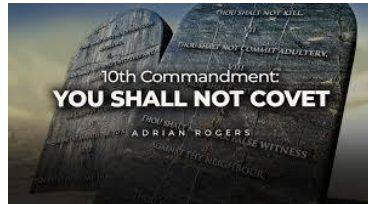
Here's Paul's experience in Acts 20:24, "*But none of these things move me, neither count I my life dear unto myself, so that I might **finish my course** with joy, and the ministry, which I have received of the Lord Jesus, to testify the gospel of the grace of God.*"

Paul did have an ambition, and that was to do Christ's work. There can be other ambitions like career goals and family aims, etc. but make sure it is right before the Lord and not contrary to His holy will for us.

### 3. Beware of the Spirit of Covetousness (or Self-Interest)

Luke 12:15 "*And he said unto them, Take heed, and beware of covetousness: **for a man's life consisteth not in the abundance of the things which he possesseth.***"

Beware that we measure ourselves or another by the physical assets that we own or possess for these are just temporal and this is not how God sees us, contrary to the world.



### 4. Cultivate a Heart of Godly Contentment and Satisfaction

1 Tim 6:6-10 "*But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*"

The presence of greed or avarice in our lives is the root of all sin and many have fallen into this snare along the way. Let us be vigilant against the wiles of the evil one. Learn to be content with what we have as given by the Lord.

### 5. Give Due Diligence and Industry in All that You Do



Prov 6:6-10 "*Go to the **ant**, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep.*"

1 Thess 4:11-12 "*And that ye study to be quiet, and to **do your own business**, and to work with your own hands, as we commanded you; That ye **may walk honestly** toward them that are without, and that ye may have lack of nothing.*"

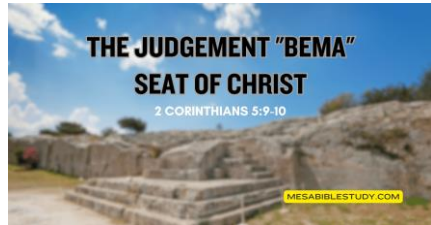
These passages warn us of indolence or laziness which can plague any one of us. Instead, godly industry and hard work brings blessings from the Lord, and with heart-work too.

## 6. Remember our Accountability to God One Day as Faithful Stewards of the Lord

1 Cor 4:1-2 *“Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.”*

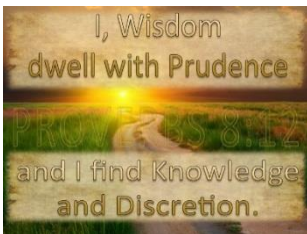
Consider the parable of the master who gave his servants 1, 2 and 5 talents of silver (Matt 25: 14-29). To the servants who multiplied what they were given, he said *“Well done, good and faithful servant”* but to the servant who did not, *“Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed.”*

**It is a grave reminder that we are all accountable to God one day before the *bema* and that sobering thought should cause us to be careful and responsible in our stewardship.**



## 7. Diversify your Possessions/Assets for Maximum Returns

Ecc 11:1-2 *“Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion **to seven, and also to eight;** for thou knowest not what evil shall be upon the earth.”*



There is a great need for godly prudence and **discretion in the marketplace where we apply sound principles to our stewardship too, and not put all our eggs in one basket of investment and face too much unnecessary risks in a fast changing and volatile world.**

## 8. Trust, Delight, Commit your Decisions to the Lord

Psa 37:3-5 *“**Trust** in the LORD and do good; dwell in the land and enjoy safe pasture<sup>4</sup> **Delight** yourself in the LORD and he will give you the desires of your heart<sup>5</sup> **Commit** your way to the LORD; trust in him and he will do this.”*



## 9. Honour God with Our Substance (whether time, talent, treasure) & Let the Lord Bless Us in His Own Good Time

Prov 3:9-10 *“Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vine will brim over with new wine.”*

We thank God for this promise, but we need to examine ourselves to ensure **sure we do all things out of a right motivation to put God first and not from a worldly or self-centered aim of getting more gains in return, for God knows our hearts.**



## 10. The Overriding Principle: Whatever You Do, Do It for the Glory of God

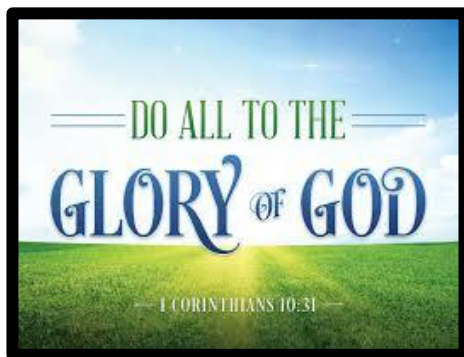
1 Cor 10:31 *“So whether you eat or drink or whatever you do, do it all for the glory of God.”*

**This is the most important overriding precept of life where the glory of Christ is the center of our lives and obedience to His Word is our pleasure and aim always.**

### Conclusion

In summary, **let us humbly recognize God’s sovereignty in our lives and with human responsibility too, and His enabling as we work and support our family and church (Deut 8:18). Seek God first in all our vocation or financial ambitions/goals (Jer 45:5) and not for selfish or temporal ends but invest in eternity in the kingdom of God. Honour God in daily personal and weekly corporate worship, devotion and prayer and with our substance (whether time, talent, treasure). Let the Lord bless us in His own good time (Prov 3:9-10). Finally, the overriding principle is: Whatever you do, do it for the glory of God (1 Cor 10:31)**

Jack Sin



## ***Salvation Testimony of Ruth Van Rin Hnem***



I was born into a Christian family and attended Sunday school class regularly as my grandma forced me to attend every Sunday. To me at that time, being a Christian was just a namesake (a so-called Christian) and there was no real happiness in my life. All my regular attendance at Christian activities were just a part of my carnal life and behaviour – there was no real peace nor satisfaction in my life.

In 2010 by God's higher hands, I was brought into another new family of Eld Habakkuk at Gilead Balm Home in Yangon. I gradually grew up physically and mentally, even to be a piano teacher, loved to be in the church singing and playing music. One day during Tingyan holidays (Burmese Buddhist Water Festival), Insein Biblical Presbyterian Church conducted a salvation camp and as Pastor Thawng Nei Bil taught about God's creation, the greatness of His love and the death and resurrection of Jesus Christ for us based on John 3:16, explaining how God the Creator loves us who are all sinners, the spirit spoke to my heart about God's love even for me who is one of the most miserable from human point of view. I became a new creature from that time and now I am truly convinced that I am not my own but His daughter and must live for Him alone!

Presently, I am involved in youth activities and teaching Sunday school children at Insein Biblical Presbyterian Church, Yangon. My life purpose has been changed to follow God's way only wherever I am. I am now praying to go to Singapore for my future as I want to be a useful godly woman in various ways including perhaps supporting a missionary in future. I pray that God will open a door for me as a domestic helper in Singapore and serve in Sovereign Hop BPC, perhaps even as an assistant in Sunday school or other areas of the church.

Thank you for your prayers and deep concern for me.

Yours in Christ,

*Ruth Van Rin Hnem*



Here are some encouraging testimonies from our brethren:

<p>Thank you, Pastor Sin, for your invitation and encouragement. Four years have passed in the blink of an eye. I have benefited a lot from this fellowship. Not only was my spiritual life edified, I learned to study the Bible in Chinese, and I also met brothers and sisters from China and Singapore. Previously there were also Canada, Hong Kong and Myanmar. Thank God for blessing us.</p> <p><i>Deaconess Teng Yu Yuet Evangel BP Church, Petaling Jaya, Malaysia</i></p>	<p>谢谢孙牧师的邀请和鼓励。转眼间已过了四年。我在这团契里受益良多。不但是我的灵命得以造就，学习用华文查考圣经，也认识了来自中国，新加坡的弟兄姐妹。之前还有加拿大，香港和缅甸的。感谢神赐福于我们</p> <p>幼玉姐妹 笃信圣经长老会宣信堂 八打灵再也，马来西亚</p>
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I am so glad my friend Sylvia (*living in Melbourne*) joined the Chinese Bible Study this evening.  
Here's her message to me: "Yeah, I'm full of appreciation to you. I learned more about God especially this time at the meeting."  
**Deaconess Sook Miun**  
Evangel BP Church

**Come and join us on every Sunday evening at 7pm via Zoom:**

**[Zoom ID:883 9662 4157 Passcode: 218178].**

**You do not need to be proficient in Chinese - we learn and grow together in God's Word.**



## Memory Verse

*Jas 5:16* Confess your faults one to another, and pray one for another, that ye may be healed. The effectual fervent prayer of a righteous man availeth much.

## Announcements

1. Welcome to our Worship Service! If you are here for the first time, do leave us your contact numbers in our guest book before you leave. Those who share the church vision to acquire a place of worship in due time, may designate your offerings to the SHBPC Church Building Fund.
2. Rev Matthew Yong brings us God's Word this morning on "***Discipline of Fervent Prayer [Jas 5:14-17]***", the quarterly series on "***Christian Disciplines in the Lord***".
3. Next Sunday, Pastor will preach on "***Discipline of Faithful Stewardship [Matt 25:14-30]***".
4. Sunday School classes after the worship service continue as follows:
  - The Attributes of God (Andrew Chong)
  - Studies in 2 Chronicles (Dr Kwong Leen)
5. Pastor and Angie will be away in Adelaide (1-10 May) ministering at Hope BPC. Rev Nathan (hp:97387097) will provide pastoral support during this period when needed.
6. Chinese Fellowship meets on every Sunday night at 7pm via Zoom with both local and overseas brethren. We have systematic studies on Old Testament Foundations and the 10 Commandments. Join us for a time of profitable learning. **[Zoom ID:883 9662 4157 Passcode: 218178]**.
7. Do send your prayer items to Pastor and join us for Church Prayer Meeting on Wed at 8pm via Zoom. The prayer list is available in church. [Zoom ID:863 7527 5431 Passcode: 625551].
8. Pray for:
  - Travels: Peter (26/4-15/5), Pastor & Angie (1-10 May), John Wong (3-23 May), Perry (17/4-16/5)
  - Daniel's medical diagnosis of high blood pressure condition.
  - Kin Hoong's management of heart and lungs condition.
  - Anthony's recovery from radiotherapy and lung cancer.
9. **Annual Church Camp** will be held on **June 11-14, 2024**, at **Lotus Desaru Beach Resort** on the theme "***Biblical Pathway for Church Growth & Health***". Rev David Khobal, Principal of Myanmar Theological Seminary, will be our Camp Speaker. Contact Dn Yue Kay (hp:97450311) or Dn Paul (hp:97314733) for more details and registration by **TODAY**.
10. Love gifts, Offering and Tithes to the Lord can be given in the following ways:
  - **Cheque** payable to **Sovereign Hope Bible Presbyterian Church** and mail to church address. (Kindly write the full name of the church as indicated.)
  - **Fund transfer** to Church **UOB** Account **392-308-825-1**
  - **PayNow** to Church UEN: **T19SS0116FSOV**

Kindly indicate "**Church Building Fund**" if you would like to designate towards this cause.