

THEME: FINANCIAL STEWARDSHIP FOR THE WEALTHY PLACE
TOPIC: GOD OWNS ALL – YOU ARE A STEWARD
TEXT: PSALM 24:1, HAGGAI 2:8, 1 CORINTHIANS 4:1-2, LUKE 16:1-2

INTRODUCTION

Have you ever paused to consider who truly owns everything in your life? Your money, your home, your time, even your talents? Our culture teaches us to say, “mine” from an early age, but Scripture paints a different picture. The foundation of a biblical view of finances begins here: God owns it all.

In the biblical context, stewardship refers to the responsible management and care of resources, talents, and possessions that God has entrusted to individuals. The concept is deeply rooted in the understanding that everything ultimately belongs to God, and humans are merely caretakers of His creation. This principle is evident from the very beginning of Scripture. In **Genesis 1:28**, God commands humanity to "fill the earth and subdue it; rule over the fish of the sea and the birds of the air and every creature that crawls upon the earth." This mandate establishes humanity's role as stewards of God's creation. *Everything we have belongs to God; we are stewards entrusted to manage His resources.*

Ownership in contrast to stewardship implies having full control and rights over something. However, the Bible consistently teaches that God is the ultimate owner of all things (**Psalm 24:1**)." This verse affirms that everything in creation belongs to God, and human claims of ownership are subordinate to His divine sovereignty.

Difference between Stewardship & Ownership

- A steward is someone who manages someone else's property. The Bible teaches us that our wealth, talent and time is not ours, but rather a gift from God. If we look at ourselves as stewards, rather than owners, then we begin to understand that all that we have is not actually ours.
- The Biblical principle of ownership involves recognizing that all that we have or will have ultimately belongs to God, and that He has entrusted us with these resources and responsibilities to steward for His glory.

Core Truth about Stewardship and Ownership

Ownership belongs to God; stewardship belongs to man.

1. Prosperity begins when you stop acting like an owner and start functioning like a manager.

Q: What practical difference does it make to see yourself as a steward rather than an owner?

2. God does not bless ownership mentality; He rewards stewardship faithfulness

Q: How does stewardship thinking affect spending, saving, and giving?

3. Stewardship determines allocation, multiplication, and promotion

Q: In what ways can ownership mentality hinder divine increase?

4. “What you don’t recognize as God’s, He will never increase in your hands.”

Q: What areas of your finances need to be consciously handed back to God?

Key Illustration – A bank manager does not own the vault, yet he controls millions. Authority comes from trust, not ownership.

Case Study – The Trusted Manager

A senior finance manager controls millions monthly but earns a modest salary. He is promoted repeatedly—not because he owns funds, but because he manages them faithfully.

Discussion Points Luke 16:10

God increases access before He increases ownership. Faithful stewards are promoted into larger trusts.

Q: Why does God emphasize faithfulness over volume?

Q: What areas of your finances need to be consciously handed back to God?

Action Step – Take inventory of your life today. Write down everything you typically think of as “yours” – home, money, job, time, skills. Then, prayerfully offer each item back to God, asking Him to guide you in how to steward it for His glory.

Conclusion

In summary, the biblical perspective on stewardship versus ownership emphasizes that while humans are called to manage and care for God's creation, ultimate ownership belongs to God alone. This understanding calls believers to live with a sense of responsibility, accountability, and purpose, recognizing that all they have is entrusted to them by God for His glory and the advancement of His kingdom.

DECLARATION

“Lord, I acknowledge ‘You’ as the Owner of all I have. I am a faithful steward.”