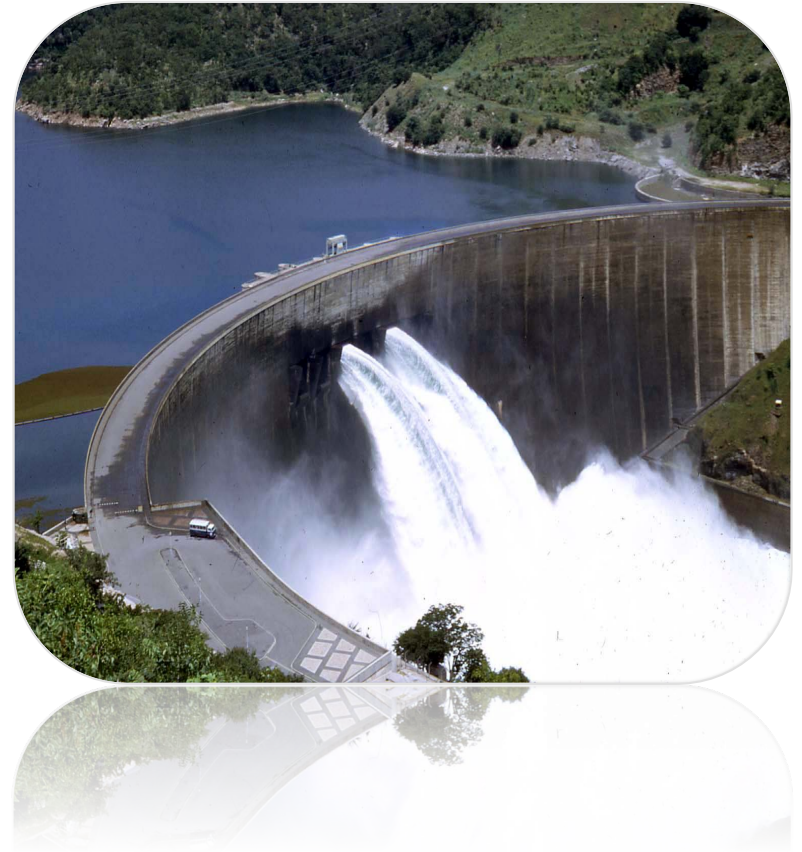


Opening the Floodgates of Heaven

Biblical Principles for our Finances



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Introduction

Even before we were married, Ellie & I started to tithe our income together, setting it aside for God each month before we did anything else. We earned very little (comparatively), we were planning our wedding and buying a house and it was very tempting to think, “We need every penny we can get!” and “We’ll never make ends meet!” However, without knowing much about tithing, we felt it was what God wanted us to do. Ever since, it has been an important part of our family life as we remember and thank God for all the blessings He showers on us. There were still times when we fretted and argued about money (or the apparent lack of it!) because we were trusting in ourselves and our means rather than in God’s grace.

The big test came when God called me to leave my job to go to Bible College. We had 3 young children, a mortgage, and all the normal expenses and we didn’t know how we were going to live. To begin with, we thought we would need to economise greatly and live frugally until we came to realise that this was not living by faith but by listening to the old voice of fear! We decided to trust God to provide for us and continued to live in the same way as before, including tithing every gift, grant, allowance or benefit we received. We were amazed at how good God is and how well he met not just our basic needs, but every need and quite a few wants! This was a breakthrough time for us and helped so much to set us free from the stress and worry of money.

Almost 25 years later, we continue to rejoice in God’s wonderful blessings to us and are delighted to be able to bless others in turn. I sincerely hope and pray that as you consider the principles outlined in this booklet, you will be strengthened to walk by faith into the abundant life that flows from God to us, when we step into His plan for our finances.

Neil Spencer

WHAT IF I AM IN DEBT?

I would suggest some simple steps to those who are in debt:

1. Seek help from a wise and mature believer you trust. Ask them to look at your finances, help you budget effectively and find the best way to pay off your debts. (Professional, Christian help is available if needed).
2. Tear up your credit cards if they have been the cause of your problems. As Christians we should neither be spending what we do not have nor trying to live above the standard of living that the Lord has provided for us. The scriptures teach us to live debt-free.
“Do not be a man who strikes hands in a pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.”
Proverbs 22v26
3. Begin to tithe what you can believe God for. Even if it is 50p a week still make it your top priority as an expression of your love and trust in God. In this way you begin to break the cycle of debt and poverty and enter the cycle of blessing.

Finally

God is a loving Father and desires to bless us financially and in every way. Generous giving is an opportunity to enter His cycle of blessing. It is also a test to reveal our hearts and to grow our faith in Jehovah Jireh, the Lord our Provider. If you're not giving in a systematic and committed manner to your local church, the storehouse of God, then take to heart the Scriptures teaching and begin immediately to give to the level that you believe God is asking of you and for which you have the faith.

Take a stand against the world, the flesh and the Devil by dethroning Mammon and exalting God in your life

If you've not given attention to your giving recently, then seek the Lord's direction once again. Beware of presuming that what He asked of you last year is what He's asking of you today. All our finances belong to God and we do not own a single penny; everything is His and of his own do we give Him. Truly the Floodgates of heaven are open to those who walk in faith and obedience, with hearts full of generosity and mercy.

May each of us excel in the grace of giving through the power and wisdom of the Holy Spirit.

A GOD OF BLESSING

The heart of God longs to bless those who put their trust in Him.

“Blessed is the man...who delights in the law of the Lord...He is like a tree planted by streams of water... whatever he does prospers.”

Psalm 1v1

God's desire is to prosper us in every way and that includes our finances. Throughout Scripture, from the abundance of creation, to the feeding of the five thousand, God has revealed that he desires to richly provide the needs of his people.

There are two equal and opposite traps we must be wary of falling into. Firstly we must not renounce material possession as 'worldly' and so expect very little from God. An attitude of unbelief resists the generosity he wants to bestow on us. I call this a 'poverty mindset', because it is rooted in a distorted view of God, and a false humility that believes poverty is more godly than abundance.

Secondly we must beware of assuming each of us should be financially rich. We need to have a revelation of our glorious inheritance in Christ and that our Father is abundant in generosity to His people, but this must be balanced with a revelation that we are also servants of God and all our resources are 'kingdom property' and at His disposal.

“You will be made rich in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God.”
2 Corinthians 9v11

To be blessed financially simply means that we will have all our needs met and an abundance left over to share with others.

This is his promise for every believer.

Wants or needs?

How do we discern what are 'wants' or 'needs' in our lives? There is no simple answer, and Scripture does not define it. The issue is one of the heart. We are to be free from the love of money and to genuinely desire to bless others materially. Only as we cultivate such a heart attitude through meditating on the promises of God and through prayer will we then be able to discern whether we have turned our 'wants' into 'needs' and so slipped into avarice. Not everyone, however, is called to live the same way and we cannot judge someone else's lifestyle because it is different from our own. Each one of us is answerable to God for the use of our own resources. Nevertheless we must be open to being challenged about our lifestyle. Our personal finances need to be accountable to trusted friends.

God's financial plan

There is no better financial advisor than the Lord Himself! His financial plan to bless us depends on us understanding and relying on his 'spiritual laws' that operate every bit as consistently as 'scientific laws' such as gravity. In fact God's promises are more reliable than anything else in all creation.

The key New Testament principle is this: we reap what we sow:

"Remember this: Whoever sows sparingly will reap sparingly, and whoever sows generously will reap generously." 2 Corinthians 9v6

The Spirit calls us to step out in faith by sowing before reaping. Sadly many Christians miss out on God's blessings because they are waiting to reap before they sow! Any farmer could tell them that it does not work that way, however sincere they might be! **Giving** precedes **blessing** just as **sowing** precedes **reaping**. It's a guaranteed spiritual law!

As we sow into the people and work of the Kingdom God is in some profound way 'released' to bless us generously. When we don't He is limited by our unbelief. When we sow with our finances we step into, what I call, the '**Kingdom cycle of blessing**', as set out below.

What a glorious promise! Can you see Paul's expectation of the cycle of blessing at work in their lives! Printed below are George Muller's words on the relationship between the command of the tithe under the Old Covenant and our call to walk by faith.

How much shall I give of what I receive?

The answer is the New Testament lays down no rule. It is left to the children of God to act according to the measure of knowledge and grace they have received. The appreciation of what God has done for them in Christ should guide them. However, if the Israelite was commanded to give the tenth of all he received, and that the Israelite, in addition to this, had many other expenses in connection with his being a worshipper of the true and living God, such as not sowing the seventh year, the going three times a year to the Lord's tabernacle or temple and so on; the believer in the Lord Jesus- who knows the power of his precious blood, shed for the remission of his sins, who has the whole revealed will of God in his hands, who has received the Holy Spirit and who is a partaker of the heavenly calling - should certainly not do less than the Israelite.

We should not say that because we are not Jews, and because no commandment is given, that therefore we may do less than the Jews. Far be this from him who knows the power of the precious blood of Christ!

My advice is this: if the reader has as yet but little knowledge and little grace, let him accordingly begin with a small percentage, yea, though it were ever so small a percentage, only let him be true to God, and put aside for him habitually as he may be pleased to prosper him. In this way blessing for the soul will be reaped, will be abundantly reaped, and soon will the desire spring up in the heart to increase the proportion of returns to the Lord. This way will more and more lead the heart to such a state to be only a steward for the Lord, and to be willing to stand with all we have and are before the Lord as his stewards.

George Muller

Before or after tax?

Many people worry about whether they should tithe the 10% before or after tax. The principle of 'firstfruits' (Proverbs 3v9-10) suggests that the tithe was given before anything else, including taxes. However, there is no legalistic position on this in scripture. Seek the Lord and be led by the Holy Spirit knowing that we are not to give under compulsion or reluctantly. Be led by the Spirit not driven by "oughts" or "shoulds".

Give according to your faith!

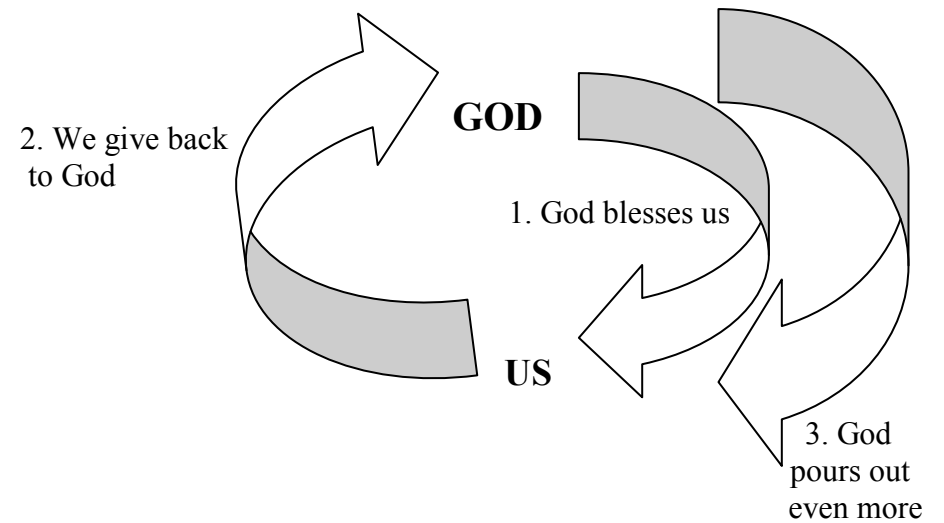
God does not enforce tithing today in the same way as He did under the Old Covenant, but to the Spirit filled believer who is seeking God's good pleasing and perfect will, the grace and blessing of giving will be revealed.

Obedient, trusting and generous giving is an opportunity to enter into God's cycle of blessing as we give according to the level of grace and faith operating in our lives. God is looking for us to develop hearts that are willing to go beyond what we 'could get away with'. For some there is little cost or sacrifice in giving 10%, 20% or for some an even higher percentage of their income. God is not concerned with the size of our gifts themselves but with the heart that lies behind them, (Luke 21v3,4) and this is evidenced by the degree to which our giving is both sacrificial and joyful.

Those to whom much is given much is expected and therefore the New Testament does not define a figure or percentage for our giving. It is to be an adventure of faith and a personal journey into the joy of sacrifice and generosity. As we start to give, even if we start with an amount smaller than 10%, the Spirit of God will increase our desire to give and our faith to believe God for the blessing He wants to pour out on us.

The apostle Paul put it this way in 2 Corinthians 9v6-8.

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided to give, not reluctantly or under compulsion for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need you will abound in every good work"



It is God's desire that each one of us will have a personal testimony of experiencing this cycle of blessing in our own lives. It is part of the abundant life he has for us and releases great joy and faith. People who walk in this cycle of blessing love to give generously because of the profound blessing they also receive!

Stewards of Kingdom resources

Everything we have belongs to God! We own nothing. It is all on loan.

"The earth is the Lord's and everything in it." Psalm 24v1

It is a popular misconception that if we give away 10% of our income then the other 90% is ours to spend as we wish. That simply is not true. All that we possess is His and we are merely stewards of it.

"Now it is required that those who have been given a trust must prove faithful." 1 Corinthians 4v1-2

God is looking for us to be faithful with our money, which means being yielded to the guidance of the Holy Spirit in every area of our finances. How we handle our finances is both an opportunity and a test. As I have already said, it is an opportunity to enter God's cycle of blessing, but it is also a test to see whether God can trust us with even greater riches.

“Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?. No man 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 can not serve God and mammon.”
Luke 16v11-13

A well travelled evangelist remarked that he thought one of the primary reasons England is not seeing revival is that the British church is not giving according to the principles of the Word of God. Maybe he is right. If we cannot be trusted with His finances why should God trust us with the far greater riches of his Anointing? How we handle our finances has a direct impact on the fruit borne through our individual lives and through our churches. For this reason alone I feel no embarrassment at speaking plainly about money, for there is so much at stake in how we handle it.

WHAT IS TITHING?

Tithing is the Biblical principle of giving to the Lord the first 10% of your income (tithe literally means ‘a tenth’). It is first mentioned in Genesis 14: 18-20:

“Then Melchizedek King of Salem brought out bread and wine; he was the priest of God Most High. And he blessed him and said: ‘Blessed be Abram of God Most High, Who has delivered your enemies into your hand.’ And he gave him a tithe of all.”

Abraham gave Melchizedek a tithe before the Old Testament Law had been written. Through it he was honouring the Lord’s priest with the first fruits of his possessions, and through his tithing he received a special blessing. Abraham knew about the ‘cycle of blessing’! Tithing therefore existed before Moses and was simply made ‘legal’ when it was set within the Law in Leviticus 27:30:

“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”

Tithing was a principle by which the Israelites were constantly reminded that God owned everything, and that the first fruits of their income was to be set aside for Him.

It is sometimes the case that people use their money to put pressure on leaders to do what they want. The tithe was given to the Priests and Levites to administer as they thought best. Tithes should be given unconditionally to the local church, whilst freewill offerings can be given to specific needs and causes.

As Larry Kreider writes: *“When we give an undesignated tithe, we are sowing a seed of trust. When we are not willing to give an undesignated tithe, we begin, even without knowing it, to sow seeds of distrust. Tithing is a test in trust, trust in our God and trust in those the Lord has placed in spiritual leadership over our lives.”*

WHEN TO GIVE?

The Lord teaches us to give out of the first fruits of our income, not out of the income we have left at the end of the week or month. Give systematically therefore in relation to the frequency of your income. If you are paid weekly, then tithe weekly, if monthly then tithe monthly, if on a contract basis then as soon as the contract fee is received. It is critical to give immediately and without delay. Satan is a past master at delaying our giving until he can convince us out of doing it at all!

HOW TO GIVE?

The Government in our country makes giving to charities very easy and encourages charitable giving with tax efficient incentives.

If you’re a taxpayer and sign once on a gift aid form, then all gifts made by you to that church/charity can have the tax reclaimed – a very simple system. When you give using the gift aid scheme the Government will add 25% to your gift if you pay tax at the basic rate:

£10 per month becomes £12.50 (£150 per annum)
£50 per month becomes £62.50 (£750 per annum)
£100 per month becomes £125 (£1500 per annum)
£500 per month becomes £625 (£7500 per annum)

Obviously it’s a principle of good stewardship to use our money as wisely as possible and the gift aid scheme multiplies our giving for Kingdom purposes!

The Old Testament storehouse was a 'shadow' or type of what was to come through Christ. There is therefore a strong argument that the local church is the New Testament equivalent of the storehouse. In the Age of the Spirit the local church is the primary context for the work and ministry of the Kingdom (**Ephesians 4v11-16**) and therefore it is to the local church that our tithe should be given. When we give to organisations and ministries outside of the local church then these offerings should not detract from the regular giving to the local church.

“Let the elders who rule well be counted worthy of double honour, especially those whose work is preaching and teaching.” 1 Timothy 5v17

The word 'honour' in the original Greek refers to financial giving, and this principle of taking good care of the spiritual leaders is also seen in Galatians 6v16.

“Let him who is taught the word share all good things with him who teaches.” Galatians 6v16

In Woodford Baptist Church, all the salaries for the pastors and other staff are paid from the tithes and offerings of the congregation.

As we give into the New Testament storehouse we are taking care of the material needs of God ordained leaders, resourcing the needs of the various ministries of the local church, supporting church members in hard times, and enabling the local church to give generously to mission at home and abroad.

The heart matters

Jesus taught in Matthew 6v21 that **“where your treasure is there your heart will be also”**

When we commit ourselves to tithe to the local church something happens in our hearts and we find that we become more connected to, and involved in the ministry of the church to which He has called us to belong. One of the reasons people feel that they don't really belong to their local church is because they have yet to sow into its ministry in a committed and sacrificial way.

Freewill offerings

Tithing was the principle form of giving in the Old Testament, but there was also a place for freewill offerings. Freewill offerings were gifts given over and above the tithe to specific needs. In Exodus 35 the Lord invited **“everyone who is willing”** to give to the furnishing of the tabernacle. This was the first recorded freewill offering and the response was so generous that Moses had to restrain the people from giving too much!

Robbing God

We begin to understand how important the tithing principle was to God when we read the prophet Malachi.

“Will a man rob God? Yet you have robbed me! But you say, ‘In what way have we robbed you?’ In tithes and offerings. You are cursed with a curse, for you have robbed me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in my house, and test me now in this, says the Lord of hosts, and see if I will not open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will rebuke the Devourer for your sakes, so that he will not destroy the fruit of your ground. Nor shall the vine fail to bear fruit for you in the field’ says the Lord Almighty.” Malachi 3v8-11

God was so serious about the tithe that to withhold it was to actually steal from God! What a horrific thought. God considered it his right and due from his people to receive the first fruits of all that He gave them. To disobey him in this way was to rebel against him and to act out of unbelief. Malachi prophesied that if they obeyed Yahweh and trusted Him with their possessions then the blessings would be overwhelming. As we know He is a God who longs to bless us abundantly. But if they disobeyed Him, then as they were in covenant with Him, their disobedience would open them to His anger and correction. By their disobedience they were giving the devourer, Satan, an access point into their lives to sow destruction.

Tithing in the New Testament

Although Jesus endorsed tithing (Matthew 23v23, it is not clearly taught as a New Testament command. In the Age of the Spirit in which we live the principle of the tithe is taken to a new level. Christ has come not to abolish the law but to fulfil it (Matthew 5v17) by writing the law on our hearts through the Holy Spirit. Not only that, but through the Spirit our righteousness is to exceed that of the Pharisees!

“For I tell you, unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven.” Matthew 5v20

The principle that the tithe embodied is therefore relevant to us today. God owns all our finances and material possessions. Not just the first 10% but the whole 100% is His. It is all “Holy” which means that it is all set apart for Him. We are to be led by the Spirit who will empower us to be a people who demonstrate His abundant love and generosity through our committed, generous, sacrificial and faith filled giving. The amount that we actually give is not prescribed in the New Testament but 10% is a good place to start. Aim to start with 10% knowing that this has been the baseline for God’s people for thousands of years and that those who have dared to take God at His Word and to test him in this have a wonderful testimony of His faithfulness and generosity.

We give our finances after much prayer and meditation. Never treat your giving as a light thing for as we have seen in Malachi God takes it very seriously indeed!

When we are obedient to the guidance of the Holy Spirit we open our lives to the wonderful riches of His blessings as promised in Malachi, but if we are disobedient and resistant to His leading then our sinful and unbelieving behaviour can act as a landing pad for Satanic influence in our lives. How we handle our finances has tremendous consequences for good or for evil.

HOW TO GIVE?

Giving Systematically

The Apostle Paul taught the Corinthians to give systematically

“On the first day of the week let each of you lay something aside, storing up as he may prosper that there be no collections when I come.” 1 Corinthians 16v2

The Corinthians gave weekly whilst the Israelites gave as soon as they brought in the harvest or once their lambs were born.

We need to give **immediately** and **systematically**, so that it becomes a godly habit pattern. Rather than going through a weekly or monthly struggle to give my tithe, I and many others have found it a great help to set up standing orders to pay out the tithe as soon as our income is received. In this way it really is the first fruits of your income and you simply budget without the first 10%(or whatever figure the Lord has led you to give).

Beware of giving only when the Spirit reminds you! It is so easy to be distracted or to listen to endless reasons why you could forego giving this month! I think this was exactly the case in Malachi and it explains why the Israelites were so astonished by Malachi's words. They had good intentions but there were always some personal needs that came before their tithe to God.

WHERE TO GIVE?

Once again there is no strict New Testament teaching on this, however Malachi’s prophecy is helpful once again. Malachi called the people **“to bring the tithes and offerings into the storehouse”**. The storehouse was the place where the material resources were kept to feed and supply the needs of the Priests and Levites who were responsible for taking care of the Temple and leading the worship of the people. In the New Testament, it is the pastors, apostles, prophets, evangelists, teachers and overseers who are called by the Lord to minister his word and to lead and equip the Lord’s people for works of service.