



## Bible Study on Finance

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- Why does every area of Christian ministry seem to be limited by a shortage of finance, when the Bible promises ample provision for His people?
- Why do Christians often spend a working lifetime repaying their mortgage, unable to give with full liberty to God's Kingdom? Why, when the Bible warns against debt and forbids the charging of interest? We are called to be stewards of God's resources. Surely there has to be a better way.

These were questions two people in Whakatane, New Zealand were independently asking God back in 1988. In reply God said:

“My people should pool their resources and cast lots to pay off each other's mortgages. Some people will not be ready for this”

Bible study and financial investigation by a research team revealed astonishing results from this simple instruction. Twelve months later Liberty Trust, a registered charitable trust, commenced with 122 people, families, and churches, each committed to giving \$20 per week. Some of these were sponsorships for solo parents, missionaries, or churches. Since then, financial results have fully proven God's word. Even greater is to come.

God has been revealing a series of continuing revelations from His Word, the Bible. We would like to share some of these as a brief Bible study.

## A. CHRISTIAN DEBT

### A.1 *Should a Christian Ministry be involved with Money?*



That was the first question we were asked. Read 1 Timothy 6 verse 10.

What is “the root of all kinds of evil”? (4 words)

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Jesus taught extensively on the use of money, and summed it up in John 17 verses 13 – 16 that we should live “*in the world*” but not live “*of the world*”.

What did he mean? \_\_\_\_\_

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Read also Romans 12 v 2. That verse is well worth memorising.

Do you believe that we can live “in the world” yet not conform to its value system?

Yes / No

### A.2 *Should a Christian be in Debt?*

Should a Christian be in debt, and (by inference) should a Christian be lending?



Romans 13 v 8 “owe no man anything” is often quoted to support the teaching that Christians should not borrow. We need to read the verse in its context. Read verses 1 to 7! You will find Paul is not teaching about money at all. Instead, he is talking about honouring the authorities in our nation, and obeying the laws, e.g. taxation, traffic laws.

There is nowhere in the Bible where borrowing or debt is condemned. In fact nowhere does God even address the borrower, or would-be borrower. Instead we have verses that encourage lending, such as Psalm 37 v 26, Psalm 112 v 5, and Matthew 5 v 42. In fact, Deuteronomy 15 v 8 **instructs us** to lend to “the poor”! Are those who are in debt “poor”?

Lending was common in Bible times. We know this because there is frequent teaching that all lending to fellow Israelites was to be interest-free. However the Bible also teaches that we must forgive the debt if the debtor cannot pay (Matt 6 v 12).

Is there anything wrong then with borrowing?

Read Proverbs 22 v 7b: “the borrower is servant [slave] to the lender”.

What does this tell us about the **relationship** between these two persons?



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Is possible to show perfect love to our neighbour (Lev. 19 v 18, Mark 12 v 30-31) when we are in debt to that person? Yes / No

### **A.3 Should a Christian Borrow a Mortgage from a Bank?**

God warns us in Proverbs 22 v 7 (above) that the creditor is ‘yoked’ to the debtor in a relationship of **inequality** (bondage). The clearest warning that we are not to have such an **unequal relationship** is 2 Corinthians 6 verse 14:



*“Do not be unequally yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness?”*

Financial debt yokes the borrower to the lender. Obviously in all bank lending relationships there will be unequal ethical standards between borrower and lender, and no forgiveness. The Bible principle of equality in relationships is there for a good reason.

### **A.4 How can a Christian Borrow?**

How then can a Christian buy a house or a business if he should not borrow from a person or a bank? What is God’s answer for His people? – More on this later.



What about renting a house? Does the same principle of borrower and lender apply to renting? Yes/ No

Should the Christian borrow from their church? We thought so at first. Then we realised “No” because the same principle of Proverbs 22 verse 7b will apply, and the loving relationship with the borrower will be affected, possibly even destroyed.

While we were praying together one night God suddenly spoke to us on a new subject we knew nothing about – the Storehouse.

## **B. THE STOREHOUSE**



Read Malachi 3 v 10:

*“Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out such blessing that you will not have room enough to receive it.”*

## B.1 What was the Storehouse?

What do you think is the meaning of “the Storehouse” in Malachi 3 verse 10?



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(The Bible’s answer may not be what you have been taught. We were surprised also.)

Malachi 3 v 10 is God’s rebuke for the failure of the Israelites to obey a previous commandment in the Bible, which was obviously well known to Malachi’s listeners. “Where was it?” we asked.



The principal commandments on tithing are found in Deuteronomy 14 verses 22 to 29. Verse 28 states:

*“At the end of every three years you shall bring all the tithe of that year’s produce and store it in your towns.”*

The words: “store it” stood out to us. Was this the original commandment that linked to Malachi’s term “storehouse”? Everything lined up.

The KJV says, “... *thou shalt lay it up within thy gates*”. The term “within thy gates” referred to the civil community leadership of that town (Proverbs 22 v 22, Ruth 4 v 1-2). The Storehouse was therefore a community-based food store for Israel’s tithes, administered by community leaders for their citizens.

## B.2 My House

Does the term “My house” in Malachi 3 v 10 refer to the storehouse in the Jerusalem temple, the equivalent of today’s church? Let’s have a look:



The first time the phrase “My house” appears in the Bible is in Numbers 12 verse 7. The context is the deeply felt jealousy of Aaron and Miriam of their brother’s God-given ministry. Read verses 1 to 7. God answered from the pillar of fire:

*“If there is a prophet among you, I the Lord make myself known to him in a vision and I speak to him in a dream. Not so with My servant Moses. He is faithful in all **My house**. I will speak with him plainly, and not in dark sayings.”*



Did the term “My house” refer to the tabernacle tent, (the equivalent at that time of the temple)? If not, then what did it mean? \_\_\_\_\_



The second time is during God’s Covenant with David in 1 Chronicles 17 verses 11-14. Verse 14 is a prophecy about Christ:

*“And I will establish him in **My house** and My kingdom forever, and his throne shall be established forever.”*



What do you think the term “My house” means here? \_\_\_\_\_  
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Both verses used the term “My house” to refer to God’s complete Kingdom upon this earth. Malachi 3 v 10 uses the same Hebrew words.



Hebrews 3 verses 1-6 provides the final commentary on the term “My house” when referring to Numbers 12 verse 7 (above). The passage concludes:

*“Christ was faithful over **God’s house** as a son. **And we are His house** if we hold fast our confidence and pride in our hope.”*

*“Bring the whole tithe into the storehouse that there may be food in **My house**”* (Mal 3 v 10) is referring to nothing less than provisions for **God’s entire Kingdom**.

### ***B.3 Who was the Storehouse for?***



Every walled town or city had its own storehouse. Who were the people groups it was stored for? (See Deuteronomy 14 verse 29.)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

In other words this storehouse was for the four classes of people who had no inherited share in family land. It was a system of compulsory taxation for social welfare that was administered by the civil authorities (not the religious leaders). The only portion of the tithes that actually went to the temple was a tenth of the Levite’s share of the tithe. (See Nehemiah 10 v 37 – 38, Numbers 18 v 26.)

### ***B.4 Support for Christian Workers***

Today compulsory taxation for social welfare takes care of some financial needs of three of the people groups above, but where will the support for our community Levites (full-time church workers) come from? Tithing to churches for the support of our clergy, church programs and outreach is essential.

### ***B.5 What is the Function of a Storehouse Today?***

Today we are seeing many Christian aid agencies establishing storehouses in third world countries. The function of these is to provide capital in order to establish low-cost cottage industries and avoid the exorbitant interest charged by moneylenders. These are community co-operatives. Credit Unions are one example.

Another example of a storehouse is the practice followed in Bible times, and by many cultures still to this day, where families contribute and support in every way the younger

generation to buy homes and set up in business. They in turn support the older generation, both financially and socially. Each family member within the extended family has an important part to share in the support of each other. In fact, Paul instructed in 1 Timothy 5 verse 8:



*“If anyone does not provide for his relatives and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”*

As proof of the success of this Bible principle, many of the richest families in America are Jewish. They still follow the Bible principle of “storehouse” for members of their family. As a result, each new generation is established financially with a rich heritage of support. Indians, Greeks, and Chinese – many other cultures also practice this principle.

We are convinced that both family and community storehouses were and still are God’s key plan for finance for the extension and fulfillment of God’s Kingdom.

### **B.6 Sowing and Reaping**

Jesus explains in the Parable of the Sower that we reap a multiple of **what we sow**. (Matthew 13 verse 23)



If we sow only in the spiritual can we expect to reap in the natural (and visa versa)? See Galatians 6 v 7-8. Yes / No

Galatians 6 v 9 teaches “in due season we shall reap”. Yet the ‘world’ wants it’s needs satisfied now. “Buy now – Pay later” is the cry of credit card companies, banks and many retailers. And we are tempted. Those who succumb not only miss the blessings of sowing but they get locked into becoming a servant to the lender.

We receive many requests from people who need their loan immediately. Often they have sown spiritually into God’s Kingdom for years but did not realise that the Bible principle applies to the natural as well as the spiritual.



When we sow into a bank, who is blessed? \_\_\_\_\_

When we sow into the Storehouse, who is blessed? \_\_\_\_\_

### **B.7 Stewardship**



Jesus taught in Matthew 25 verses 14 – 30 that we are stewards of resources that God has entrusted to us to invest for Him into His Kingdom. He is seeking fruit that will last.



What is a steward? \_\_\_\_\_

What resources has God left with us? \_\_\_\_\_

Why has he invested in us? \_\_\_\_\_

Will the Storehouse assist us to be better stewards? Yes/ No

## **B.8 Equipping the Saints for Works of Service**



Ephesians 4 verses 11 - 12 teach that God has given the Church ministries to prepare God's people for works of service. The Storehouse will be a key ministry to equip Christians to be better stewards of His resources, by releasing them from the bondage of mortgage interest. Isn't that good news!

## **B.9 God's Timetable**

God has been progressively revealing that He wants His people out of debt to the world. Is there an event coming soon? - We don't know. We do know that our work in providing interest-free mortgages is not "the end". It is merely a means to an even greater end: God's Storehouse. God is revealing His plan to establish storehouses in His name worldwide, as part of His plan of finance for His Kingdom.

## **C. OUR GOD IS A GOD OF COMMUNITY**

What connection do Israel's Old Testament Storehouses have with the coming Kingdom of God? It doesn't seem obvious to link the two.

All of God's major New Testament principles were foreshadowed in the Old Testament. For example, Christ's crucifixion was the fulfillment of the sacrifice of the Passover lamb when the Israelites left Egypt. Christians call the Passover lamb a 'type', looking forward to the sacrifice of the Son of God.

In the same way, tithing into the community storehouse was a 'type', looking ahead to the community of God's people in this age assisting each other financially through the Storehouse, and even greater, to the coming Kingdom of God.

God chose and created a **PEOPLE** through Abraham when He said:

*"I will make you into a great nation and I will bless you ...and all peoples on earth will be blessed through you."* Genesis 12 verses 2-3

And: *"I will keep you and will make you to be a covenant for the people and a light for the Gentiles."* Isaiah 42 verse 6

Even all the blessings promised by Moses in return for obedience to God's law (Deut 28) including tithing, were made corporately to **His people**, not to individuals.



The Jerusalem Church certainly understood God's principle of community and shared generously with one another (Acts 4 v 32). But don't forget God also calls us to be individually responsible as stewards of the resources He has given (Matt 25 v 14 - 30).

## **C.1 The Bible Principle of Community**

Our God is a Community-minded God. This is beautifully expressed in 1 Peter 2 v 5, 9:



*“You also, like living stones, are being built into a spiritual house, to be a holy priesthood, offering spiritual sacrifices acceptable to God through Jesus Christ.”*

*“But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of Him who called you out of darkness into His wonderful light.”*



Look up Galatians 6 v 10. What did Paul describe this family as?

the \_\_\_\_\_ of \_\_\_\_\_ See also Eph. 2 v 19.

### **C.2 Communion**

Even Christ’s command to keep the sacrament of communion was a symbolic reminder to us (1 Cor. 11 v 26) that God wants us to be a community. The Oxford dictionary defines communion as “the act of sharing or holding in common”. Biblically those who share communion together form a community, a light to the world. Communion symbolises God’s covenant with His people. His people share communion as one people, with Him.



*“From Him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.”* Ephesians 4 v 16

*“Christ loved the Church (God’s chosen people) and gave Himself up for her to make her holy, cleansing her by the washing with water through the word, and to present her to Himself as a radiant Church, without stain or wrinkle or any other blemish, but holy and blameless.”* Ephesians 5 verses 25b - 27

### **C.3 God’s plan to release the floodgates of Heaven for His Church**

The Storehouse is God’s plan of provision to equip His saints for the work of His ministry. It is God’s resource for His Church; a loving community, supporting one another as we grow into Him. It is His provision for the end time harvest. That’s why we are excited.

Liberty Trust is only one example of a storehouse ministry. It is the Bible principle itself that will become recognised, understood and applied by God’s people. This, we believe is a key step in the fulfillment of so many Bible promises regarding provision for God’s people, and the answer to the prayer of those two intercessors in 1988.

God’s plan is that Christians pool their resources into the Storehouse. Then we will see the fulfillment of such conditional promises as Malachi 3 verse 10:



*“Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out such blessing that you will not have room enough to receive it.”*