

# GIVING & INVESTING: Keys to Building Kingdom Wealth

UNDERSTANDING FAITH, OUR FINANCES  
AND GOD'S SUPERNATURAL ABUNDANCE

BY JAMES BAKER

**F**inancial knowledge may not sound like something Christians should spend time discussing, but according to the Bible, the exact opposite is true. In fact, mature believers must understand the correlation between their faith and their financial knowledge. I want to answer some key financial questions, equipping you with some timeless biblical truths and proven principles of wealth building.

A friend recently told me the story of a church she attends that is financially prosperous, known for its lavish generosity. In fact, other churches look to this congregation for financial help.

The wife, the co-pastor of the church, is a former manager of one of the top accounting firms in the country. She knows the numbers of the church to the penny.

At another church this same friend used to attend, the pastors lost their home, ministry dollars disappeared that were for specific activities, and the pastors struggled in both personal and ministry finances.

My friend said both sets of pastors were great people and moved in spiritual authority. What made the difference? Financial knowledge. And this isn't just true for ministries; it's true for everyone.

Why do some doctors and lawyers retire broke while some schoolteachers and factory workers retire wealthy? What made the difference? Financial knowledge.

You see, you are the cause of your wealth. God is the source, but you are the cause. Your money is just the side effect of your

mindsets, habits and actions. If kingdom wealth building could be reduced to an equation, that equation would contain three parts: God, money and you.

God is unchanging, so that part of the equation remains constant. Money is neutral—neither good nor bad. Money only amplifies the character of whoever controls it. If someone is generous and gets more money, the increase will only amplify their generosity. If someone is greedy and gets more money, the increase will amplify the greed that was already there.

That leaves you. You are the only part of the equation that can change. You can learn timeless biblical truths and proven financial principles. You can renew your mind. You can take action and invest wisely. You can develop habits that result in wealth. And you can do all of this *with* God and for the *right* reasons.

You see, biblical prosperity is not about toys and trinkets; it's about influence and impact. It's about blessing, not possessing. You cannot fill up someone else's cup if your pitcher is empty. You cannot "go into all the world" if you cannot afford to go to the store. Let me say it again: God is the source of your wealth, but you are the cause.

## How Important Is Financial Knowledge?

Jesus tells a parable in Matthew 25 about how money works in the kingdom of God. It is about a man who entrusted his servants with different amounts of money, which they were



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I don't know many 30-year-olds with that much saved.)

Let's say that individual saves about 10% of their income each month, or \$400 per month, and they get a 10% return. If they do this until they retire at age 65, they will have \$3,052,672. How many of you wish you had a time machine?

Now, let's say this person, through their financial knowledge, could increase their savings rate and investment return by 20%. That means their savings went from \$400 per month to \$480, and their investment return moved from 10% to 12%. But look at the dramatic change in results when compounded until retirement. It went from about \$3 million to over \$6 million.

That's an example of the potential cash value of financial knowledge. It's worth a literal fortune. It can mean the difference between financial freedom and security and having to work to pay bills in your old age. How much money has a lack of financial knowledge cost you? Nobody said it better than this: “If you think [financial] education is expensive, try ignorance”—Andy McIntyre.

### **Should Christians Focus on Money?**

Focus on money—no. As Christians we seek vision, not provision. Of course, Scripture warns us about “the love of money” (1 Tim. 6:10). But many Christians are more afraid of money than they are the mark of the beast.

The answer to abuse and misuse is not ignorance; it's stewardship. A good steward is simply someone who manages the property that belongs to another. Say this with me: “God is the owner; I am His money manager.”

Stewardship in Jesus' Parable of the Talents was not simply about maintaining what we've been given or worse yet, devouring it. Stewardship is about multiplying and increasing what we've been given for the master, Jesus Christ. Everything that gets stewarded in the kingdom multiplies and increases—that's how we know we are stewarding it.

Here is a simple principle from the Bible: Multiplication starts from something, not from nothing. When Jesus multiplied the food for the 5,000 men

to take, invest and multiply.

The parable begins with these words: “For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one” (v. 14-15a, ESV).

In this usage, a “talent” was not a gift or ability; it was a unit of money. Let's say each talent represents \$1,000. One servant received \$5,000; another \$2,000 and the third received \$1,000. But why would Jesus—who apparently was not a socialist—give different amounts to different people? We find the answer to that question in the last part of verse 15: “To one he gave five talents, to another two, to another one, to each *according to his ability*.”

Different servants were entrusted with different amounts of money “according to their ability.” So, if you want to steward more resources for the King and His kingdom, you will need to increase your ability. You need to increase your financial knowledge, which acts as a ceiling that limits the growth of your wealth. As you raise your financial knowledge, you

raise the ceiling of what's financially possible for you.

When I first received that revelation, it opened my eyes. I hope it fills you with hope and a feeling of empowerment as well.

Go ahead and finish this sentence, “My people are destroyed for lack of ...”

» “Money.” No.

» “Time.” Nope.

» “Faith.” Not it either.

God said, “My people are destroyed for lack of *knowledge*” (Hos. 4:6).

And when it comes to money, 95% of us were never taught the financial knowledge necessary to build wealth and freedom. “Every prudent man acts with knowledge, but a fool flaunts his folly” (Prov. 13:16).

If you aren't clear on the tangible value of financial education or knowledge in your life, this quick exercise should prove it: The average 30-year-old in the United States has \$47,000 saved for retirement. (Don't worry if you have significantly less than that; I want you to see the difference financial knowledge can make.

and all their families, He started with more than nothing. He didn't just say a prayer and then all of a sudden, "Poof!"—fish sandwiches appeared out of thin air. Rather, He took a little boy's lunch of five loaves and two fishes and performed the miracle of feeding the thousands.

When Elisha encountered a widow in 2 Kings 4, she told him her husband had died, and his creditor was about to take her sons as his slaves to pay off her husband's debt. When Elisha asked her what she had in the house, the first word that came out of her mouth was "Nothing." That's what the enemy always causes people to focus on: what they can't do and what they don't have.

But the widow went on to say she did have one small jar of oil. Elisha instructed her to use it, and as she followed his instructions, it multiplied supernaturally. God can't do anything with what you don't have. God can't help you with what you can't do. Quit telling Him what you can't do and what you don't have. Would you please tell Him what you do have?

The Lord could bring a 1,000:1 natural or supernatural multiplication factor to your life tomorrow. Guess what? One thousand times zero is still zero.

Stewardship is about giving God something to bless. God puts His supernatural on stewardship as much as He does on generosity. We often hear in churches that if you will sow generously, you will reap generously, and that is true—it's in the Bible (2 Cor. 9:6). But too often, we don't see the other side of it: stewardship.

If God is going to put His super on your natural—your natural must have its act together. If you want to steward more resources for God and His kingdom, you need to be faithful with what He has already put in your hand.

### Is Hope a Financial Strategy?

If you're like most Christians, you weren't taught in the church anything about money except tithes and offerings. I'm not blaming anyone; we only teach the knowledge we have.

Maybe you grew up in a family and were told to go to school, get a good job and work hard for your money. But you were never taught how to

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have your money work for you. Catch that distinction: You were taught how to *work hard for money* but you were never taught how to have *your money work for you*.

You see, when it comes to money, there are two paths: The path of earned income or the path of passive income. These are two completely different ways money comes into your life. In other words, you can work for money, or money can work for you. On one path you get paid only for what you do; on the other path you get paid no matter what you do. As someone once said, "If you don't find a way to make money while you sleep, you will have to work until you die."

Financial freedom occurs when the income from your investments is greater than your living expenses so you don't have to ask money for permission to obey God or do what's in your heart. It's about being able to finance your life mission with passive income. And that kind of passive income doesn't happen by accident.

I saw a cartoon that showed a group of executives sitting around a table at their annual board meeting. It read, "What if we do nothing and something magical happens?"

It's funny because it's ridiculous—a group of executives wouldn't sit around doing nothing and hope business takes off. They wouldn't rely on something magical to happen. They would strategize, plan and take action to ensure their goals would be met.

For Christians, we can easily substitute the word "miraculous" for "magical." We can't make sure we have a right relationship with God and then sit around and think, *What if we do nothing and something miraculous happens?*

James 2:26b (GNT) says, "Faith without actions is dead." Faith is important, yes. Our relationship with and trust in God is indeed vital. But we can't sit back and hope for a miracle. We must take action.

Nobody drifts into spiritual abundance—and no, hope is not a financial strategy.

### Why Do Many Christians Fail to See a Multiplied Return on Their Giving?

We all know the passage about tithing from Malachi, but most never notice the full context. Here is the first part: "Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open *the windows of heaven* for you and pour down for you a blessing until there is no more need" (Mal. 3:10, ESV, emphasis added).

Most Christians have tried to "tithes and offering" their way to prosperity. As I will show you, this route will not lead you to wealth. But without generosity, you won't build wealth with God. Generosity is half the equation.

Here's the rest of the passage: "I will rebuke the devourer for you, so that it will not destroy the *fruits of your soil*, and your *vine in the field* shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts" (Mal. 3:11-12, emphasis added).

"Windows of heaven" is a metaphor for rain.

The Bible calls your giving a "seed." But your seed includes your giving and investing.

Our giving "opens the windows of heaven" so the rain can fall upon our land, but Malachi also talked about "fruits of your soil" and "vine in the field." God has to have something planted on earth for the rain to fall upon. Your giving opens up the windows of heaven, but if there is nothing on earth for the rain to fall upon, it cannot multiply and increase.

That is kingdom investing. We need the supernatural activity of heaven (our giving), but we also must have fruits and vines (our investing)

planted on earth, or the rain has nothing to bless. Unless you are in the top 1% of wage earners, you cannot earn and save your way to wealth. You cannot give your way to prosperity. It must multiply through investing.

I've got some good news for you: Some of you have been giving with the right heart for years, and there is abundant rain ready to pour on your life. The storm clouds of heaven are gathered over your finances. Now, just plant some seeds on the earth by investing. That is good news!

In the Bible, the only people who heard, "Well done, good and faithful servant" (Matt. 25:21, 23) before they died were stewards who invested their master's money and multiplied it (Parable of the Talents). The ones who didn't invest were called "wicked and slothful" (Matt. 25:26).

Part of your stewardship is to become an investor who multiplies. Faithfulness with money in many of Jesus' parables wasn't just about giving; it was about multiplying your money. Investing done right is not a get-rich-quick scheme. But not investing is a get-poor-slow scheme. The kingdom involves both giving and investing.

And investing doesn't need to be complicated. There are a few proven financial principles you need to know to be a successful investor that are simpler than you might have imagined. ◀

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» Discover how to shave 30 years off your retirement plan.

» See what it looks like for God to put His "super" on your "natural."

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