

NEW WINE DISCIPLESHIP PROGRAMME

BIBLICAL ECONOMICS

Give · Save · Invest
A Journey from Genesis to Revelation

Wednesday Evening Session
Student Outline · 7:40 – 9:00 pm

“For where your treasure is, there your heart will be also.”
Matthew 6:21 (NIV)

Name: Tayo Oyinlola

Date: 29 April 2026

PART 1 What Is a Disciple?

A disciple is not merely someone who believes in Jesus. A disciple follows Him, learns from Him, and becomes like Him in every area of life — including finances.

James 1:22 (NIV) “Do not merely listen to the word, and so deceive yourselves. Do what it says.”

We are called to be DOERS of the Word. Discipleship reaches into our bank accounts, our savings, and our financial decisions.

God’s Purpose from the Very Beginning

Genesis 1:28 (NIV) “Be fruitful and increase in number; fill the earth and subdue it.”

- **God’s very first command was about** productivity, multiplication, and stewardship.
- **When we are fruitful and manage our finances with wisdom and generosity**, we bring God great joy.
- **Financial obedience is** an act of worship that delights the heart of God.

The Early Church — Spirit-Filled Generosity

Acts 2:44–45 (NIV) “All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.”

Acts 4:34 (NIV) “There were no needy persons among them.”

When disciples are truly filled with the Holy Spirit and walking in obedience, their finances are transformed. The result: no one was in need.

REFLECTION: What would change in your financial life if you began treating it as an act of discipleship?

PART 2 The Foundation — God Owns Everything

Before we discuss giving, saving, or investing, we must settle this foundational question: Who actually owns what you have?

Psalms 24:1 (NIV) “The earth is the Lord’s, and everything in it, the world, and all who live in it.”

Deuteronomy 8:18 (NIV) “But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant.”

Luke 16:10–11 (NIV) “Whoever can be trusted with very little can also be trusted with much... if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Key Truths

- **We are** stewards, not owners. We manage God’s resources on His behalf.
- **Every skill, talent, opportunity, and income is** a gift from God.
- **How we handle money is** a stewardship test — faithfulness in finances opens Kingdom doors.
- **Our giving, saving, and investing should reflect** gratitude, not ownership.

REFLECTION: If you truly believed everything you own belongs to God, what would be the first thing you'd change?

PART 3 Pillar One — GIVE

The Tithe & First Fruits

Leviticus 27:30 (NIV) “A tithe of everything from the land... belongs to the Lord; it is holy to the Lord.”

Proverbs 3:9–10 (NIV) “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing.”

Genesis 14:20 (NIV) “Then Abram gave him a tenth of everything.”

Malachi 3:10 (NIV) “Bring the whole tithe into the storehouse... ‘Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven.’”

- **The tithe (10%) is** a declaration of covenant loyalty — God is Lord over my income.
- **First fruits means giving God** the FIRST portion, not the leftovers.
- **Abraham gave before the Law existed** — the tithe is an act of love, not just law.
- **God’s challenge in Malachi:** the ONLY place in the Bible where He says ‘Test me.’

Jesus on Giving

Matthew 6:1–4 (NIV) “When you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

Matthew 6:19–21 (NIV) “Do not store up for yourselves treasures on earth... but store up for yourselves treasures in heaven... For where your treasure is, there your heart will be also.”

Luke 6:38 (NIV) “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap.”

- **Give in secret** — the only audience that matters is God.
- **Every act of generosity is** a Kingdom deposit in heaven.

- **The measure you use** is the measure God uses back.

The Widow's Mite — Giving Out of Love

Mark 12:43–44 (NIV) “Truly I tell you, this poor widow has put in more than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on.”

2 Corinthians 8:5 (NIV) “They gave themselves first of all to the Lord, and then by the will of God also to us.”

Jesus measures giving by proportion and love, not by amount. The widow gave more than all the rich because she had already given HERSELF to God first.

One thing I will do this week to give more faithfully:

PART 4 Pillar Two — SAVE

Joseph in Egypt — The Biblical Model of Saving

Joseph received a God-given plan: save 20% of the harvest during 7 years of plenty to prepare for 7 years of famine.

Genesis 41:34–36 (NIV) “Let Pharaoh appoint commissioners... to take a fifth of the harvest of Egypt during the seven good years. They should collect all the food... to be used during the seven years of famine... so that the country may not be ruined by the famine.”

Genesis 41:57 (NIV) “And all the world came to Egypt to buy grain from Joseph, because the famine was severe everywhere.”

Four Insights from Joseph

- **01 Saving is God-inspired wisdom**, not a lack of faith. The plan came through a God-given dream.

- **02 Save systematically** — 20% consistently, every year, in seasons of abundance.
- **03 Build margin before crisis** — 7 years stored provided for 7 years of famine.
- **04 Your margin is your ministry** — Joseph’s savings fed the whole world. Your reserves become your capacity to serve others.

Proverbs on Saving

| **Proverbs 21:20 (NIV)** “The wise store up choice food and olive oil, but fools gulp theirs down.”

| **Proverbs 6:6–8 (NIV)** “Go to the ant... it stores its provisions in summer and gathers its food at harvest.”

| **Proverbs 13:11 (NIV)** “Whoever gathers money little by little makes it grow.”

| **Proverbs 13:22 (NIV)** “A good person leaves an inheritance for their children’s children.”

- **Saving is a mark of wisdom**, not fear. Proverbs calls the saver wise and the consumer of everything a fool.
- **Consistency beats size** — little by little, faithfully, over time builds lasting reserves.
- **Multi-generational thinking** — a good person plans for their children’s children.

Saving is not lack of faith — it is God-given wisdom. Faith is not presuming on God’s provision when He has given us the ability and resources to prepare.

My current emergency fund covers approximately ____ months of expenses.

One step I will take to begin saving more faithfully:

| PART 5 Pillar Three — INVEST

The Parable of the Talents — Matthew 25:14–30

A master entrusts large sums of money to three servants before going on a journey. A talent = approximately 20 years of wages. This is serious stewardship.

Matthew 25:16–17 (NIV) “The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more.”

Matthew 25:21 (NIV) “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!”

Matthew 25:24–27 (NIV) “I was afraid and went out and hid your gold in the ground.’ His master replied, ‘You wicked, lazy servant!... you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.’”

Five Principles of Biblical Investing

- **1 God entrusts resources to you** — you are the manager, He is the owner. Investing is managing His assets faithfully.
- **2 Capacity is given, not equal** — each according to his ability. Your starting point is God’s assignment for you.
- **3 Put it to work immediately** — ‘he went at once.’ No delay. Productive deployment is expected and urgent.
- **4 Multiplication is honoured** — ‘I will put you in charge of many things.’ The reward for faithful growth is more Kingdom responsibility.
- **5 Inaction is condemned** — ‘You wicked, lazy servant.’ Burying what God gives you is unfaithfulness, not humility.

The master’s minimum requirement was bank interest. Jesus is saying: at minimum, earn a return. Fear is not an acceptable reason to bury your potential.

REFLECTION: Are you investing the resources God has given you, or burying them out of fear? What is one resource — financial or otherwise — where God is calling you to put it to work?

One step I will take to invest what God has given me:

PART 6 The Three Uses of Money

A complete biblical disciple handles money in all three ways. These three pillars are not competing — they work together as one framework.

| GIVE | SAVE | INVEST |
|--|--|---|
| Start: 10%+ (the tithe) — Key verse: Matthew 6:21 Model: Tithe & First Fruits Lev 27:30 · Prov 3:9 — Purpose: Worship. Break greed. Fund the Kingdom. | Target: 20% consistently — Key verse: Proverbs 21:20 Model: Joseph in Egypt Genesis 41 — Purpose: Wisdom. Build margin. Prepare for future seasons. | Target: Multiply faithfully — Key verse: Matthew 25:21 Model: Parable of the Talents Matthew 25:14–30 — Purpose: Stewardship. Multiply. Grow Kingdom capacity. |

REFLECTION: Looking at Give, Save, and Invest — which is most developed in your life right now? Which needs the most growth?

PART 7 Where Your Treasure Is

Matthew 6:21 (NIV) “For where your treasure is, there your heart will be also.”

Jesus says the heart FOLLOWS the treasure — not the other way around. How you handle money in all three areas (giving, saving, investing) literally shapes what you love and care about.

Three Diagnostic Questions

- **GIVING:** What does where your money goes say about what you truly value?
- **SAVING:** Are you saving with wisdom and generosity, or hoarding in fear?
- **INVESTING:** Are you putting God’s resources to work in faith, or burying them?

Matthew 6:24 (NIV) “No one can serve two masters... You cannot serve both God and money.”

Hebrews 13:5 (NIV) “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

The antidote to materialism is not poverty — it is the presence of God. When we know He will never leave us, we no longer need possessions to feel secure.

PART 8 Why Disciples Give, Save & Invest

These are not rules to follow. They are the motivations of a heart transformed by grace.

- 1 LOVE FOR GOD

Matthew 22:37–38 “Love the Lord your God with all your heart... This is the first and greatest commandment.”

- Giving, saving, and investing are love made practical.

- 2 GRATITUDE FOR GRACE

2 Corinthians 9:15 “Thanks be to God for his indescribable gift!”

- God gave His Son. How can we hold back from Him?

- 3 KINGDOM INVESTMENT

Matthew 6:33 “Seek first his kingdom and his righteousness...”

- Every financial decision is a Kingdom decision.

- 4 TRUST IN GOD’S PROVISION

Philippians 4:19 “My God will meet all your needs according to the riches of his glory in Christ Jesus.”

- This promise was spoken to givers. Giving is faith in action.

- 5 HEART TRANSFORMATION

Matthew 6:21 “For where your treasure is, there your heart will be also.”

- Giving breaks greed. Saving builds discipline. Investing builds faith.

- 6 FAITHFUL STEWARDSHIP

Matthew 25:21 “Well done, good and faithful servant!”

- The goal is not wealth. It is faithfulness with whatever God entrusts.

The greatest financial achievement is not dying rich — it is hearing: “Well done, good and faithful servant.”

THE FULL CIRCLE

Give · Save · Invest

Memory Verse

“For where your treasure is, there your heart will be also.”
Matthew 6:21 (NIV)

My Three Commitments This Week

Before you leave tonight, write one concrete step in each area that you will take this week.

| Pillar | My commitment this week | By when |
|--------|-------------------------|---------|
| GIVE | | |
| SAVE | | |
| INVEST | | |

Closing Prayer Focus

- **Thank God for** the power to get wealth (Deuteronomy 8:18)
- **Repent of** any financial unfaithfulness — overspending, under-saving, fear-based inaction, or lack of generosity
- **Commit to** one step each in giving, saving, and investing
 - **Ask for** wisdom to be a faithful steward of all God entrusts

- **New Wine Discipleship Programme**

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