

45 DAYS OF STEWARDSHIP

Faithfully Managing What God Entrusts

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"Moreover it is required in stewards that one be found faithful."

— 1 Corinthians 4:2 (NKJV)

FOREWORD

This devotional was born out of a deep conviction — that the Church of Jesus Christ is standing at a defining moment in history. God is calling His people to rise, not merely in worship and prayer, but in the practical, daily exercise of faithful stewardship. We are living in an era when the resources of heaven must find expression through the hands, time, gifts, and finances of consecrated believers.

For too long, the word 'stewardship' has been confined to the annual giving campaign or the budget meeting. But stewardship is not a programme — it is a posture. It is the posture of a man or woman who understands that everything they possess — every breath, every talent, every moment, every coin — belongs to God and must be managed for His glory.

What you hold in your hands is not simply a devotional. It is a forty-five day journey into one of the most transformative truths of Scripture: that we are not owners, we are managers. And every manager will one day give an account to the Owner.

I have written these pages out of personal encounter. The Lord has taken me through seasons of abundance and seasons of deep constraint, and in every season, the question was the same: 'Timilehin, will you be faithful with what I have placed in your hands?' This devotional is my answer — and I pray it becomes yours too.

Do not rush through these pages. Take each day slowly. Let the Word settle. Let the prayer rise. Let the action step become a point of genuine obedience. By the time you reach Day 45, my prayer is that you will not look at your life the same way again.

May God, who entrusted His own Son to redeem this world, count you faithful and may the returns of your stewardship resound into eternity.

Grace and peace,
Pastor Timilehin Idowu
Worship Nation International Church

INTRODUCTION: THE STEWARD AND THE MASTER

Before the first morning of your forty-five-day journey begins, you must settle one foundational question: Who do you work for?

The answer changes everything. When a man believes he works for himself, he hoards. He grips. He consumes. He calculates every decision based on personal advantage. But when a man understands that he is a steward — a manager entrusted by Another — he is liberated from the tyranny of self-preservation. He gives freely because he knows the supply is not his own. He serves generously because the assignment is not his invention. He invests wisely because the resources belong to a Master whose portfolio is unlimited.

The parable of the talents in Matthew 25 is the lens through which these forty-five days will be viewed. Three servants. One master. Different measures of trust. And a day of reckoning that rewarded faithfulness — not ability, not personality, not talent alone — but **faithfulness**.

You are one of those servants. The question is not whether you have been given much or little — the question is what you are doing with what you have been given. The servant with five talents and the servant with two both received the same commendation: 'Well done, good and faithful servant.' Faithfulness is the currency of the Kingdom.

Over the next six weeks, we will move through six dimensions of stewardship: the foundation of stewardship, stewardship of time, stewardship of talents and gifts, stewardship of finances and resources, stewardship of life and character, and finally, eternal stewardship — understanding that the decisions we make today cast shadows into eternity.

Approach each day with an open Bible, a quiet spirit, and a willing heart. Keep a journal beside you. Write down what the Spirit speaks. The action steps at the end of each devotional are not optional extras — they are your obedience points. Faith without corresponding action is dead (James 2:17).

The journey begins with you on your knees — and it ends with you standing before your Master, hearing those most coveted words ever spoken: 'Well done.' Let us begin.

WEEK 1

FOUNDATION OF STEWARDSHIP

Understanding who owns it all and why that changes everything.

DAY 1 | EVERYTHING BELONGS TO GOD

"The earth is the Lord's, and everything in it, the world, and all who live in it."

— **Psalm 24:1 (NIV)**

The most revolutionary declaration you can make in your life is not about your dreams, your ambitions, or even your faith. It is this: I own nothing. Not your house. Not your car. Not your career achievements. Not your children. Not your intellect. Not the money in your account. Every single thing you call 'mine' was entrusted to you by the One who made it — and the One who made it retains ownership over it forever.

This is not a theology of poverty. It is not a call to abandon responsibility. It is a call to the deepest form of freedom available to a human being — the freedom of the steward. When you know that the Master owns everything, you are released from the crushing burden of protection, of accumulation, of fearful hoarding. The Owner carries the ultimate responsibility; you carry only the assignment.

Think of how differently Joseph managed Pharaoh's grain when he understood it wasn't his (Genesis 41). Think of how Daniel stewarded influence in a pagan empire when he knew his appointment came from heaven (Daniel 6). Their effectiveness was rooted not in personal ownership but in divine assignment. They were managers — faithful, creative, courageous managers.

Today, walk through your home. Touch the walls. Stand in your kitchen. Look at your children. And say out loud: 'Lord, this is Yours. I am only the steward.' This simple declaration is where every faithful steward begins.

 **ACTION:** Walk through your home or workspace and consciously acknowledge God's ownership over each area — say it aloud if you can. Write down one thing you have been treating as permanently yours that you need to release back to God's Lordship.

 **PRAYER:** Father, I acknowledge today that I own nothing in my own right. Everything I have — my home, my health, my family, my finances, my gifts — belongs to You. I release the grip of ownership and take up the joy of stewardship. Teach me to manage well what You have entrusted to me. In Jesus' name, Amen.

DAY 2 | THE STEWARD'S IDENTITY

"So then, let every person be accountable to his master. This is how one should regard us, as servants of Christ and stewards of the mysteries of God."

— 1 Corinthians 4:1–2 (ESV)

Identity determines behaviour. When you know who you are, you know how to act. The apostle Paul understood this with striking clarity — he identified himself not as an entrepreneur, not as a celebrity preacher, not as a religious professional, but as a servant of Christ and a steward of the mysteries of God. His identity was tied not to what he owned but to what he had been entrusted with.

A steward in the ancient world was not a slave in the lowest sense, nor a free man in the fullest sense. He was something in between — a trusted manager who operated with significant authority because his master had granted it. He could sign contracts, oversee servants, manage property, and make decisions. But every decision was made in the name of the master and on behalf of the master's interests.

This is your identity, beloved. You are not a victim of your circumstances. You are not a product of your background. You are a trusted manager of God's estate. Your address, your body, your relationships, your calling — all of these are the 'properties' assigned to your stewardship. And the Master has given you authority to manage them well.

The requirement, Paul says, is faithfulness. Not success as the world defines it. Not impressive results. Not growing numbers. Faithfulness. The question God will ask is not 'How much did you accumulate?' but 'How faithful were you with what I gave you?'

 **ACTION:** Write a brief personal mission statement as a steward — not as an employee, not as an owner, but as someone entrusted by God with a specific assignment. What has God put in your hands, and what is your responsibility toward it?

 **PRAYER:** Lord Jesus, I receive my identity as Your steward today. I do not need to perform for approval or accumulate for security — I simply need to be faithful. Show me the specific areas of my life that are under Your management through me, and help me to honour that trust. Amen.

DAY 3 | THE MASTER'S RETURN

"After a long time the master of those servants returned and settled accounts with them."

— **Matthew 25:19 (NIV)**

Every steward lives with an awareness that the master will return. This is not a fearful thought — it is a focusing thought. The awareness of accountability is one of the most powerful motivators a steward possesses. It transforms ordinary days into preparation. It turns routine decisions into acts of faithfulness. It makes the mundane sacred.

The servants in Matthew 25 were given their talents 'and went on a journey.' The master left. There were no daily check-ins, no performance reviews, no supervisory emails. Just the assignment, the resources, and the expectation that when the master returned, there would be something to show for the time in between.

Notice that the wicked and lazy servant did not squander the talent — he buried it. He was paralysed by fear, by a distorted image of the master, by the lie that playing it safe was the same as being faithful. It was not. Inaction in the face of entrusted resources is a form of unfaithfulness.

The master is coming back. Perhaps not today, perhaps not tomorrow — but He is coming. And when He does, He will settle accounts. This is not meant to produce anxiety — it is meant to produce purposeful, joyful stewardship. Every day is a gift, and every gift is an opportunity to multiply what has been entrusted to you.

 **ACTION:** Imagine you will stand before God in one year and give account of how you managed this season of your life. Write down three specific changes you would make, starting today, in light of that coming moment.

 **PRAYER:** Heavenly Father, I live my life in the light of Your return. Help me not to bury what You have given me out of fear, laziness, or distraction. I want to invest boldly and wisely, so that when You come, there will be a return on the trust You have placed in me. Keep me ever mindful that I am living in borrowed time, managing borrowed resources, for Your eternal glory. Amen.

DAY 4 | FAITHFULNESS IN SMALL THINGS

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."

— **Luke 16:10 (NIV)**

God's economy works differently from the world's economy. The world fast-tracks the talented, the connected, and the fortunate. God fast-tracks the faithful. And faithfulness always begins at the smallest possible level — the level that most people overlook, dismiss, or resent.

It was a shepherd boy who tended his father's flock faithfully in the fields of Bethlehem who became the king who expanded Israel to its greatest territorial extent. It was a young Hebrew servant who managed Potiphar's household faithfully who became the administrator of the most powerful nation on earth. David and Joseph did not start with thrones — they started with sheep and service. And God watched how they handled the small thing before He trusted them with the great thing.

What is the small thing in your hands right now? Perhaps it is a job that feels beneath your education. Perhaps it is a ministry role that seems invisible. Perhaps it is a small income that barely covers your needs. The temptation is to wait for something bigger before you start being faithful. But faithfulness is not activated by the size of the assignment — it is activated by the quality of the heart.

Do the small thing with great care today. Arrive early. Do the work thoroughly. Treat the small opportunity as if the Master Himself were watching — because He is.

 **ACTION:** Identify one small area of your life where you have been "waiting for something bigger" before taking it seriously. What is one step of faithfulness you can take in that area today?

 **PRAYER:** Father, forgive me for despising small beginnings. Forgive me for treating the ordinary with carelessness and waiting for the extraordinary to become diligent. I choose today to honour You in the small things — knowing that it is in the small things that character is built and calling is prepared. Make me faithful in the little, so You can trust me with much. Amen.

DAY 5 | STEWARDSHIP AS WORSHIP

"Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God — this is your true and proper worship."

— **Romans 12:1 (NIV)**

We have often drawn a sharp line between the 'sacred' and the 'secular' — worship happens on Sunday mornings; work happens Monday through Saturday. The Word of God absolutely demolishes this false boundary. True worship, Paul insists, is the offering of your whole self — your body, your time, your mind, your gifts, your productivity — as a living sacrifice on the altar of God's purposes.

This means that the way you handle your finances is worship. The way you invest your time is worship. The way you deploy your talents is worship. The care with which you manage your health, your relationships, your words, your influence — all of it is an act of worship, or it is not. There is no neutral ground in the steward's life.

The word 'worship' in its Old Testament root means 'to bow down, to serve.' To serve God with your whole life is to worship Him with your whole life. The businessman who conducts his transactions with integrity is worshipping. The mother who pours her gifts into her children with prayerful intentionality is worshipping. The teacher who prepares lessons with excellence because she knows she is investing in future generations is worshipping.

Stewardship elevates every arena of life. It transforms Monday mornings into moments of holy service. It makes the boardroom as sacred as the altar. May you live this day as a worshipper in every space you occupy.

 **ACTION:** Choose one regular weekday activity — work, parenting, household management, or finances — and this week, approach it explicitly as an act of worship. What would that look like practically?

 **PRAYER:** Lord, I bring my whole life to You today — not just my Sunday, not just my tithe, not just my prayer time. I lay my body, my work, my gifts, and my resources on Your altar. May every hour I live be an act of worship, and may my stewardship be the sweetest song I ever sing to You. Amen.

DAY 6 | THE DANGER OF FORGETTING

"But remember the Lord your God, for it is he who gives you the ability to produce wealth."

— **Deuteronomy 8:18 (NIV)**

Moses' warning to Israel in Deuteronomy 8 is one of the most sobering passages in Scripture. He told them, essentially: 'You are going into a land flowing with milk and honey. Your barns will be full. Your herds will multiply. Your silver and gold will increase. And in that moment, there is a danger more deadly than any Canaanite army — the danger that you will forget.'

Prosperity, ironically, is one of the greatest tests of stewardship. In scarcity, we tend to hold God's hand tightly. In abundance, we tend to let go and begin to believe the lie that our own power and the strength of our own hands has produced this wealth. The moment a steward begins to feel like an owner is the moment the soul is in danger.

The antidote to forgetting is intentional remembrance. This is why God instituted the Sabbath — to interrupt the cycle of productivity and remind Israel that rest is as sacred as work, and that the One who sustains is greater than the one who labours. It is why the tithe existed — a regular, rhythmic reminder that the harvest came from God's rain on God's land, managed by God's people.

In your own seasons of increase, be most intentional about gratitude, generosity, and worship. The richer the season, the more deliberate the remembrance must be.

 **ACTION:** Write a list of five things you have achieved or received in the last year, and beside each one write: 'This came from God.' Then take a moment to genuinely thank Him for each one.

 **PRAYER:** Lord, I choose to remember. I remember that You gave me my mind, my strength, my opportunities, my connections, and every resource I have ever managed. I will not take credit for what You have done. Keep my heart humble in every season of abundance, and may I always trace every blessing back to Your generous hand. Amen.

DAY 7 | A WEEK OF FOUNDATION

"Unless the Lord builds the house, the builders labour in vain."

— **Psalm 127:1 (NIV)**

You have spent six days laying the most important foundation a steward can lay — the foundation of understanding. You know now that God is the Owner. You know that you are a manager with a specific assignment. You know that the Master will return and that there will be a settling of accounts. You know that faithfulness begins in small things, that stewardship is an act of worship, and that the greatest danger in seasons of blessing is the forgetting of God.

This seventh day is a day of reflection and consolidation. In the pattern of creation itself, God built into the rhythm of life a day to stop, survey the work, and declare it good. On the seventh day of each week of this journey, you are invited to pause, revisit the week's themes, and let the truths become roots rather than mere ideas.

Stewardship without a solid foundation will not survive the storms of pressure, temptation, and the seductive whisper of self-sufficiency. But stewardship built on the bedrock of divine ownership — on the unshakeable conviction that God is the ultimate Master and we are His trusted servants — this stewardship will produce fruit that remains.

As you close Week One, ask yourself: 'Have I truly surrendered the ownership claim over my life? Am I ready to manage with the diligence that the Master's assignment deserves?' Let the answer come from your gut, not your good intentions.

 **ACTION:** Review your journal entries from Days 1–6. Which truth has impacted you most deeply? Write a one-paragraph commitment statement — not a resolution, but a covenant — about how you will live as a faithful steward going forward.

 **PRAYER:** Father, I do not want to build on sand. I choose to build my life on the unshakeable truth that You own everything and I manage it. As I close this first week, I ask You to cement these truths deep in my spirit. Let them govern every decision I make in the weeks ahead. I am Yours — all of me. Use me faithfully. Amen.

WEEK 2

STEWARDSHIP OF TIME

Redeeming every moment for purposes that outlast the moment.

DAY 8 | TIME: YOUR MOST IRREPLACEABLE RESOURCE

"Teach us to number our days, that we may gain a heart of wisdom."

— Psalm 90:12 (NIV)

Money lost can be recovered. Relationships broken can be healed. Opportunities missed can sometimes return. But time — time once spent is gone forever. You cannot borrow tomorrow's hours to replace today's waste. You cannot rewind the clock and reclaim the morning you spent in distraction. Every second that passes is a second that has joined the vast and permanent reservoir of the past.

Moses, who wrote Psalm 90, had watched a generation waste forty years in the wilderness because of unbelief. He understood viscerally what it meant to lose time — not as a philosophical concept but as a devastating reality. His prayer, 'Teach us to number our days,' was not the musing of an old man — it was the desperate petition of a leader who had seen what aimless, unstructured time could cost an entire nation.

To 'number your days' means to live with an awareness of your mortality — and therefore with an urgency about your purpose. It does not mean anxiety. It does not mean frantic busyness. It means clarity. When you know that your days are finite, you become very selective about how you spend them.

Today, you have been given 86,400 seconds. They are already in your account. They cannot be carried over to tomorrow. The question is not whether you will spend them — you will. The question is whether you will spend them with intention, with purpose, and with an awareness that every moment managed well is an offering to the God who gave it.

 **ACTION:** Track your time honestly for one full day — write down what you actually do hour by hour. At the end, evaluate: which hours were invested in things of lasting value, and which were consumed without intention?

 **PRAYER:** Lord, I confess that I have not always treated time as the sacred gift it is. I have wasted mornings, lost evenings, and let weeks pass without fruitfulness. Teach me to number my days. Grant me a heart of wisdom that knows the difference between busyness and fruitfulness, between activity and accomplishment. Redeem my time, Lord. In Jesus' name, Amen.

DAY 9 | REDEEMING THE TIME

"Be very careful, then, how you live — not as unwise but as wise, making the most of every opportunity, because the days are evil."

— **Ephesians 5:15–16 (NIV)**

The phrase 'making the most of every opportunity' in the original Greek is 'exagorazo ton kairon' — literally, 'redeeming the time.' Exagorazo was the word used for buying a slave out of slavery, paying the full purchase price to set them free. Paul is saying: buy your time back. Rescue it from waste, from distraction, from aimless consumption. Pay the price of discipline and intentionality to make your time truly yours — and truly God's.

The days are evil, Paul warns. Not just in a moral sense, but in the sense that they are hostile to purpose. Every day comes with a thousand competing demands, a hundred trivial distractions, and a dozen opportunities for your time to be stolen before you even realise it is gone. The scrolling. The idle conversation that adds nothing. The procrastination disguised as preparation. The entertainment consumed not for rest but for escape.

The wise person has a plan for their time before the day begins. They know what matters, they prioritise it first, and they guard it jealously. This is not rigidity — it is stewardship. A budget does not restrict your money; it tells your money where to go. A schedule does not restrict your time; it tells your time where to go.

Redeem your time today. Decide before the morning what the morning will be used for. Decide before the evening what the evening will produce. Make your time a stewardship offering, purchased back from the forces that would waste it.

 **ACTION:** Create a simple time budget for tomorrow: list your top three priorities for the day and block time for each one before you open social media, email, or entertainment. Follow it and report back in your journal.

 **PRAYER:** Father, I want to redeem my time. I want to buy it back from distraction, from fear, from procrastination. Give me the wisdom to plan my days with Your purposes in mind, and the discipline to honour those plans. Let no hour be wasted that could have been an offering. In Jesus' name, Amen.

DAY 10 | THE SABBATH PRINCIPLE

"There remains, then, a Sabbath-rest for the people of God; for anyone who enters God's rest also rests from their own work, just as God did from his."

— **Hebrews 4:9–10 (NIV)**

We live in a culture that has declared war on rest. Productivity is the supreme virtue. Busyness has become a badge of honour. The person who sleeps less, works more, and takes no holidays is celebrated as the model of success. And into this culture, the Sabbath principle speaks like a voice of holy rebellion: rest is not the enemy of productivity; rest is the rhythm of faithful stewardship.

God did not rest on the seventh day because He was tired. He rested because the work was complete and it was good. He rested as an act of lordship — surveying what had been made and declaring it worthy. The Sabbath He built into creation was not a concession to human weakness; it was a declaration of divine priority. One day in seven belongs to ceasing, to being, to worshipping the One from whom all fruitfulness flows.

A steward who does not rest is a steward who is trying to produce without replenishment. A machine run without maintenance will eventually break down — often catastrophically and always at the worst possible moment. Your body, your mind, your spirit require regular rhythms of rest to function at the level God intends. Neglecting rest is not faithfulness — it is a form of presumption.

Build Sabbath rhythms into your stewardship of time. This may look different for different people — the principle is the priority of regular, intentional rest. One day. Every week. Not a day of guilt and religious obligation, but a day of genuine refreshing, worship, and delight in the goodness of God.

 **ACTION:** Evaluate your current rhythms of rest. Do you have a genuine, regular Sabbath? If not, what is one practical step you can take this week to protect time for rest and worship?

 **PRAYER:** Lord, I receive the gift of rest. I choose to stop striving and enter Your rest — trusting that the world will not fall apart in the hours I am not managing it. Forgive me for running without replenishing, for producing without pausing, for treating rest as laziness. Build Sabbath rhythms into my life, and let those rhythms become a testimony to the watching world that there is a God who sustains what He builds. Amen.

DAY 11 | PRIORITIES AND THE TYRANNY OF THE URGENT

"But seek first his kingdom and his righteousness, and all these things will be given to you as well."

— **Matthew 6:33 (NIV)**

There is a relentless pressure in every human life to allow the urgent to crowd out the important. The crisis of today suffocates the priority of tomorrow. The phone call demands immediate attention while the long-term investment sits neglected. The inbox fills while the Bible gathers dust. The squeaky wheel gets the oil — and the wheel that matters most is left to rust.

Jesus' command to 'seek first' is a command about sequencing. It is not saying that the practical things don't matter — He has just finished talking about food and clothing and basic human needs. He is saying: put the Kingdom first in the ordering of your attention, your energy, and your time, and everything else will fall into its proper place.

The person who prays first produces more than the person who skips prayer to get more done. The person who meditates on God's Word before opening email thinks more clearly about the emails they open. The person who keeps the Lord at the centre of their schedule does not find themselves at the end of the week wondering where the time went — they know exactly where it went, because they gave it with intention.

Set your priorities by the Kingdom's values, not the world's emergencies. Not every urgent thing is important. Not everything that shouts loudest deserves your first attention. Let the Lord determine the order of your day, and you will find that the important things actually get done.

 **ACTION:** Make a list of your top five time investments this week. Are they aligned with Kingdom priorities? Rearrange your schedule to put the most important things first — literally in your calendar, before the urgent items appear.

 **PRAYER:** Jesus, I want to seek Your Kingdom first — not as a religious habit but as a genuine ordering of my priorities. Forgive me for letting the urgent drown out the important. Help me to be a person who knows what matters most and has the courage to protect it. Let Your Kingdom come in my calendar, in my commitments, and in my daily choices. Amen.

DAY 12 | STEWARDSHIP OF YOUR BODY

"Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own."

— **1 Corinthians 6:19 (NIV)**

Time and body are inseparably linked. You cannot steward your time without stewarding the vehicle through which your time is lived — your body. The body is the instrument of your stewardship. If the instrument is poorly maintained, the music of your life will be limited, interrupted, and eventually silenced long before the Master intended.

Paul's declaration that your body is the temple of the Holy Spirit is one of the most striking statements in the New Testament. The temple was the most carefully maintained structure in Israel — every stone chosen, every dimension exact, every surface cleaned with rigorous regularity. The idea that the Spirit of God dwells in human bodies with that same seriousness of habitation is both an honour and a responsibility.

Good stewardship of the body includes sleep — honouring the nightly reset God has built into human physiology. It includes nutrition — fuelling the instrument with what it needs to function excellently. It includes exercise — maintaining the physical capacity to serve with energy and endurance. It includes medical care — taking the warnings of the body seriously before they become crises.

You are not your own. That body you inhabit was purchased with a price (1 Corinthians 6:20). The One who bought it has an investment in its care. Honour Him today with how you treat the temple in which He lives.

 **ACTION:** Identify one area of physical stewardship you have been neglecting — sleep, nutrition, exercise, or medical care. Commit to one specific improvement this week and write it as an act of worship.

 **PRAYER:** Holy Spirit, I acknowledge that Your home is this body. I am sorry for the ways I have neglected, abused, or ignored it. I choose today to honour You by caring for the temple You inhabit. Give me the discipline to sleep enough, eat well, move consistently, and attend to my health with the same care I would give a sacred space. My body is Yours. Amen.

DAY 13 | TIME FOR RELATIONSHIPS

"And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together."

— **Hebrews 10:24–25 (NIV)**

Faithful stewardship of time includes the deliberate investment of time in relationships — with God, with family, with the community of faith, and with the people God has placed in your sphere of influence. Relationships are not interruptions to your purpose; in many cases, they are the primary vehicle of your purpose.

The tragedy of many busy, gifted, productive people is that they reach the summit of their professional lives and find it strangely empty — because the relationships that give life its deepest meaning were starved in the climb. No award, no achievement, no accumulation of wealth will compensate for a child who grew up without their parent's attention, or a spouse who felt perpetually secondary to a career, or a friendship that died from neglect.

Jesus, who had only three years of public ministry to accomplish the redemption of the world, invested extraordinary amounts of time in twelve people. He walked with them. Ate with them. Explained things to them. Wept with them. Rebuked them. Rejoiced with them. He understood that the multiplication of His mission required the investment of His time in people.

Who in your life needs your time? Not your money, not your advice, not your expertise — your presence. Give it freely. Give it purposefully. The relationships you build with faithful time investment will outlast every other legacy you leave.

 **ACTION:** Identify one relationship in your life that has been neglected due to busyness. This week, schedule a specific time to be fully present with that person — no phone, no agenda, just presence. Put it in your calendar now.

 **PRAYER:** Lord, I do not want to be someone who reaches the end of their life with a full diary and an empty heart. Teach me to invest my time in the people You have given me. Give me the wisdom to know that relationships are not a distraction from my purpose — they are the substance of it. Help me to be fully present with the people I love, for Your glory and their good. Amen.

DAY 14 | A WEEK OF TIME

"The days of our lives are seventy years; and if by reason of strength they are eighty years, yet their boast is only labour and sorrow; for it is soon cut off, and we fly away."

— Psalm 90:10 (NKJV)

Moses wrote these words having watched an entire generation die in the wilderness — men and women who had been given every opportunity to enter their inheritance but who had squandered their years in complaint, fear, and unbelief. He was acutely conscious of the brevity of life and the tragedy of wasted time.

As you close Week Two, take stock of your time. These seven days have covered the sacred nature of time, the discipline of redeeming it, the necessity of Sabbath rest, the priority of the Kingdom in your scheduling, the stewardship of your body as the vehicle of your time, and the investment of time in relationships. These are not abstract principles — they are daily decisions.

How you spend your days is how you spend your life. Let that land. Not how you spend your years, not your decades — your days. Today. Tomorrow. The accumulation of ordinary, daily choices about where your attention goes and what your hours are given to — that is your life. That is your legacy.

The good news is that the Master of time is also the Redeemer of time. Joel 2:25 promises that He can restore the years the locusts have eaten. If you look back and feel the grief of wasted time, receive His grace and begin today. Every morning is a new allocation of time — a fresh opportunity for faithful stewardship.

 **ACTION:** Write a "time testimony" — honestly reflecting on how you have stewarded your time this week compared to before. What has changed? What still needs to change? What is your commitment for the next seven days?

 **PRAYER:** Father of time and eternity, I am grateful for every day You have given me. I am sorry for the hours I have squandered and the years I have not stewarded well. I receive Your grace for a fresh start. From this day forward, I choose to live as a faithful steward of time — investing it intentionally, resting in it rhythmically, and offering it completely to You. Redeem my remaining days for Your eternal purposes. Amen.

WEEK 3

STEWARDSHIP OF TALENTS & GIFTS

Discovering, developing, and deploying what God placed in you.

DAY 15 | YOU ARE GIFTED

"We have different gifts, according to the grace given to each of us."

— **Romans 12:6 (NIV)**

There is no such thing as an ungifted person in the Kingdom of God. Every believer, without exception, has been endowed by the Holy Spirit with gifts — abilities, capacities, graces, and divine enablements that are designed to serve the body of Christ and advance the Kingdom in the world. If you have ever looked at another person's gift and wished you had it instead of your own, you have misunderstood the nature of gifting.

Paul's use of the phrase 'according to the grace given to each of us' is enormously significant. Your gifts are not a random distribution — they are a grace assignment. God, in His infinite wisdom, gave you exactly the gifts He intended you to have. Not the gifts that would make you most comfortable, but the gifts that would make you most useful for the purposes He has designed you to fulfil.

The first step in stewarding your gifts is discovering them. Some people have never taken the time to honestly assess what they are genuinely good at — not what they wish they were good at, not what they are expected to be good at, but what, when they do it, seems to flow with supernatural ease and produces consistent, meaningful results. That flow is often the signature of a gift.

Today's assignment is simple and profound: acknowledge that you are gifted. You are not ordinary. You are not generic. You are specifically, intentionally, and lovingly equipped by the God of the universe for a unique contribution to this generation.

 **ACTION:** Make a list of five things you do well — activities that seem to come naturally to you, that others have affirmed, and that energise you rather than drain you. Ask two trusted friends to add to your list. This is the beginning of your gift inventory.

 **PRAYER:** Lord, I believe today that I am gifted by Your grace. I reject the lie that I have nothing to offer, that my contribution doesn't matter, that my gifts are insignificant. I receive the gifts You have placed in me and I commit to discovering, developing, and deploying them for Your glory. Show me what You put in me. Amen.

DAY 16 | DEVELOPING YOUR GIFT

"Do not neglect your gift, which was given you through prophecy when the body of elders laid their hands on you."

— **1 Timothy 4:14 (NIV)**

Gifts are given; expertise is developed. The gift of music is the raw material; the thousands of hours of practice is the development. The gift of leadership is the seed; the years of experience, mentorship, failure, and growth are what produce the fruit. God gives the gift, but He expects us to develop it — to invest in it, to practice it, to stretch it, to subject it to discipline and training.

Timothy had a genuine apostolic and pastoral gift. It had been confirmed by prophecy and the laying on of hands. But Paul's instruction was not 'just let the gift flow' — it was 'do not neglect it.' The word 'neglect' implies that a gift can atrophy through disuse, can be buried under insecurity, or can be crowded out by the busyness of other things. A gift neglected is a stewardship failed.

What does it mean to develop your gift? It means practice. It means study — reading what others have learned in your area of gifting. It means mentorship — placing yourself under people who are further along the road you are called to walk. It means risk — using your gift even when you don't feel ready, even when the results are imperfect, trusting that the gift grows strongest in the using.

The musician who does not practise, the teacher who does not study, the leader who does not reflect — these are stewards burying their talent in the ground. Development is an act of faithfulness.

 **ACTION:** Choose one gift from your list and identify one specific way you will invest in its development this week — a book, a course, a mentor, a practice session, or a new opportunity to use it. Schedule it.

 **PRAYER:** Father, I will not neglect the gift You have placed in me. I commit to taking it seriously — to practising, learning, stretching, and growing. Help me to be diligent about development, understanding that every hour I invest in becoming better at what You made me to do is an act of honouring You. Let my gift bring glory to Your name. Amen.

DAY 17 | YOUR GIFT IS FOR OTHERS

"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

— 1 Peter 4:10 (NIV)

Here is the great paradox of spiritual gifting: your gifts were not given primarily for your benefit. They were given for others. You are the channel, not the reservoir. You are the pipeline, not the tank. The moment you begin to use your gifts primarily for your own advancement, your own comfort, your own reputation — you have redirected a river that was meant to water a field.

Peter's phrase 'faithful stewards of God's grace in its various forms' is astounding. Your gift is literally described as a form of God's grace. When you teach with the gift of teaching, you are dispensing God's grace to those who hear. When you lead with the gift of leadership, you are channelling God's gracious order and direction into a confused situation. When you give with the gift of generosity, you are being the hands through which God's provision reaches His people.

This means that withholding your gifts is not humility — it is deprivation. When you hide because you are afraid, when you decline because you are insecure, when you step back because you don't feel worthy enough — you are not being modest, you are denying others the grace that God intended them to receive through you.

Your gift is a debt you owe, not a possession you hold. Go and pay it today.

 **ACTION:** Think of one person or group who would benefit from your gift being deployed this week. Make a specific, concrete plan to serve them with that gift — not someday, but within the next seven days.

 **PRAYER:** Lord, I release my gifts from the grip of self-serving. I choose to be a channel of Your grace to others — to teach what I know, to lead where I am called, to give what I have, to serve with everything I've got. Let my gift flow outward, always outward — to the benefit of others and the glory of Your name. Amen.

DAY 18 | WHEN THE GIFT IS TESTED

"Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance."

— James 1:2–3 (NIV)

The path of gifted people is rarely smooth. In fact, some of the most severe trials a believer will face come precisely at the intersection of their gift and their calling. Joseph's gift of dreams and leadership was tested through slavery and imprisonment before it was vindicated on the throne of Egypt. David's gift of kingship was tested through years of running from Saul in the wilderness before he ever sat on the throne.

The testing of a gift is not a sign that you misheard God. It is often a sign that your gift is significant enough to be worth the enemy's attention and significant enough to require God's refining process. The heat that destroys inferior metals is the same heat that purifies gold. The pressure that cracks weak vessels is the same pressure that strengthens the ones made to last.

What does a tested gift look like? It may look like working faithfully in a capacity that seems too small for your ability — and doing it anyway. It may look like being overlooked, underestimated, or dismissed by people who should have recognised what God placed in you. It may look like early failures that tempt you to give up before the gift has fully matured.

Do not despise the testing. The steward who keeps working in the field even when the harvest seems delayed is the steward who will be holding fruit when the Master returns.

 **ACTION:** Reflect on a season when your gift was tested — perhaps you are in that season right now. Write about what you are learning through the test, and what kind of steward you want to emerge as on the other side.

 **PRAYER:** Father, I trust You in the testing. I believe that what is being forged in this season is more valuable than what would have emerged without it. Give me the perseverance to keep using my gift even when it doesn't seem to be working, even when I am overlooked, even when the results are slow. I know that You are producing something eternal in me through this process. Amen.

DAY 19 | THE FRUIT OF A DEPLOYED GIFT

"But the one who received the seed that fell on good soil is the man who hears the word and understands it. He produces a crop, yielding a hundred, sixty or thirty times what was sown."

— **Matthew 13:23 (NIV)**

There is a multiplication principle at work in the Kingdom of God that defies natural mathematics. When a gift is planted in good soil — a willing, submitted, disciplined, obedient heart — it does not produce 1:1 returns. It produces thirty, sixty, or a hundredfold. The yield is disproportionate to the investment because the source of the gift is supernatural.

Think of the five thousand fed with five loaves and two fish. The boy brought what he had — a child's lunch, nothing more. It was placed in the Master's hands, and from that small, faithful offering, an entire multitude was satisfied with twelve baskets left over. The miracle was not in the size of the offering — it was in the transfer of the offering into the hands of Jesus.

This is the testimony of every person who has faithfully deployed their gift for God's purposes rather than their own. The teacher who prepares one lesson discovers that it has impacted lives she will never know about. The intercessor who prays for one hour releases something in the spirit that ripples across decades. The generous giver who writes one cheque funds a work that touches thousands.

Deploy your gift. The fruit will exceed what you can imagine. It always does when the Master is in charge of the multiplication.

 **ACTION:** Write down one example from your own life or the life of someone you know where a faithfully deployed gift produced results far beyond what could have been expected. Let this encourage you to keep giving.

 **PRAYER:** God of multiplication, I trust You with the fruit of my gifting. I will not wait until I feel ready, until the conditions are perfect, until I have more training. I will give what I have to You, and I trust You to multiply it beyond anything I can produce in my own strength. Use my gift for Your glory. Amen.

DAY 20 | COLLABORATION OF GIFTS

"Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ."

— 1 Corinthians 12:12 (NIV)

No single gift is meant to function in isolation. The body analogy Paul uses in 1 Corinthians 12 is not accidental — it is exact. The eye cannot do the work of the hand. The ear cannot replace the foot. Each part has a distinct function, and the body only reaches its full capacity when every member is in position and working.

One of the most destructive lies that operates in the church and in Christian leadership is the lie of the indispensable individual — the belief that one gifted person can carry the full weight of the ministry. This lie burns out leaders, stunts the growth of the congregation, and robs other members of their opportunity to function in their gifts.

A truly excellent steward of their gifts is also someone who creates space for others to steward theirs. The pastor who preaches brilliantly but never equips others to lead is hoarding. The worship leader who holds the stage but never trains the next generation is withholding. The business leader who is technically gifted but never mentors a successor is failing the future.

Your gift finds its fullest expression in the context of others' gifts. Find your place in the body. Stay in your lane. But celebrate and make room for the lanes around you.

 **ACTION:** Identify one person whose gift complements yours — someone who is strong where you are limited. This week, find a way to collaborate, to celebrate their gift, or to create an opportunity for them to use it.

 **PRAYER:** Lord, forgive me for the times I have competed where I should have collaborated. Forgive me for the times I have occupied all the space and left no room for other gifts to flourish. I choose to be a builder of teams, a celebrator of diversity, a faithful member of the body. Let my gift make room for others, and let others' gifts make my contribution richer. Amen.

DAY 21 | A WEEK OF GIFTS

"For God's gifts and his call are irrevocable."

— **Romans 11:29 (NIV)**

You cannot un-gift yourself. God does not revoke the gifts He has given. He may redirect them, refine them, or call you to develop them in new ways — but the gift once given remains. This should be a tremendous source of courage and stability as you walk into the fullness of your calling.

This third week has taken you on a journey through the gift cycle: recognising that you are gifted, committing to develop what you have been given, understanding that your gifts exist for others, persevering through the testing of the gift, trusting God for the multiplication of its fruit, and discovering the power of collaborative gifting.

As you close Week Three, the invitation is this: make a covenant with God about your gifts. Not a casual aspiration, but a genuine covenant. Say: 'Lord, I will not bury what You have given me. I will develop it, deploy it, share it, and trust You with the results. I will not use my gift for self-promotion, but for Your purposes. And when the testing comes, I will not quit.'

The world is waiting for what is in you. Not the person you wish you were — the person you actually are, with the gifts you actually have. Step forward. The Master is watching.

 **ACTION:** Write your gift covenant — a personal commitment to God about how you will steward your gifts for the remainder of your life. Date it, sign it, and keep it somewhere you will see it.

 **PRAYER:** Father, I make a covenant today. I will not neglect, bury, or hoard what You have given me. I will develop my gifts with diligence, deploy them with generosity, and trust You with the harvest. Let my gifts be a fragrant offering to You and a faithful service to the people You love. Irrevocable are Your gifts — and irrevocable is my commitment to use them. Amen.

WEEK 4

STEWARDSHIP OF FINANCES & RESOURCES

Honouring God with your substance — and trusting Him with your needs.

DAY 22 | THE HEART BEHIND THE MONEY

"For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith."

— 1 Timothy 6:10 (NIV)

Let us begin this week with a clarification that has often been missed: the Scripture does not say that money is evil. It says that the love of money — the inordinate, soul-consuming, idolatrous attachment to money — is a root of all kinds of evil. Money itself is morally neutral. It is a tool. Like any tool, it can build or it can destroy, depending entirely on who wields it and with what motive.

Jesus spoke more about money than about almost any other topic — not because money is the most important thing in the Kingdom, but because He knew that money has a unique power to capture the heart. 'You cannot serve both God and money,' He said (Matthew 6:24). Not 'you should not' — you cannot. It is structurally impossible. The heart bows to one master, and whatever commands your money ultimately reveals which master that is.

The antidote to the love of money is not poverty — it is contentment and generosity. The person who is content does not need money to fill an inner emptiness; they are already full in God. The person who is generous has learned to hold money loosely, as a manager rather than an owner. These two postures together produce a heart that can handle wealth without being consumed by it.

Before we discuss numbers, percentages, and financial disciplines this week, begin by examining the position of money in your heart. Is it a tool or an idol? Is it a servant or a master?

 **ACTION:** Complete this sentence honestly in your journal: "When I think about money, the emotion I most commonly feel is ____." Then ask God to address the root of that emotion with His truth.

 **PRAYER:** Lord, search my heart about money. Expose every place where money has become an idol — where I am trusting in it instead of You, loving it instead of You, or fearing its loss more than I fear Your displeasure. Uproot the love of money from my soul and plant contentment, generosity, and trust in its place. Amen.

DAY 23 | THE TITHE: FIRST FRUITS PRINCIPLE

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty."

— **Malachi 3:10 (NIV)**

The tithe is one of the oldest and most consistent principles in Scripture, appearing from Genesis (Abraham tithing to Melchizedek in Genesis 14) through Malachi and reaffirmed by Jesus in the New Testament (Matthew 23:23). It is the practice of returning one tenth of one's increase to God as an acknowledgment that He is the source of all provision.

Notice the language: 'bring the whole tithe.' Not a portion. Not 'what you can manage after expenses.' The tithe is not calculated after you have served yourself — it is the first portion set apart before the rest is touched. This is the first-fruits principle, which predates the Mosaic Law and runs through the whole of Scripture: give God the first and the best, not the remainder and the leftover.

God then makes a remarkable and almost unprecedented offer: 'Test me in this.' In no other area of spiritual life does God say 'test me.' But in the matter of the tithe, He invites the test — because He knows what will happen. The storehouse will be supplied. The heavens will open. The devourer will be rebuked. Not because giving earns blessing, but because faithful stewardship aligns us with Kingdom economy where God's provision flows.

If you have not been tithing, today is the day to begin. Start where you are, with what you have. Trust God with the mathematics of His own economy.

 **ACTION:** Calculate your tithe based on your last month's income. If you are not currently tithing, what would it take to begin this month? Write down one practical step to make the tithe automatic and consistent.

 **PRAYER:** Lord, I bring You the first portion. I acknowledge that every penny I earn flows from Your hand. I commit to the tithe not as a transaction but as a testimony — a regular declaration that You are my source, my sustainer, and my Lord. Open the windows of heaven over my life as I honour You with my first fruits. Amen.

DAY 24 | GENEROSITY: THE OVERFLOW PRINCIPLE

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."

— **Luke 6:38 (NIV)**

The tithe is the floor of Christian giving — the minimum, the starting point. Generosity is the ceiling — and generosity has no ceiling. The tithe returns what is God's; generosity goes beyond what is required and enters the realm of love. A tithe can be given out of obligation; generosity is always given out of overflow.

The agricultural image Jesus uses in Luke 6:38 is deliberately extravagant: pressed down, shaken together, and running over. This is not a modest return — it is abundance beyond the measure of the container. The principle is breathtaking in its simplicity: the generous life is a blessed life, not because giving earns reward, but because generosity activates a divine economy that natural mathematics cannot contain.

Generosity transforms the giver at a fundamental level. Studies consistently show that generous people report higher levels of joy, satisfaction, and wellbeing than their less generous counterparts — which is simply the social science catching up with what Solomon declared three thousand years ago: 'One person gives freely, yet gains even more; another withholds unduly, but comes to poverty' (Proverbs 11:24).

Be outrageously generous. Give spontaneously. Give strategically. Give sacrificially. Give with the conviction that the God who owns the cattle on a thousand hills will never be outdone in giving.

 **ACTION:** Identify one act of deliberate, stretching generosity you can perform this week — beyond your tithe, beyond your comfort zone. Do it before the week ends, and do it with joy.

 **PRAYER:** God of all generosity, You held nothing back when You gave Your Son. Teach me to give with that same abandon. Stretch my capacity for generosity. Uproot the fear of lack that holds my hands closed. Let me be known as someone who gives freely and joyfully — reflecting Your character in a world that hoards and protects. Amen.

DAY 25 | LIVING WITHIN YOUR MEANS

"The borrower is servant to the lender."

— **Proverbs 22:7 (NIV)**

Faithful stewardship of finances is not only about giving — it is also about the discipline of spending less than you earn and avoiding the slavery of excessive debt. Solomon's observation in Proverbs 22:7 is empirically verifiable in every culture and every century: debt creates dependence, constraint, and vulnerability. The person enslaved to payments cannot give freely, cannot invest strategically, and cannot respond to God's sudden opportunities.

Living within your means is not a counsel of mediocrity or a disqualification from ambition. It is a discipline that protects your freedom — financial freedom, vocational freedom, and the freedom to be generous when the Spirit prompts you. A person who has carefully managed their spending and avoided unnecessary debt has options that the perpetually indebted person does not have.

This does not mean that all debt is sinful — there are forms of strategic debt that can serve good purposes (a mortgage to secure housing, a business loan to create employment). The distinction is between debt that multiplies capacity and debt that enables consumption beyond one's means. A house is an asset; a credit card balance incurred buying things you cannot afford is a trap.

Do you know where your money goes? A faithful steward is not surprised by their bank statement at the end of the month. They know exactly what came in and exactly what went out — because they have a plan, and they have executed it with discipline.

 **ACTION:** Create a simple monthly budget if you don't have one. List your income, your essential expenses, your tithe and giving, your savings goal, and your discretionary spending. Where are the leaks? What one thing can you change this month?

 **PRAYER:** Father, give me the discipline to live within the means You have provided and the wisdom to plan my finances with care. Where I have accumulated debt through poor choices, give me a strategy to eliminate it. Where I have been reckless with spending, give me self-control. I want my financial life to reflect the faithfulness of a good steward. Amen.

DAY 26 | SAVING AND INVESTING

"Go to the ant, you sluggard; consider its ways and be wise! It stores its provisions in summer and gathers its food at harvest."

— **Proverbs 6:6,8 (NIV)**

The wisdom of the ant is the wisdom of preparation — the conviction that seasons change, that winter follows summer, and that the harvest time must be used not only for consumption but for provision against future need. This is not a concession to lack of faith; it is a form of faith that takes God's predictable seasons seriously and manages accordingly.

Joseph's administration of Egypt is the most dramatic example of this principle in Scripture. He stored grain during seven years of abundance, not because he doubted God's provision, but because God had revealed that seven years of famine were coming. His saving strategy saved not only Egypt but the known world — including his own family, the very family through whom the Messiah would one day come.

Saving is not greed. Saving is preparation. The person who builds an emergency fund, who contributes regularly to a retirement account, who sets aside resources for their children's education, is not motivated by fear — they are motivated by responsibility. They understand that faithful stewardship looks around corners and prepares for what is coming.

Beyond saving, the steward is called to invest — to put resources to work in ways that generate return. The servant who buried his talent was not praised for his caution; he was judged for his inaction. Look for Kingdom-aligned investments of your resources that create lasting value.

 **ACTION:** Assess your current savings. Do you have an emergency fund of 3–6 months of expenses? Are you contributing regularly toward long-term financial security? If not, what is the smallest step you can take this month to begin?

 **PRAYER:** God of wisdom and provision, teach me to save with the diligence of the ant and to invest with the courage of the servant who multiplied his talents. Let me neither hoard out of fear nor spend recklessly out of impatience. Help me to plan well, prepare wisely, and trust You with the outcome. Amen.

DAY 27 | CONTENTMENT: THE HIDDEN WEALTH

"But godliness with contentment is great gain."

— 1 Timothy 6:6 (NIV)

Paul's equation is radical in its economics: godliness plus contentment equals great gain. Not a bigger portfolio. Not a higher income. Contentment itself is a form of wealth — and it is available right now, regardless of your balance sheet.

The discontented person is perpetually poor — because no matter how much they accumulate, the next acquisition promises to provide what the last one didn't. It is the hedonic treadmill: you run faster to stay in the same emotional place. And the tragedy is that the treadmill is a choice. Contentment is also a choice — it is what Paul calls 'learning': 'I have learned, in whatever state I am, to be content' (Philippians 4:11). It is a discipline of the soul, not a disposition of the wallet.

The contented steward can enjoy what they have rather than being tormented by what they don't. They can give generously because they are not consumed with accumulating more. They can take risks that the discontented person cannot take, because their security is not in the size of their resources but in the faithfulness of their God.

Contentment does not mean you have no goals or no desires for growth. It means that your joy is not held hostage by your circumstances. It means that right now, with what you have, you can say: 'It is enough — because He is enough.'

 **ACTION:** Write a "contentment inventory" — a list of everything you currently have that is good, sufficient, and worth gratitude. Read it when the spirit of comparison or discontentment rises up.

 **PRAYER:** Lord, I choose contentment today — not as a passive acceptance of mediocrity, but as an active declaration that You are enough. I am grateful for what I have. I will not let the enemy torment me with what I lack. Let the wealth of godliness and contentment be my portion, richer than any treasure the world can offer. Amen.

DAY 28 | A WEEK OF FINANCES

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God."

— 1 Timothy 6:17 (NIV)

You have spent a week examining the most practical dimension of stewardship — the one that most directly tests what you truly believe about God. Your financial decisions are the mirror of your theology. How you handle money reveals more about your actual faith than how eloquently you speak about it.

This week covered the heart behind money, the tithe as a first-fruits declaration, the overflow principle of generosity, the discipline of living within your means, the wisdom of saving and investing, and the hidden wealth of contentment. These are not isolated financial tips — they are an integrated framework for a Kingdom-aligned financial life.

Paul's counsel to the rich is not condemnation — it is pastoral care. He knows that wealth carries a unique temptation: the temptation to trust in what you can see rather than in the God you cannot see. The antidote is not to give everything away but to hold everything lightly — with open hands and a heart anchored in God, not in accumulation.

As you close Week Four, make a practical financial commitment. Not an aspiration — a specific, measurable action that you will take in the next thirty days as an expression of your stewardship.

 **ACTION:** Choose one concrete financial commitment to make this week: start the tithe, create a budget, begin a savings plan, or make one specific act of generosity. Write it down as a covenant, not a goal.

 **PRAYER:** Father, I want my financial life to be a testimony to Your faithfulness. I choose to trust You with my money — to give first, to spend wisely, to save responsibly, and to hold it all with open hands. Let my finances be a tool for Your Kingdom, not a source of anxiety or pride. My hope is in You alone. Amen.

WEEK 5

STEWARDSHIP OF LIFE & CHARACTER

Managing the inner world that determines the outer fruit.

DAY 29 | THE GARDEN WITHIN

"Above all else, guard your heart, for everything you do flows from it."

— **Proverbs 4:23 (NIV)**

Solomon's instruction to 'guard your heart above all else' uses military language — the heart is a garrison, and it requires active, vigilant defence. The word 'guard' (Hebrew: *natsar*) means to watch, to keep, to preserve from attack. What is being protected? The inner life — the seat of will, desire, belief, and motivation. Everything that flows out of a person's life — every decision, every relationship, every act of stewardship — originates in the heart.

The stewardship of your inner life is the stewardship of the source. You can manage your external world with great efficiency — your schedule, your finances, your gifts — and still produce corrupt fruit if the heart from which those actions flow is unguarded and unguarded. Jesus warned that it is not what goes into a person from the outside that defiles them, but what comes out from within (Mark 7:20–23).

What does it mean to guard your heart? It means being intentional about what you allow in — what you watch, what you read, what conversations you participate in, what thought patterns you entertain. It means cultivating the disciplines of prayer, Scripture meditation, worship, and community that continuously renew the inner life. It means addressing quickly the weeds of bitterness, pride, lust, fear, and unforgiveness before they take root and produce bitter fruit.

The garden of your inner life requires daily tending. The faithful steward does not neglect the most important property under their management.

 **ACTION:** Take an honest inventory of what you are allowing to shape your heart: What are you watching? What are you reading? What are you listening to? What thought patterns are you entertaining? Make one specific adjustment to better guard your heart.

 **PRAYER:** Lord, guard my heart — because I know that out of it flow the issues of my life. I want my inner garden to be beautiful, fruitful, and clean. Show me the weeds that have taken root, and give me the courage to uproot them. Let Your Word and Your Spirit be the constant gardeners of my soul. Amen.

DAY 30 | THE STEWARDSHIP OF YOUR WORDS

"The tongue has the power of life and death, and those who love it will eat its fruit."

— **Proverbs 18:21 (NIV)**

Words are one of the most potent resources entrusted to human beings, and they are profoundly under-stewarded. We speak thousands of words every day — and most of us exercise very little intentionality about the power those words carry. Yet Scripture is unequivocal: your words carry life or death, blessing or curse, construction or destruction. The stewardship of your tongue is a matter of eternal consequence.

James calls the tongue 'a small part of the body, but it makes great boasts' — like the rudder of a great ship, small but determinative of direction (James 3:4–5). The person who controls their tongue controls the trajectory of their life and significantly influences the lives of everyone around them.

What is the quality of your words? Do you speak life over your family, or do careless words of frustration leave wounds that persist for years? Do your words in the workplace build up and encourage, or do they tear down through criticism and complaint? Do you speak faith or fear in the face of challenges? Do you use your words to bless those who have wronged you, or to vent your anger in ways that damage relationships?

Every conversation is a stewardship opportunity. Every word is a seed. Choose your seeds carefully.

 **ACTION:** For the next twenty-four hours, commit to speaking only words that build up, encourage, and give life. At the end of the day, record in your journal what you noticed about the impact of your words and the challenge of the discipline.

 **PRAYER:** Lord, set a guard over my mouth and keep watch over the door of my lips (Psalm 141:3). Let the words of my mouth and the meditation of my heart be acceptable in Your sight. Teach me to speak life, to choose kindness over cleverness, and to use my words as tools of Your grace in every conversation. Amen.

DAY 31 | INTEGRITY: THE UNSEEN STEWARDSHIP

"The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity."

— **Proverbs 11:3 (NIV)**

Integrity is the alignment between your private life and your public life — between what you profess and what you practise, between who you are when people are watching and who you are when they are not. It is the most foundational character quality of the faithful steward, because everything you manage externally is only as trustworthy as the internal character from which it flows.

The word integrity comes from the Latin integer — whole, undivided, complete. A person of integrity is not one person at church and another at home. Not one person in the business meeting and another at the dinner table. Not one person on social media and another in their private thoughts. They are the same person in every context — because their character is unified around a consistent set of values.

Integrity in small things produces trust in large things. The employee who tells the truth about the small mistake earns the trust that opens the door to greater responsibility. The leader who honours their private commitments builds the credibility that makes their public leadership effective. The steward who is faithful in the unseen builds the character that God can trust with the seen.

Where is the gap between your private and your public self? That gap is where the enemy has access and where the Master's trust is limited. Ask God to close the gap — to make you the same person in every room, on every day, before every audience.

 **ACTION:** Identify one area where there is a gap between your private behaviour and your public profession. Write it honestly in your journal and commit to one specific action this week to close that gap.

 **PRAYER:** Father of truth, I want to be a person of integrity — undivided, whole, consistent. Show me where my private life does not match my public profession. Give me the courage to align them, even when it is costly. Let me be the same person in the dark as I am in the light, knowing that You see every room and every moment. Build in me an unshakeable integrity. Amen.

DAY 32 | STEWARDING YOUR INFLUENCE

"Let your light shine before others, that they may see your good deeds and glorify your Father in heaven."

— **Matthew 5:16 (NIV)**

Every person has a sphere of influence — a circle of people whose lives are touched by their presence, their words, their decisions, and their example. Whether your circle is a family of four or a congregation of four thousand, whether you lead a nation or manage a neighbourhood, you have influence. And influence is one of the most significant resources entrusted to a human being.

Influence, like all resources, can be used or wasted, invested or hoarded, deployed for Kingdom purposes or consumed in self-service. The person who uses their influence to draw attention to themselves is not stewarding it — they are spending it. The person who uses their influence to point others toward God, to lift the fallen, to advocate for the voiceless, to model integrity and love in their sphere — they are multiplying it.

Jesus' instruction to 'let your light shine' is not a performance command — it is a permeation command. Light does not perform; it simply shines. When you live with genuine character, genuine faith, and genuine love for people, your influence spreads without self-promotion. People are drawn to authentic light in a world full of artificial brightness.

Who is in your sphere of influence? Who is watching you — your children, your colleagues, your neighbours, your social media followers? Are they seeing a life that points them toward God?

 **ACTION:** Make a list of the five people who are most significantly influenced by your life. For each one, write: what are they seeing in you right now, and what do you want them to see? Let this shape how you live this week.

 **PRAYER:** Lord, I take seriously the influence You have given me. I do not want to waste it on self-promotion or fritter it away in careless living. Let my life be a light that attracts people to You — not to my talent, not to my personality, but to the God who lives in me. Use my influence as a tool in Your hand for the advancement of Your Kingdom. Amen.

DAY 33 | PERSEVERANCE: THE LONG GAME

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."

— Galatians 6:9 (NIV)

Faithful stewardship is not a sprint — it is a marathon. And marathons are not won by the fastest starter; they are won by the person who keeps running when the initial excitement has faded, when the legs are heavy, when the finish line is not yet in sight. The quality that separates faithful stewards from those who start well and finish poorly is perseverance.

Paul's warning — 'do not become weary in doing good' — acknowledges that weariness is real. The pastor who has preached for twenty years without seeing the revival he believed for knows weariness. The intercessor who has stood in the gap for a prodigal child for decades knows weariness. The businessman who has tried to operate with integrity in a corrupt industry and been passed over for promotion knows weariness.

But the promise is clear: there is a harvest coming. At the proper time. Not at our time, not on our schedule — at the proper time, which is God's time, which is always the right time. The harvest is certain; the question is whether we will still be in the field when it arrives.

Do not quit. Not today. Not this week. The Master will return, and when He does, the faithful servant who is still working — however tired, however seemingly unproductive — will hear those words: 'Well done.'

 **ACTION:** Where are you most tempted to give up right now? Write about that area specifically and then write three reasons why the harvest is worth continuing. Then choose: will you stay in the field?

 **PRAYER:** God of endurance, I am tired. But I choose not to quit. I believe that the harvest is coming — even if I cannot see it yet. Give me the strength to keep sowing, keep serving, keep being faithful in the small things. Let me be found working when You return, regardless of how long the wait has been. I will not give up. Amen.

DAY 34 | FORGIVENESS: THE STEWARDSHIP OF RELATIONSHIPS

"Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you."

— Colossians 3:13 (NIV)

Unforgiveness is perhaps the most hidden and most costly failure of stewardship in the Christian life. It is hidden because it lives in the interior, invisible to others. It is costly because it poisons every other area of stewardship — it corrupts the heart that stewards all things, it infects the words that influence others, it destroys the integrity that gives credibility, and it blocks the very generosity that characterises Kingdom living.

The person who carries unforgiveness is like a steward who has secretly embezzled from the master's accounts — they may appear to be managing well on the surface, but the interior is corrupt and the accounts don't balance. And Jesus was explicit: the one who is unforgiving will not receive forgiveness (Matthew 6:15). The pipeline of grace is blocked at the point of unforgiveness.

Forgiveness does not mean minimising what was done to you. It does not mean reconciling with someone who is still dangerous or abusive. It does not mean forgetting — it may not be possible to simply forget. What it means is releasing the debt. Choosing not to hold the offence as a weapon. Surrendering the right to be judge and leaving that role where it belongs — in God's hands.

Forgiveness is always for the forgiver first. The person you have not forgiven is not imprisoned by your unforgiveness — you are. Release them, and release yourself, so that the full grace of God can flow through you again.

 **ACTION:** Is there someone you need to forgive? Write their name. Then write a prayer of release — not of approval, but of releasing them from the debt in your heart. If appropriate, consider whether reconciliation is possible or needed.

 **PRAYER:** Father, You have forgiven me of more than I will ever be asked to forgive another. How can I withhold what has been so freely given to me? I choose today to forgive _____. I release the debt. I hand the injustice to You. Heal the wound in me, and let the grace that has been dammed up by unforgiveness flow freely again. Amen.

DAY 35 | A WEEK OF CHARACTER

"And we all, who with unveiled faces contemplate the Lord's glory, are being transformed into his image with ever-increasing glory."

— 2 Corinthians 3:18 (NIV)

Character is not built in a day. It is built in the accumulation of days — in the daily, repeated choices to guard your heart, to speak life, to live with integrity, to use your influence for good, to persevere through difficulty, and to forgive freely. Week Five has been the most personal and the most internal of all the weeks in this journey.

The goal of all stewardship of character is ultimately transformation — the progressive renovation of the inner life into the image of Jesus Christ. Paul says this transformation is happening 'with ever-increasing glory' — it is not static, it is dynamic. Each day of faithful inner stewardship is another day of becoming more fully what God always intended you to be.

The character you build in private is the foundation upon which all your public stewardship rests. You cannot lead others further than your character will carry you. You cannot give what your character has not first received and cultivated. You cannot speak life if your inner life is dying. Everything flows from the inside out.

As you close Week Five, take a character audit. Not a performance review of your external accomplishments, but an honest assessment of who you are becoming. Are you more like Jesus this year than you were last year? If so, how? If not, what needs to change?

 **ACTION:** Write a character audit: in five key areas (heart, words, integrity, influence, perseverance), rate yourself from 1–10 and write one specific growth commitment for each area. Revisit this in 90 days.

 **PRAYER:** Lord, I want to be like You. Not just in the fruit of my life but in the root of my character. Let the transformation You began in me continue without interruption. Make me more loving, more truthful, more generous, more faithful, more forgiving with every passing year. Let the glory of who You are shine increasingly through who I am becoming. Amen.

WEEK 6

ETERNAL STEWARDSHIP

Living today for rewards that outlast this world.

DAY 36 | INVESTING IN ETERNITY

"Do not store up for yourselves treasures on earth... But store up for yourselves treasures in heaven."

— **Matthew 6:19–20 (NIV)**

The most sophisticated investment strategy available to a human being is the one described by Jesus in Matthew 6: invest in heaven. Not because earthly investments are wrong — Jesus does not say that. He says don't store them up as your primary treasure, because they are temporary. What is in heaven is permanent. The exchange rate is infinite, and the returns never depreciate.

What does it mean to store treasure in heaven? It means that every act of genuine love, every sacrifice made for the Kingdom, every prayer prayed in faith, every generous gift given in secret, every person led to Christ, every soul encouraged in the faith — all of these are deposits into an eternal account that no moth, rust, or thief can touch.

The implications are staggering. The cup of cold water given in Jesus' name (Matthew 10:42) is an eternal investment. The prayer prayed for a missionary in a far country is an eternal investment. The tithe faithfully given, the gift spontaneously offered, the kindness shown to the stranger — all of it is registered in the books of heaven and will not be forgotten on the day of account.

Live with an eternal perspective. Let every decision be made not only with this life in mind but with eternity as the ultimate reference point. The faithful steward thinks in decades; the eternally-minded steward thinks in eternities.

 **ACTION:** Identify three "eternal investments" you have made in the last year — things that have Kingdom value that will outlast this life. Then identify one new eternal investment you can make this week.

 **PRAYER:** Father, I want to be rich in the things that matter in eternity. Forgive me for pouring energy into temporary things while neglecting the eternal. Teach me to see through the eyes of eternity — to invest my time, my money, my gifts, and my love in things that will still matter when this world is gone. I want treasures in heaven. Amen.

DAY 37 | THE JUDGMENT SEAT

"For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad."

— 2 Corinthians 5:10 (NIV)

Every steward will give account. This is not a threat — it is a fact, and it is a fact that should shape the whole orientation of how we live. Paul's reference to the judgment seat of Christ (the bema seat) in 2 Corinthians 5 is not a depiction of a trial for sin — the believer's sin was fully addressed at the cross. This is an evaluation of stewardship: what did you do with what you were given?

The bema was the platform in Greek cities from which awards were given to athletes who had completed the race. Imagine standing before the risen Christ — not as a condemned criminal awaiting sentence, but as a servant returning from a long assignment, opening your hands to show what has been produced with the Master's investment in you.

What will you open your hands to show? Years of faithful prayer? A life of generous giving? People disciplined into mature faith? Integrity maintained in the face of persistent temptation? Skills developed and deployed for the Kingdom? Or will there be the grief of missed opportunities, buried talents, and years lived for the self rather than for the Master?

The judgment seat is not meant to produce fear — it is meant to produce focus. Steward well. The day is coming.

 **ACTION:** Write a letter to your future self to be read at the end of your life. What do you hope will have been true of your stewardship? Let this vision pull you toward faithfulness today.

 **PRAYER:** Lord Jesus, I want to stand before Your judgment seat without shame — not because I was perfect, but because I was faithful. I want to hear 'well done.' Let that hope be the compass that orients every decision I make. I live for Your approval, not the world's. I want to stand before You with open, fruitful hands. Amen.

DAY 38 | LEGACY: WHAT YOU LEAVE BEHIND

"A good person leaves an inheritance for their children's children."

— **Proverbs 13:22 (NIV)**

Legacy is stewardship extended beyond your lifetime. It is the fruit that remains after the tree is gone. Every faithful steward lives with an awareness that their decisions today are not just shaping their own life — they are shaping the lives of the generation that follows, and perhaps the generation after that. Proverbs 13:22 stretches this generational stewardship two generations forward: the inheritance of the good person reaches their grandchildren.

What kind of legacy are you building? There is financial legacy — the transfer of accumulated wealth and resources to the next generation. There is spiritual legacy — the transfer of faith, values, prayer habits, and biblical knowledge. There is relational legacy — the models of marriage, parenting, friendship, and community that you demonstrate. There is vocational legacy — the organizations, works, and contributions you build that continue after you.

The most powerful legacy is not a financial endowment — though that is valuable. It is a spiritual one. A grandparent who prays faithfully for decades plants seeds that will produce fruit long after the prayers are silent. A parent who models integrity gives children a reference point that will guide their decisions for a lifetime. A pastor who disciples leaders multiplies himself into the next century.

Begin building your legacy today — not when you are old, not when you have more resources, not when you have more time. Today is legacy day.

 **ACTION:** Write a brief legacy statement: what do you want people to say about you at your funeral? What do you want to have left behind spiritually, relationally, financially, and vocationally? How does this align with how you are actually living today?

 **PRAYER:** Lord, I want to leave a legacy that honours You and blesses the generations that follow me. Help me to build something that will outlast me — not a monument to my name, but a testimony to Your faithfulness. Let the fruit of my stewardship nourish children I will never meet and influence generations not yet born. Amen.

DAY 39 | STEWARDSHIP AND THE GREAT COMMISSION

"Therefore go and make disciples of all nations."

— **Matthew 28:19 (NIV)**

The Great Commission is the ultimate stewardship assignment of the Church. Jesus, before His ascension, entrusted the most important task in human history to His followers: the multiplication of disciples across every people group on earth. This was not a suggestion — it was a commission, given to every believer, not just to professional missionaries.

Stewardship of the Great Commission means that every resource you manage — your money, your time, your gifts, your influence, your relationships — is potentially a resource for the advance of the Gospel. The businessperson whose financial success enables the funding of mission work is fulfilling the Great Commission through their vocation. The parent who disciples their children in the faith is multiplying the Kingdom through their family. The intercessor who prays for unreached peoples is serving the Great Commission through their prayer life.

Are you asking God how your specific stewardship contributes to the Great Commission? This is not a guilt question — it is a purpose question. Every faithful steward needs to know how the resources under their management connect to the eternal purposes of God. When you see that connection, ordinary decisions take on extraordinary significance.

Your giving funds missionaries. Your discipleship multiplies leaders. Your prayer releases spiritual breakthrough. Your faithful life in your neighbourhood is a witness. You are part of the Great Commission story — own it.

 **ACTION:** Identify one specific way your stewardship — of time, money, gifts, or influence — connects to the Great Commission. What is one step you can take to intentionally align your resources with God's global mission?

 **PRAYER:** Lord of the harvest, I want my stewardship to contribute to the greatest mission in history. Show me how my specific resources — however small they seem — can be part of Your global harvest. Let me be found faithful to the commission You have given every one of Your people. The nations are waiting. Use me. Amen.

DAY 40 | WHEN STEWARDSHIP IS HARD

"Though the fig tree does not bud and there are no grapes on the vines... yet I will rejoice in the Lord, I will be joyful in God my Saviour."

— **Habakkuk 3:17–18 (NIV)**

Habakkuk's declaration is one of the most radical acts of stewardship in all of Scripture — not the stewardship of abundance, but the stewardship of joy in the midst of devastation. The prophet looks at a landscape of complete agricultural failure — no figs, no grapes, no olives, no crops, no cattle — and chooses, deliberately, to rejoice in God.

There will be seasons in your stewardship journey when the returns are not coming. When you have tithed faithfully and the finances are still constrained. When you have sown time and energy into relationships that have not borne fruit. When you have deployed your gifts with diligence and the door remains closed. These are the testing seasons — the seasons that reveal whether your joy is rooted in outcomes or in the character of God.

Habakkuk teaches us that the quality of a steward is most clearly revealed not in the harvest seasons but in the fallow ones. The steward who praises God only when the barns are full is a fair-weather steward. The steward who declares 'yet I will rejoice' when there is nothing to show — this is a steward whose root goes down to a water table that seasons cannot reach.

If you are in a hard season, this is not the end of your story. Keep stewarding. Keep sowing. Keep praising. The God of Habakkuk is also your God — and He has a plan for the fallow season.

 **ACTION:** If you are in a hard season, write an honest lament to God — tell Him exactly how you feel. Then, like Habakkuk, write a declaration of trust: 'Yet I will rejoice, because ____.' This is stewardship of the soul.

 **PRAYER:** Father, I will not pretend this season is easy. But I choose to rejoice in You even when the fig tree does not blossom and the fields produce no food. You are not only faithful when I am prospering — You are faithful always. I trust in Your character when I cannot see Your hand. Yet I will rejoice in the Lord. Amen.

DAY 41 | THE GENEROUS COMMUNITY

"All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need."

— Acts 2:44–45 (NIV)

The early church was not a collection of individual stewards — it was a community of stewards. The radical generosity of Acts 2 was not a one-off crisis response; it was the natural expression of a community that had genuinely accepted that everything belonged to God and was therefore available for the needs of the family of God.

There is a dimension of stewardship that only becomes possible in community — the stewardship that meets needs the individual cannot meet alone, the generosity that multiplies when many small contributions combine, the accountability that keeps individual stewards on course when the temptation to drift is strong. Lone-ranger stewardship, however disciplined, lacks the richness of communal stewardship.

The church is meant to be a community of mutual accountability and mutual provision — where the generosity of the few supplies the need of the many, where the gifts of one member serve the whole body, where the wisdom of the experienced steward is available to the beginner. This is the economics of the Kingdom: from each according to their gift, to each according to their need.

Are you a contributing member of a stewardship community? Are you giving into the storehouse of the local church? Are you connected with other believers who will both encourage and challenge your stewardship? Community is not optional for the faithful steward.

 **ACTION:** In what ways are you contributing to your local church community as a steward — financially, with your gifts, with your time? Where is there room to increase your investment in the communal stewardship of the Kingdom?

 **PRAYER:** Lord, make me a contributing member of Your community. Let me not hold back what the body needs. Let me sow generously into my church, invest my gifts in the community, and be available to meet the needs of those around me. Build in us the kind of generous community that makes the watching world take notice of You. Amen.

DAY 42 | PRAYER: THE STEWARDSHIP OF ACCESS

"Let us then approach God's throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need."

— **Hebrews 4:16 (NIV)**

One of the most undervalued and underused resources available to every believer is the resource of access — direct, unhindered access to the throne of the universe through prayer. This is not a metaphor. Every believer, regardless of status, education, wealth, or gifts, has the same access to the same God through the same Christ. And most of us use this resource far less than we have been given permission to.

Prayer is stewardship — it is the management of the access you have been given. The person who prays consistently and fervently is multiplying the effects of their other resources through divine partnership. The prayer of a righteous person is powerful and effective (James 5:16) — meaning that the energy released through consistent, faith-filled prayer exceeds anything that can be achieved through human effort alone.

What would it look like to steward your prayer life with the same intentionality with which you steward your finances? To have a prayer budget — specific allocations of intercession for your family, your church, the lost, the nations. To treat time in prayer as seriously as you treat your work schedule. To invest in prayer with the same conviction that you invest in any other resource that produces returns.

You have unlimited access to the most powerful Being in the universe. Use it. Use it lavishly. Use it daily.

 **ACTION:** Design a simple prayer budget: list the specific people, situations, and Kingdom causes you will intercede for this week, and allocate specific times for each. Follow it for seven days and notice what changes.

 **PRAYER:** Father, I want to steward my access to You. I repent for treating prayer as an afterthought, as a last resort, or as a religious obligation rather than a powerful resource. Teach me to pray with faith, with fervour, and with consistency. Let my prayer life be one of the most significant investments I make with the time You have given me. Amen.

DAY 43 | THE STEWARD'S PEACE

"And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

— **Philippians 4:7 (NIV)**

One of the greatest gifts available to the faithful steward is peace — not the peace of having all the answers, not the peace of a perfect balance sheet, not the peace of favourable circumstances — but the peace 'which transcends all understanding.' This is supernatural peace that defies rational explanation. It exists not because everything is under control, but because the One in whom you have placed your trust is in control.

Paul wrote Philippians from prison. He wrote about contentment while chained to a Roman guard. He wrote about peace in the midst of circumstances that by any natural measure should have produced anxiety. And his prescription for accessing this peace is clear: prayer with thanksgiving (verse 6), bringing everything to God rather than carrying it alone.

The faithful steward is not a worrier. They are a planner and a pray-er — they do what is in their power, and they release what is not. They make wise decisions, and then they rest in the wisdom of the One who holds the outcomes. They give generously, and they trust the God who owns the supply. They deploy their gifts, and they release the results to the One who determines the harvest.

Peace is not the absence of difficulty; it is the presence of God in the difficulty. As you close the penultimate week of this journey, choose to receive the peace that comes from faithful, surrendered stewardship.

 **ACTION:** What area of your life is currently causing you the most anxiety? Write a prayer that specifically hands that area to God, choosing trust over anxiety. Then take the corresponding practical step that is within your power and release the outcome.

 **PRAYER:** God of peace, I receive Your supernatural peace today. I am not carrying the weight of outcomes that only You can determine. I have done what is in my hands to do — I have managed faithfully, given generously, and planned wisely. Now I release the results to You. Guard my heart and mind in Christ Jesus. Let Your peace rule. Amen.

DAY 44 | WELL DONE: HEARING THE WORDS

"His master replied, '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 25:23 (NIV)**

We have arrived at the penultimate day of this journey, and the words of Matthew 25:23 are the destination toward which every devotional in this book has been pointing. 'Well done, good and faithful servant.' Seven words. Seven words that every steward longs to hear. Seven words that will make every sacrifice worth it, every discipline worthwhile, every act of faithfulness vindicated.

Notice what the master commends: not how much the servant produced, but how faithful they were with what they were given. 'Faithful with a few things' — not a great many things, not spectacular things, not impressive things. A few things. Handled faithfully. This is accessible to every believer, regardless of the size of their gift or the extent of their resource.

Notice also the invitation: 'Come and share your master's happiness.' The reward of faithful stewardship is not merely an upgrade in assignment — it is an entrance into the Master's own joy. You will participate in the delight of the One who trusted you, who watched you, who was pleased with you. This is the ultimate goal — not success, not accumulation, not even fruitfulness. The joy of your Master, shared with you.

You are one day away from the end of this forty-five day journey. What kind of steward do you want to be when you stand before the Master? Begin living that answer today.

 **ACTION:** Write down, in the most personal terms you can, what it would mean to you to hear 'Well done, good and faithful servant' from Jesus. Let that vision anchor everything you do in the days ahead.

 **PRAYER:** Lord Jesus, I want to hear those words more than any other words ever spoken. Not for pride or for recognition, but because hearing 'well done' from You means I have truly loved You with my whole life. Let the desire for Your approval be the loudest voice in my heart. I am living for the day I stand before You. I will be faithful. Amen.

DAY 45 | THE JOURNEY CONTINUES

"Now it is required that those who have been given a trust must prove faithful."

— 1 Corinthians 4:2 (NIV)

You have reached Day 45. And the first thing you need to know is that this is not the end — it is the commencement. These forty-five days were not a course to complete; they were a foundation to build on. Every truth you have encountered, every commitment you have made, every action step you have taken — these are the materials with which you will build the rest of your stewardship life.

You have walked through the six dimensions of stewardship — the foundational conviction that God owns it all, the sacred management of time, the faithful deployment of gifts, the disciplined handling of finances, the diligent cultivation of character, and the eternal perspective that makes every earthly decision carry heavenly weight. You are not the same person who opened this book on Day 1.

But knowledge without continued practice becomes mere memory. The work ahead of you is to integrate these truths into the daily fabric of your life — not as a special season of spiritual intensity, but as the permanent orientation of a faithful steward. Keep tithing. Keep Sabbathng. Keep guarding your heart. Keep deploying your gifts. Keep investing in eternity. Keep persevering through the hard seasons.

The journey continues. The Master has given you the assignment. The days are passing. The harvest is coming. And one day — one glorious, anticipated, long-awaited day — you will stand before Him and He will look at the open hands of a faithful steward and say what you have lived your whole life to hear: 'Well done. Enter into the joy of your Lord.'

Go and be faithful.

 **ACTION:** Write a stewardship covenant — a comprehensive, personal document outlining your specific commitments in each of the six areas of stewardship covered in this book. Date it. Sign it. Share it with one trusted person who will hold you accountable. Review it every six months.

 **PRAYER:** Heavenly Father, I close these forty-five days not with a sense of completion but with a sense of commissioning. I am Your steward — of time, of gifts, of finances, of character, of influence, of the Gospel. Everything I have is Yours. Everything I am is available to You. I will be faithful. I will be faithful in the small things and the large, in the hidden seasons and the fruitful ones, in abundance and in constraint. Use me, Lord — for Your glory, for the advance of Your Kingdom, and for

the generations that come after me. And on that final day, may I hear: 'Well done.' In Jesus' name, and for His sake, Amen.

CLOSING CHARGE

You have done something significant. In a world that resists all forms of sustained attention and intentional living, you have given forty-five days to the most important reorientation a person can make — the reorientation from ownership to stewardship, from self-service to Kingdom service, from the accumulation of the temporary to the investment in the eternal.

Do not allow the enemy to take from you the ground you have gained in these days. He will try. He will whisper that these truths are idealistic, that real life doesn't work this way, that you will soon slip back into old patterns. He is wrong — but only if you resist him with the sustained discipline of continued practice.

Share this devotional. Give it to a friend. Lead a small group through it. Use it as the basis for a series in your church. The truths in these pages are not proprietary — they belong to the Kingdom of God, and they are desperately needed in a generation that has been seduced by the spirit of consumption.

Most of all: live it. The greatest sermon you will ever preach is the life of a faithful steward. Your neighbours will see it. Your children will inherit it. Your church will be shaped by it. The world will be impacted by it. And heaven will record it.

You are a steward of the mysteries of God. Manage what He has given you with all the faithfulness, creativity, diligence, and love that you can bring to the assignment. The Master is coming — and He will find you faithful.

Grace and peace to you, always —
Pastor Timilehin Idowu

"Well done, good and faithful servant."

— **Matthew 25:23**