



Mission Statement

To equip believers to faithfully steward, develop, and multiply every gift, resource, opportunity, and spiritual investment God has entrusted to them—so that their lives produce lasting fruit for His Kingdom and bring joy to the Master when He returns.



Purpose

GRO-HI exists to **challenge and empower believers** to recognize that everything they have—time, gifts, influence, resources, experiences, and spiritual capacity—has been entrusted by God. Through **faithful obedience** and **intentional growth**, we will seek to produce fruit that advances His Kingdom and honors Him.



Outcomes

By the end of the study, participants should be able to:

- Identify the gifts, opportunities, and resources God has placed in their care.
- Replace fear, passivity, and comparison with faithful action.
- Develop a personal plan to invest their lives in ways that serve others and advance God's purposes.
- Measure success not merely by visibility or financial gain, but by obedience, fruitfulness, and faithfulness to what God entrusted to them.
- Live with readiness for accountability before Christ, the returning Master in the parable.

“To cultivate **faithful stewards** who **multiply** God's investment in their lives for **His glory** and Kingdom.”

Opening questions

1. When you hear the word **investment**, what comes to mind?
2. What is something someone invested in you that made a lasting difference—time, encouragement, training, correction, opportunity, or prayer?
3. Which is easier for you: recognizing what God has given you or believing that He expects you to use it? Why?

Foundational Scripture ~ Matthew 25:14-30

14 “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. 15 He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

16 “The servant who received the five bags of silver began to invest the money and earned five more. 17 The servant with two bags of silver also went to work and earned two more. 18 But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.

19 “After a long time their master returned from his trip and called them to give an account of how they had used his money. 20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

21 “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

22 “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’

23 “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

24 “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

26 “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, 27 why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

28 “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. 29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. 30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’

Companion passages

Scripture	Connection to Matthew 25	GRO-HI emphasis
Luke 19:11–27	The Parable of the Ten Minas closely parallels the Parable of the Talents: a ruler entrusts money to servants, leaves, returns, and evaluates what they gained.	Put what God gives you to work while waiting for Christ’s return.
Luke 12:42–48	Jesus describes a faithful and wise steward who responsibly carries out the master’s will until the master returns.	Accountability increases with responsibility: “to whom much is given, much will be required.
Luke 16:10–12	Jesus teaches that faithfulness in small things is connected to faithfulness in greater things.	God looks for consistency in everyday stewardship—not merely large, visible accomplishments.
1 Corinthians 4:1–2	Believers are described as servants of Christ and stewards of what God has entrusted.	The essential standard for a steward is faithfulness, not comparison, fame, or outward success.
1 Peter 4:10–11	Every believer has received a gift and should use it to serve others as a steward of God’s grace.	Spiritual gifts are investments intended to bless people and glorify God, not remain unused.

Reflection passage

Isaiah 5:1-4 KJV

- 1.Now will I sing to my wellbeloved a song of my beloved touching his vineyard. My wellbeloved hath a vineyard in a very fruitful hill:
2. And he fenced it, and gathered out the stones thereof, and planted it with the choicest vine, and built a tower in the midst of it, and also made a winepress therein: and he looked that it should bring forth grapes, and it brought forth wild grapes.
3. And now, O inhabitants of Jerusalem, and men of Judah, judge, I pray you, betwixt me and my vineyard.
- 4.What could have been done more to my vineyard, that I have not done in it? wherefore, when I looked that it should bring forth grapes, brought it forth wild grapes?

The Investment

- ❖ **Fertile hill** — God provided an environment designed for growth.
- ❖ **Fenced it** — Declaring selection & personal ownership.
- ❖ **Cleared stones** — God removed obstacles, delivered His people, corrected them, and made a way.
- ❖ **Choice vines** — God planted something valuable and purposeful.
- ❖ **Watchtower** — God's protection, oversight, and presence.
- ❖ **Winepress** — God prepared for harvest; He expected the vineyard to produce something worth gathering.



The return

❖ Wild, Sour & Bitter Grapes

Wild, Sour & Bitter grapes are the fruit of a life that has received God's investment but fails to reflect His character, priorities, and purposes.

1. When you hear the word **investment**, what comes to mind?

- Increase
- Giving of yourself
- Sacrifice
- Love & Kindness
- Patience: Taking time to see see it through
- Cultivation
- Compounding / Interest
- Dividends
- Not being selfish
- Fighting fears
- Expectations
- Adding value



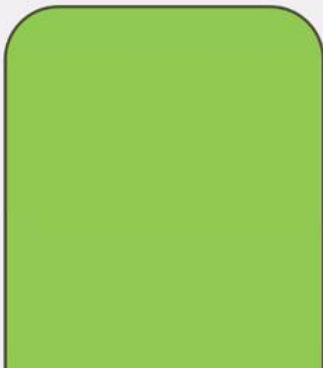
2. What is something someone invested in you that made a lasting difference—time, encouragement, training, correction, opportunity, or prayer?

- Salvation
- The good news about Jesus
- Encouragement
- Discipline
- Having faith in or believing in you
- Time
- Safety
- Mentorship
- Teaching
- Training
- Accountability



3. Which is easier for you: Recognizing what God has given you or believing that He expects you to use it? Why?

**Recognizing what God
has given you**



**Believing that He
expects you to use it**



Socratic questioning

- I. What details in Isaiah 5:1–2 show the vineyard owner’s intentional care and investment?
- II. What are some ways God has “cleared stones” or prepared the soil of your life?
- III. What investments has God made in you that you may be taking for granted?
- IV. Why is it possible to appear fruitful outwardly while producing “sour grapes” spiritually?
- V. What would good fruit look like in your family, workplace, ministry, relationships, finances, or community this week?

The return

❖ Wild, Sour & Bitter Grapes

Wild, Sour & Bitter grapes are the fruit of a life that has received God's investment but fails to reflect His character, priorities, and purposes.

What investments has God made in you that you may be taking for granted?

- Health
- Time
- Peace
- Family
- Friends
- Career opportunities
- Doing well Financially

What is something that
you would do more
often
if it was absolutely free?

Through Christ we have been granted free access to God

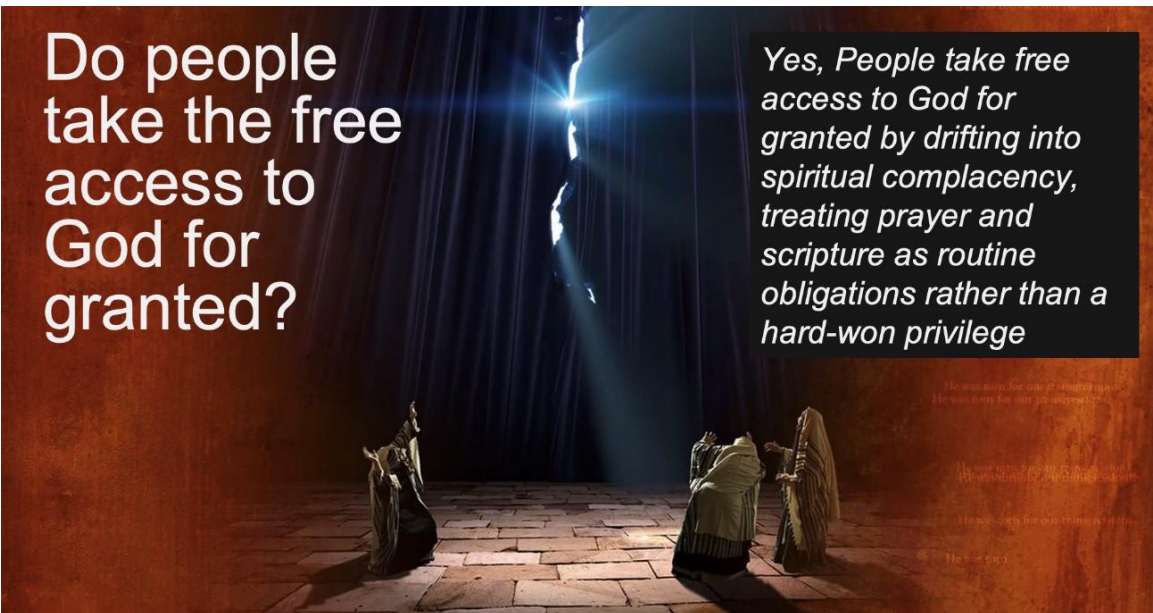
Ephesians 2:17, 18

17. He brought this Good News of peace to you Gentiles who were far away from him, and peace to the Jews who were near.

18. Now all of us can come to the Father through the same Holy Spirit because of what Christ has done for us.

Romans 5:1

Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have access by faith into this grace in which we stand, and rejoice in hope of the glory of God.



Do people
take the free
access to
God for
granted?

Yes, People take free access to God for granted by drifting into spiritual complacency, treating prayer and scripture as routine obligations rather than a hard-won privilege

How This Manifests in Daily Life

Neglecting the Word and Prayer: Believers stop setting aside consistent, intentional time to read the Bible or pray, replacing communion with God with secular distractions or sheer busyness

Seeking Fulfillment Elsewhere: When trials or desires arise, people look to entertainment, control, or material validation first, turning to God as a last resort rather than an ongoing relationship

Entitlement and Demands: Instead of approaching God with awe and thankfulness, people begin to view His grace as an expectation, asking, "What has God done for me lately?" when life gets difficult

How This Manifests in Daily Life

Treating Access Casually: Historically—such as in the Old Testament temple system—approaching the presence of God required strict mediation, sacrifice, and boundaries. Because Jesus Christ tore down that veil, people often forget the immense spiritual cost ("the great price") behind their 24/7 direct connection

Formalism Without Heart: Individuals can go through religious motions—attending church, reciting phrases, or claiming faith—while living an inwardly self-centered life where personal will supersedes God's will

Examples of

❖ Wild, Sour & Bitter Grapes

- Giftedness without character.
- Blessing without generosity.
- Influence without integrity.
- Knowledge of Scripture without obedience.
- Leadership that produces hurt, control, injustice, or neglected people.
- Personal success that never becomes service.
- Religious activity without love, righteousness, mercy, or justice.
- Fearful passivity that buries what God entrusted, as in Matthew 25.

The GRO-HI connection

Matthew 25:14–30	Isaiah 5:1–4	GRO-HI lesson
A master entrusts resources to servants	A vineyard owner invests deeply in his vineyard	God has intentionally invested in His people
The servants are expected to steward what they receive	The vineyard is expected to yield good grapes	God expects a return consistent with His investment
Faithful servants produce increase	The vineyard should produce wholesome, useful fruit	Faithfulness should result in visible Kingdom fruit
One servant buries what he receives	The vineyard yields wild/bad grapes	Inactivity and wrong living both fail to honor God's investment
The master returns to settle accounts	The vineyard owner asks, "What more could I have done?"	We should examine both our stewardship and the quality of our fruit

Fruit Inspection

“If God inspected the vineyard of my life today, would He find good grapes—or fruit that has become bitter, self-centered, unjust, fear-driven, or disconnected from His purpose?”

Have you become who God expected you to be?

On a scale from 0-10, where would you rate your fruitfulness?

Are you becoming who God expects you to be?

On a scale from 0-10, where would you rate your intentionality for becoming what God expects?



Personal reflection

- What fruit do people consistently experience when they interact with me?
- Does my behavior at home reflect the same faith I demonstrate at church?
- How do I respond when someone corrects me?
- Is there an area in which I know what God requires but continue to resist Him?

Comparing apples to oranges

Bad fruit

Dishonesty
Pride and self-importance
Bitterness and revenge
Injustice and exploitation
Selfishness
Uncontrolled anger
Religious appearance without obedience

Good fruit

Truthfulness
Humility
Forgiveness and mercy
Justice and fairness
Love and generosity
Patience and self-control
Integrity and faithful obedience



God's response when what He planted fails to produce the fruit He intended.

Isaiah 5:5,6

5. Now let me tell you what I will do to my vineyard: I will tear down its hedges and let it be destroyed. I will break down its walls and let the animals trample it.

6. I will make it a wild place where the vines are not pruned and the ground is not hoed, a place overgrown with briars and thorns. I will command the clouds to drop no rain on it.



God's response when what He planted fails to produce the fruit He intended.

Persistent unfaithfulness has consequences, even when God has provided abundant opportunities for growth.

Don't judge the fruit by its cover



What fruits are easier to tell if they are bad just by looking at the outside?

What fruits are harder to judge by appearance alone?

What would be your reaction to discovering that a fruit that looked good from the outside, was then no good for use?

- | | |
|--------------------|----------------------------------|
| -Frustrated by it | -Disappointed by the results |
| -Throw it out | -It left a bad taste in my mouth |
| -Take it back | -Irritating |
| -A lost investment | |
| -A waste of time | |

God's response when what He planted fails to produce the fruit He intended.

Now let me tell you what I will do to my vineyard: I will tear down its hedges and let it be destroyed. I will break down its walls and let the animals trample it. (Isiah 5:5)

Displeasure: Now let me tell you what I will do to my vineyard

The displeasure of the owner resulted in a change of plans for the vineyard.

Protection removed: I will tear down its hedges

The vineyard's privileges were not permanent. When it consistently produced bad fruit, God removed its protection and allowed the consequences to come.

HOMework

My commitment this week

Complete these three statements privately or in a journal:

- The bad fruit I need to address is: _____
- The truth from God's Word I will apply is: _____
- The practical step I will take this week is: _____

Scripture that stay in my forefront

And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him. (Colossian 3:17)

But I tell you, do not resist an evil person. If anyone slaps you on the right cheek, turn to them the other cheek also. (Matthew 5:39)

If anyone forces you to go one mile, go with them two miles. (Matthew 5:41)

Scripture that stay in my forefront

And don't sin by letting anger control you. Don't let the sun go down while you are still angry, for anger gives a foothold to the devil. (Ephesians 4:26,27)



God is not merely looking for people who follow rules. He wants people whose hearts and minds are being renewed so that obedience flows from a transformed relationship with Him.

Do we treat God like one of these?

If you love me, you will keep my commandments.
(John 14:15)



From the beginning God invested in us looking for a return

Genesis 1:27-30

27. So, God created human beings in his own image. In the image of God he created them; male and female, he created them.

28. Then God blessed them and said, "Be fruitful and multiply. Fill the earth and govern it. Reign over the fish in the sea, the birds in the sky, and all the animals that scurry along the ground.

29. Then God said, "Look! I have given you every seed-bearing plant throughout the earth and all the fruit trees for your food.

30. And I have given every green plant as food for all the wild animals, the birds in the sky, and the small animals that scurry along the ground—everything that has life." And that is what happened.

God's response when what He planted fails to produce the fruit He intended.

Judgement: And let it be destroyed.

The once-cultivated vineyard becomes a place of thorns and briers. Something that was intentionally cultivated can deteriorate when it no longer responds to the owner's care.

I will break down its walls and let the animals trample it.

The vineyard is exposed and trampled. What once had boundaries and protection becomes vulnerable. Ignoring God's direction can expose us and others to avoidable harm. Boundaries given by God are not necessarily restrictions on our freedom; they can preserve what is good.

God's response when what He planted fails to produce the fruit He intended.

I will make it a wild place where the vines are not pruned and the ground is not hoed, a place overgrown with briers and thorns. I will command the clouds to drop no rain on it. (Isiah 5:6)

Judgement: I will make it a wild place where the vines are not pruned and the ground is not hoed, a place overgrown with briers and thorns.

The vineyard is no longer pruned or dug. It loses the attention and cultivation that previously supported productive growth.

God's response when what He planted fails to produce the fruit He intended.

Judgement: I will command the clouds to drop no rain on it. Briers and thorns take over, and the rain is withheld. The vineyard becomes unproductive and desolate.

**Tossed
Fruit**



**What
causes
bitter fruit to
be tossed
out?**

Corruption

Romans 1:18-32

28. *And even as they did not like to retain God in their knowledge, God gave them over to a reprobate mind, to do those things which are not convenient;*

A **reprobate mind** refers to a state of moral corruption and spiritual rejection where a person loses the ability to discern good from evil.

The Action: Because of this rejection, God "gave them over" or surrendered them to their own choices, removing divine moral restraint



Fake Religion

2 Timothy 3:1-9

5. *having a form of godliness but denying its power. And from such people turn away!*

Outward religion: The verse describes people who put on a pious facade, go through religious motions, or act spiritual on the outside.

No inner transformation: They reject the true, life-changing power of the Holy Spirit and live with an unchanged, selfish heart.