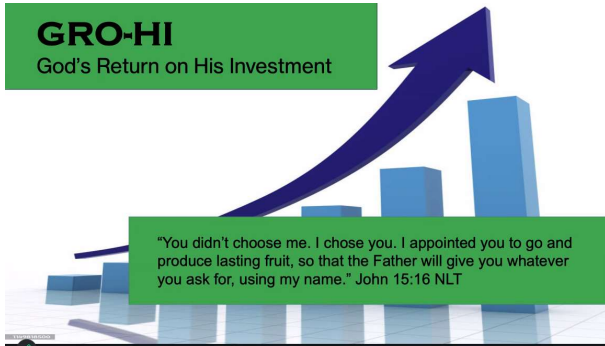


GRO-HI

God's Return on His Investment



"You didn't choose me. I chose you. I appointed you to go and produce lasting fruit, so that the Father will give you whatever you ask for, using my name." John 15:16 NLT

The principle of financial investing

The fundamental principles of investing include starting early, setting clear goals, creating a plan, investing regularly, diversifying your portfolio, managing risk by understanding your tolerance and market volatility, and remaining patient and disciplined for the long term, while minimizing fees and avoiding emotional decisions

When you invest in something, it is wise to invest in something with value that will appreciate or grow over time.

If you do that, what you invested in will grow and when you return to it you have more than what you started with because you invested in something that was an appreciating asset.

The spiritual transition and breakdown

- The fundamental principles of investing include **starting early**
God began investing in man at creation

Genesis 1:26, 28 NKJV
And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth.

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth.

The spiritual transition and breakdown

- o The fundamental principles of investing include **setting clear goals, creating a plan,**

Jeremiah 29:11 NKJV

For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope.

The spiritual transition and breakdown

- o The fundamental principles of investing include **investing regularly**

Lamentations 3:22,23 NKJV

Through the Lord's mercies we are not consumed, Because His compassions fail not. They are new every morning; Great is Your faithfulness.

The spiritual transition and breakdown

- o The fundamental principles of investing include **diversifying your portfolio**

1 Corinthians 12:4-6 NLT

There are different kinds of spiritual gifts, but the same Spirit is the source of them all. There are different kinds of service, but we serve the same Lord. God works in different ways, but it is the same God who does the work in all of us.

The spiritual transition and breakdown

- o The fundamental principles of investing include **managing risk by understanding your tolerance and market volatility**

Proverbs 27:12 NLT

A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

The spiritual transition and breakdown

- o The fundamental principles of investing include **remaining patient and disciplined for the long term**

1 Corinthians 15:56-58 NLT

For sin is the sting that results in death, and the law gives sin its power.

But thank God! He gives us victory over sin and death through our Lord Jesus Christ.

So, my dear brothers and sisters, be strong and immovable. Always work enthusiastically for the Lord, for you know that nothing you do for the Lord is ever useless.

John 15:16 NLT

You didn't choose me

I chose you.

I appointed you to go and produce lasting fruit,
so that the Father will give you whatever you ask for,
using my name.

How can we be certain that God wants a return on his investment (ROI)

The Bible tells us so...

The Parable of the ten servants

Luke 19:11-27

12. He said, "A nobleman was called away to a distant empire to be crowned king and then return.

13. Before he left, he called together ten of his servants and divided among them ten pounds of silver, saying, 'Invest this for me while I am gone.

Jesus speaks about the future
Mark 13:34-37

34. The coming of the Son of Man can be illustrated by the story of a man going on a long trip. When he left home, he gave each of his slaves instructions about the work they were to do, and he told the gatekeeper to watch for his return.

35. You, too, must keep watch! For you don't know when the master of the household will return – in the evening, at midnight, before dawn, or at daybreak.

36. Don't let him find you sleeping when he arrives without warning.

37. I say to you what I say to everyone: Watch for him!

Jesus describes a faithful servant
Matthew 24:45-51

A faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them.

If the master returns and finds that the servant has done a good job, there will be a reward.

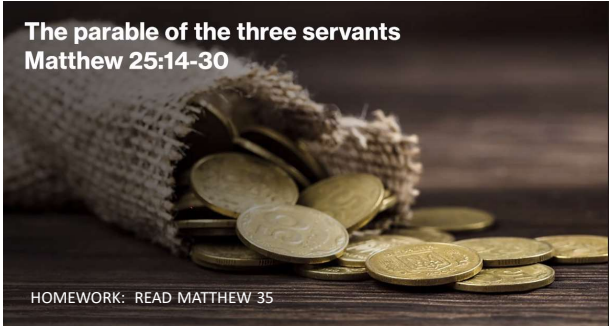
I tell you the truth, the master will put that servant in charge of all he owns.

But what if the servant is evil and thinks, 'My master won't be back for a while,' and he begins beating the other servants, partying, and getting drunk?

The master will return unannounced and unexpected, and he will cut the servant to pieces and assign him a place with the hypocrites. In that place there will be weeping and gnashing of teeth.

The parable of the three servants

Matthew 25:14-30



HOMEWORK: READ MATTHEW 25

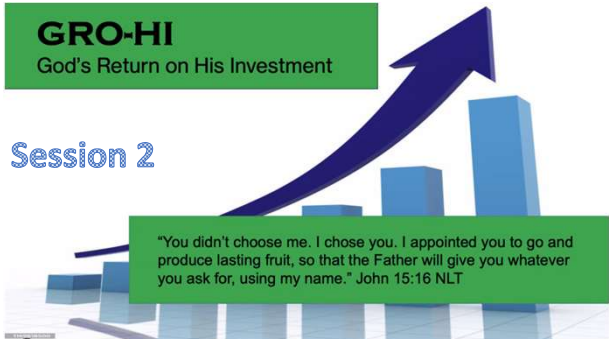
What we need to know in order to be profitable

- Each servant knew the master
- He gave to all his servants
- They all received something from the master
- They knew exactly what the master gave them
- They knew their amounts were different
- They all were given time for action
- They all had to answer and give a report.

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God's Return on His Investment

Session 2



"You didn't choose me. I chose you. I appointed you to go and produce lasting fruit, so that the Father will give you whatever you ask for, using my name." John 15:16 NLT

The spiritual transition summation

- Start early – God invested in mankind at creation
- Setting clear goals, creating a plan – God plan is that we be fruitful and multiply
- Invest regularly – God is faithful in providing new mercies daily.
- Diversify your portfolio – God has invested in us all.
- Managing risk by understanding your tolerance and market volatility

What we need to know in order to be profitable

Matthew 25:14-23

- Each servant knew the master
- He gave to all his servants
- They all received something from the master
- They knew exactly what the master gave them
- They knew their amounts were different
- They all were given time for action
- They all had to answer and give a report.

You can answer now or later.

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God's Return on His Investment

Session 3



The principle of financial investing (Summation)

- Start early – God invested in mankind at creation
- Set clear goals – God's plan from the beginning is that we be fruitful and multiply
- Invest regularly – God is faithful in providing new mercies daily.
- Diversify your portfolio – God has invested in us all.
- Managing risk by understanding your tolerance and market volatility

"The thief's purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life." John 10:10 NLT

How can we be certain that God wants a return on his investment (ROI)

The Bible tells us so...

The Parable of the ten servants

Luke 19:11-27

Jesus describes a faithful servant

Matthew 24:45-51

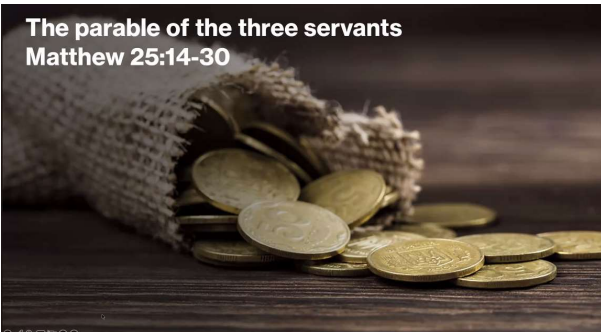
Jesus speaks about the day and hour unknown

Mark 13:34-37

The parable of the three servants

Matthew 25:14-30

The parable of the three servants Matthew 25:14-30



What we need to know to be profitable

Matthew 25:14-23

- Each servant knew the master
- He gave to all his servants
- They all received something from the master
- They knew exactly what the master gave them
- They knew their amounts were different
- They all were given time for action
- They all had to answer and give a report.

What we need to avoid to be profitable

Matthew 25:24-27

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.

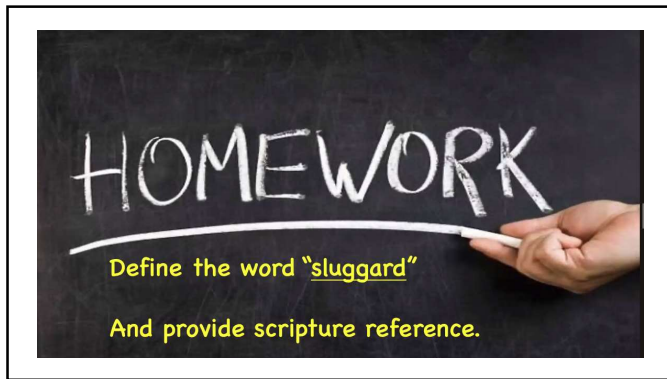
26. But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I didn't cultivate,

27. why didn't you deposit my money in the bank? At least I could have gotten some interest on it.

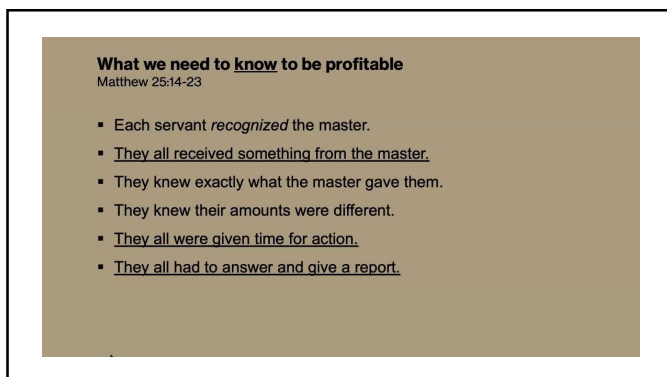
What we need to avoid to be profitable

- A misconception of God's character

This servant did not truly know His master's heart. His view of his master was someone who was a hard, and uncompassionate figure. Which was a distortion of God's actual character, which is generous and merciful.







What we need to avoid to be profitable

▪ A misconception of God's character

This servant did not truly know His master's heart. His view of his master was someone who was a hard, and uncompassionate figure. Which was a distortion of God's actual character, which is generous and merciful.

▪ Fear of failure

The servant's fear of losing the money led him to bury it, but this fear was rooted in his misunderstanding of the Master's true nature and his own role as a steward.

Genesis 3:8-10

What we need to avoid to be profitable

▪ Hiding

Hiding from your responsibilities as a servant will profit you nothing. Being ready for Jesus return involves being active, responsible, and obedient. It means pleasing God by doing good works that produce fruit.

▪ Settling for less

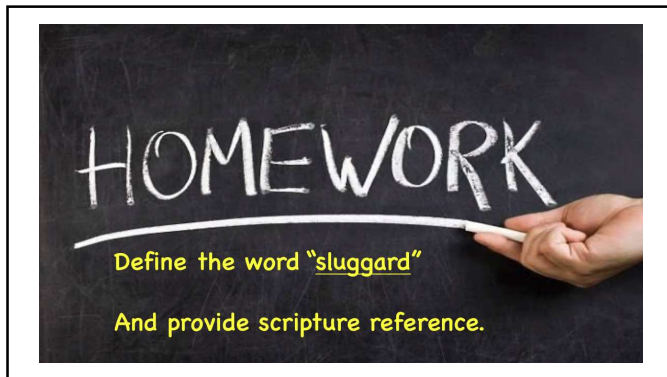
The man knows he didn't do what the master really wanted him to do but hopes he will be safe in the fact that, although he didn't make any increase, he also didn't lose any of the money. Many people (I mean professing Christians) will meet God on the final day and will use the same defense.

What we need to avoid to be profitable

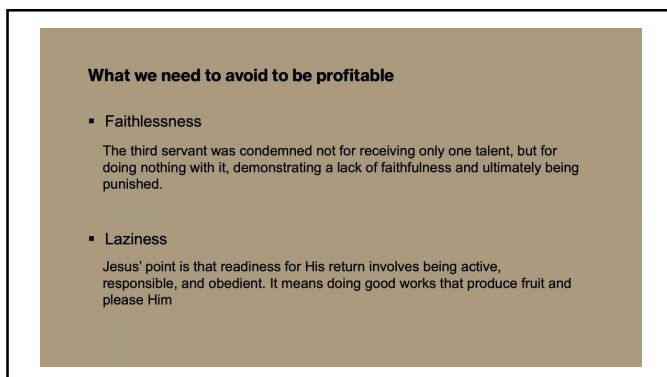
▪ Faithlessness

The third servant was condemned not for receiving only one talent, but for doing nothing with it, demonstrating a lack of faithfulness and ultimately being punished.

James 2:14-18







The Slothful Sluggard



A sluggard is someone who is habitually lazy or inactive. Such a person does not take personal responsibility for his own life. The word *sluggard* is used 14 times in the book of Proverbs. In each case, the Bible condemns laziness and warns of the consequences of being a sluggard.

The Sluggard

1. The Sluggard Will Not Start Things

The sluggard has a difficult time with initiative. He relies on others to tell him what to do ([Prov. 6:9](#)), and his verbal output outstrips his actual production ([Prov. 14:23](#)). He talks of great plans, but he just can't seem to put them into action.

He may be distracted by pleasure and entertainment, or he may simply be unwilling to get dirty and work hard. Whatever the case, the sluggard is known for a lack of genuine accomplishment, since he can't seem to even start things.

2. The Sluggard Will Not Finish Things

Even if you have the wherewithal to start something, you may still be a sluggard. Another quality of the lazy man is that he can't finish things ([Prov. 12:27](#); [19:24](#); [26:15](#)). Once he gets to work and bumps up against some difficulty or resistance, all motivation vanishes, and the sluggard retreats back into ease. This is someone who has a growing stack of half-read books on his desk, a host of home projects still awaiting completion, multiple promises to friends and family left unfulfilled, a collection of almost-written articles in the queue, and a gym membership that hasn't been used since January 2018.

3. The Sluggard Will Not Face Hard Things

The sluggard will also refuse to face hard tasks. To mask his laziness, he will find refuge in cowardly excuses like, "There's a lion outside, I shall be killed in the streets" ([Prov. 22:13](#)). Confronted with hard decisions and potentially hard conversations, the sluggard is thrown into indecision, wavering between multiple options, and will turn to entertainment to take his mind off the work before him. Netflix or Fortnite can be the opiate of the sluggard.

4. The Sluggard Is Anxious and Restless

Because he is living contrary to the way he was made—to work and build and accomplish and create—the lazy man is constantly restless and full of anxiety. He may long for greater productivity and accomplishment, but because of his unwillingness to work, he will exist in a perpetual state of craving without fulfillment ([Prov. 13:4](#)). Eventually, these unfulfilled desires will wreak serious havoc on the sluggard's life ([Prov. 21:25-26](#)).

5. The Sluggard Has Constant Trouble

The sluggard's life is beset by constant trouble (Prov. 15:19). Since he fails to complete his work in the allotted hours, he's in a constant hurry to fulfill his responsibilities and often annoyed at those around him for taking up all his time.

The sluggard may have financial trouble (Prov. 12:11, 19:15; 20:4; 21:5; 24:33-34) or live in perpetual messiness at home. He may not be able to keep a job for any length of time because of his inability to discipline his time, shun distraction, and work hard. Simple responsibilities like paying bills and maintaining his vehicle will be neglected and cause unnecessary friction.

The sluggard may desire to grow spiritually, but the disciplines of regular Bible reading, prayer, theological and devotional study, church commitment, and consistent gospel relationships are just too much for him to bear.

6. The Sluggard is a Nuisance to Others

Because the lazy person is unwilling to work hard and develop his skills, he has little to offer others. He's mostly a nuisance to those who might require his service. "Like vinegar to the teeth and smoke to the eyes, so is the sluggard to those who send him" (Prov. 10:26).

Unproductive, unfocused, concerned about self more than others, the sluggard drives his employers nuts and won't survive long in any environment that requires diligence and self-denial. Ultimately, the sluggard is in the same class as a thief and vandal (Prov. 18:2).

Matthew 25:11

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them.

What has God given to all of us?

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God's Return on His Investment

Session 6

A business owner must leave the country for two years to expand his business over seas. He leaves the operation of his business to an employee. If you are the employee, what does this mean for you?



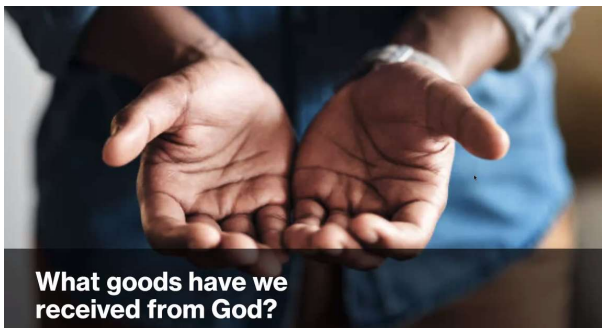
Is this a...

- Burden
- Opportunity
- Vacation

Matthew 25:11

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered **his goods to them.**





What goods have we received from God?

What **goods** have
we received from
God?

It begins with life



Key reasons for creating mankind

Purpose and meaning: Humans were not created by random chance, but with a specific purpose and meaning to their lives, which is to seek, know, and have a relationship with God.

Worship and Glory: A primary purpose is for humans to worship and bring glory to God. By being created in His image, humans are a testament to His nature and a way for His glory to be displayed in the world.

Love: Humans were created as an expression of God's love, and to have the capacity to respond to that love with their own love.

Caretakers of Creation: Humans were given the responsibility to "subdue" and rule over the Earth, managing and caring for it as God's stewards.



What **goods**
have we
received from
God?

Unconditional love and forgiveness



1 Corinthians 6:19,20

"Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself,

for God bought you with a high price. So, you must honor God with your body."

This means a person's life is not their own to live according to their own desires, but rather to be used in service to God.

The consequence of being "bought with a price" is to honor God with your body and life. This involves living a life that reflects God's holiness and purpose

What is God expecting in return for the life He gave us?

Core desires

Love and a relationship with God:
Many texts state that the greatest commandment is to love God with all your heart, soul, and mind. This love is expressed through faith, trust, and a desire for an intimate relationship.

Loving others:
God wants us to love our neighbors as ourselves, which includes acts of kindness, mercy, and helping those in need.

Faith and trust:
Believing in God and trusting that His will is better than personal agendas is a key desire.

Moral living and justice:
God wants people to do justly, love mercy, and walk humbly with Him. This includes living a life with self-control and being upright.

Actions and behaviors

Serve others: This can include your work, relationships, and being ready to help others.

Live with gratitude: A thankful attitude is encouraged over a complaining one.

Practice forgiveness: Forgiving others is a key part of living out God's will.

Engage in worship and prayer: Spending time with God through prayer and worship is central.

Follow His will: This is often seen as a desire to submit to God's will for your life and make Him the first priority.

Why God desires this

For our good:
God wants us to experience His blessings and live a fulfilling life, which is found through Him and not through worldly possessions.

To reveal Himself:
By living out His will, we can be a testimony of His love and grace to the world.

To fulfill our purpose:
God desires for us to fulfill our potential and live up to the image of God within us.

Is God getting the best return out of your life?

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God's Return on His Investment

Session 8



What is God expecting in return for the **life** He gave us?

Core desires

Love and a relationship with God:

Many texts state that the greatest commandment is to love God with all your heart, soul, and mind. This love is expressed through faith, trust, and a desire for an intimate relationship.

Matthew 22:37-40

Loving others:

God wants us to love our neighbors as ourselves, which includes acts of kindness, mercy, and helping those in need.

John 13:35 1 John 4:20

A sign of discipleship:

The way Christians love one another is a key way they demonstrate their faith to others

What is God expecting in return for the **life** He gave us?

Core desires

Faith and trust:

Believing in God and trusting that His will is better than personal agendas is a key desire.

Learn from the best. Luke 22:41,42

Moral living and justice:

God wants people to do justly, love mercy, and walk humbly with Him. This includes living a life with self-control and being upright.

1 Timothy 4:12,13

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Session 9



Actions and behaviors

Serve others: This can include your work, relationships, and being ready to help others.

Mark 10:45

Live with gratitude: A thankful attitude is encouraged over a complaining one.

Psalms 103:1-5

Practice forgiveness: Forgiving others is a key part of living out God's will.

Ephesians 4:32

Engage in worship and prayer: Spending time with God through prayer and worship is central.

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God's Return on His Investment

Session 10



Actions and behaviors

Serve others: This can include your work, relationships, and being ready to help others.

Mark 10:45

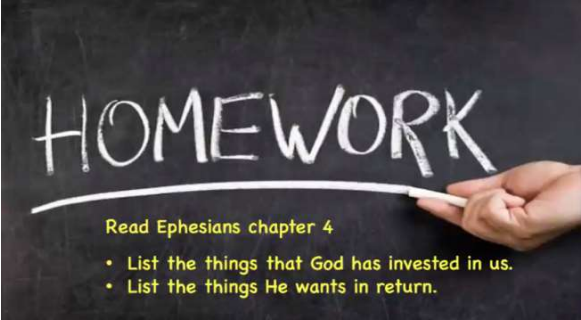
Live with gratitude: A thankful attitude is encouraged over a complaining one.

Psalms 103:1-5

Practice forgiveness: Forgiving others is a key part of living out God's will.

Ephesians 4:32

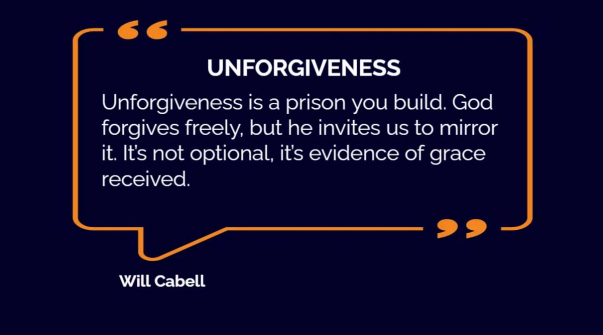
Engage in worship and prayer: Spending time with God through prayer and worship is central.



HOMEWORK

Read Ephesians chapter 4

- List the things that God has invested in us.
- List the things He wants in return.



UNFORGIVENESS

Unforgiveness is a prison you build. God forgives freely, but he invites us to mirror it. It's not optional, it's evidence of grace received.

Will Cabell



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God's Return on His Investment

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Expect a return

Actions and behaviors

Engage in worship and prayer: Spending time with God through prayer and worship is central.

Serve others: This can include your work, relationships, and being ready to help others.

Mark 10:45

Live with gratitude: A thankful attitude is encouraged over a complaining one.

Psalms 103:1-5

Practice forgiveness: Forgiving others is a key part of living out God's will.

Ephesians 4:32 · Matthew 6:14,15



Matthew 6:14,15 Explained

From Jesus' words, it may sound like God refuses to forgive us until we forgive those who have most deeply harmed us. **But is Jesus saying that?** Is he suggesting that God remains unforgiving in some cases?

The short answer is no. And a more careful examination of Jesus word in context, will help us discover the longer answer – that **approaching relationships with an unforgiving posture suggests we have not yet opened ourselves up to receive and experience God's forgiveness.**

Thoughts about forgiveness

Forgiveness is a conscious decision to **release resentment and negative feelings towards someone who harmed you**, shifting focus from past hurt to present peace, not condoning the offense, forgetting, or necessarily reconciling

Unforgiveness is a **prison you build**. God forgives freely, but he invites us to mirror it. It's not optional It's evidence of grace received.

If you have asked God for forgiveness, **in turn, or likewise**, you should be forgiving.

Thoughts about forgiveness

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Unforgiveness is a **prison you build**. God forgives freely, but he invites us to mirror it. It's not optional it's evidence of grace received.

If you have asked God for forgiveness, **in turn, or likewise**, you should be forgiving.

Understanding the difficulty of forgiving should offer a greater appreciation for the forgiveness of God.

What Forgiveness Is & Isn't

• **Is:** A deliberate choice to let go of bitterness, an internal process for self-peace, a way to regain power over your emotions, and a path to healing.

• **Isn't:** Forgetting the offense, excusing the behavior, reconciling with the person, or giving up your right to accountability.

The benefits of forgiveness

- **It pleases God:** Forgiveness is God's return on His investment of forgiveness.
- **It's a process of emotional healing:** Forgiveness reduces anger, stress, and improves mental health by freeing you from the grip of the injustice.
- **Reduces Negative Emotions:** Less anger, stress, anxiety, and depression.
- **Improves Well-being:** Elevates mood, enhances optimism, and fosters inner peace.
- **Promotes Healing:** Helps you move past trauma without being defined by it.

Why God desires this

For our good:
God wants us to experience His blessings and live a fulfilling life, which is found through Him and not through worldly possessions.

To reveal Himself:
By living out His will, we can be a testimony of His love and grace to the world.

To fulfill our purpose:
God desires for us to fulfill our potential and live up to the image of God within us.

What is God expecting in return for the **life** He gave us?

Repentance

God's desire is for everyone to be saved and to repent. It is presented as the reason why the return of Jesus is delayed; God's patience provides more time for people to turn to him.

2 Peter 3:9 NLT

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God's Return on His Investment

Session 12
Jan 21, 2026



What is God expecting in return for the **life** He gave us?

Repentance

God's desire is for everyone to be saved and to repent. It is presented as the reason why the return of Jesus is delayed; God's patience provides more time for people to turn to him.

2 Peter 3:9 NLT

"The Lord isn't really being slow about his promise, as some people think. No, he is being patient for your sake. He does not want anyone to be destroyed, but wants everyone to repent."

HOMEWORK

Read Ephesians chapter 4

- List the things that God has invested in us.
- List the things He wants in return.

God's Investments

Chosen, Called, Drafted (V1)
Special Gifts (V7)
He Descended, Became Lowly (V9)
Instructors, Counselors (V11)
Holy Spirit (V23)

Expected Return

Love, Kindness, Patience, Humility (V2)
Unity, Peace (V3)
Stronger Faith (V13)
Spiritual Maturity, Stability (V14)
Truthful, Christlike (V15)
Live to Please God (V17)
Renewed Thinking (V24)
Stop Lying (V25)
Don't Let Anger Control You (V26,27)
Don't Rob or Steal (V28)
Productivity, Generosity (V28)
Encouraging Speech (V29)
Do not sadden the Holy Spirit (V30)
Forgiving (V32)

What is God expecting in return for the **life** He gave us?

1 Corinthians 6:19-20 NLT

19. Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself,

20. for God bought you with a high price. So you must honor God with your **body**.

We glorify God in our bodies by honoring Him in the way we live and consequently revealing who He is to the world

Ephesians 4:30-32

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Deuteronomy 8:10-14 NLT



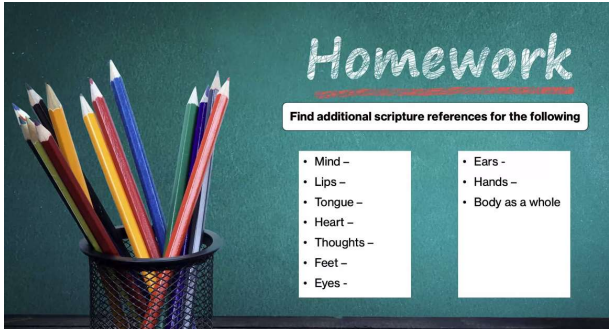
10. When you have eaten your fill, be sure to praise the Lord your God for the good land he has given you.

11. But that is the time to be careful! Beware that in your plenty you do not forget the Lord your God and disobey his commands, regulations, and decrees that I am giving you today.

12. For when you have become full and prosperous and have built fine homes to live in,

13. and when your flocks and herds have become very large and your silver and gold have multiplied along with everything else, be careful!

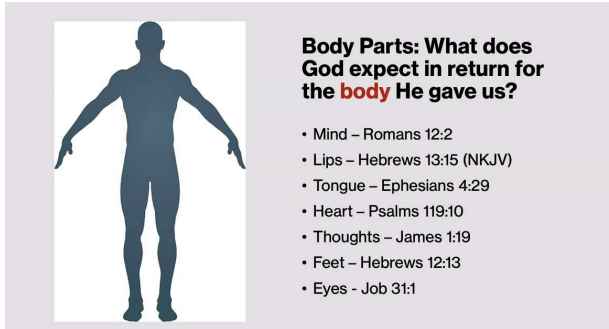
14. Do not become proud at that time and forget the Lord your God, who rescued you from slavery in the land of Egypt.



Homework

Find additional scripture references for the following

• Mind – • Lips – • Tongue – • Heart – • Thoughts – • Feet – • Eyes –	• Ears – • Hands – • Body as a whole
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Body Parts: What does God expect in return for the **body** He gave us?

• Mind – Romans 12:2 • Lips – Hebrews 13:15 (NKJV) • Tongue – Ephesians 4:29 • Heart – Psalms 119:10 • Thoughts – James 1:19 • Feet – Hebrews 12:13 • Eyes – Job 31:1



Body Parts: What does God expect in return for the **body** He gave us?

• Ears – 2 Timothy 4:3–4 • Hands – Ephesians 4:28; • Body as a whole - 1 Corinthians 6:18–20 - Romans 6:12–13

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 God's Return on His Investment

Session 15
 Feb 11, 2026

How crucial is the return on body parts?

Matthew 5:29,30 NIV

29. "If your right eye causes you to stumble, (*Offend thee, KJV*) gouge it out and throw it away. It is better for you to lose one part of your body than for your whole body to be thrown into hell.

30. "And if your right hand causes you to stumble, cut it off and throw it away. It is better for you to lose one part of your body than for your whole body to go into hell.

1 Corinthians 6:19,20

"Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was **given** to you by God? **You do not belong to yourself,** for **God bought you with a high price.** So, *(In return)* you must honor God with your body."

1 Corinthians 12:27 NKJV

Now you are the body of Christ, and members individually.

*Everything that God has
given us, and everything that
we call a blessing is an
investment from God.*

Examples

Blessing	God's Return
Freedom, Exodus 3:12	
Home / Family, Joshua 24	

HOMEWORK

- 1) List 10 things you consider a blessing.
- 2) Explain what God is getting in return for that blessing.

GRO-HI
God's Return on His Investment

Session 16
Feb 18, 2026



Ash
WEDNESDAY



Ash Wednesday marks the start of Lent, a 40-day period of prayer, fasting, and repentance for certain denominations preparing them for Easter; it symbolizes human mortality and the need for spiritual renewal through the imposition of ashes in the shape of a cross on foreheads, reminding believers, "Remember you are dust, and to dust you shall return".



Isaiah 1:13-18

Isaiah 58:3-7

Amos 5:21-27

Matthew 6:16-18

Key biblical occasions for fasting include:

Repentance and Confession: Used to turn back to God, as seen with Israel at Mizpah (1 Samuel 7:6) and the people of Nineveh (Jonah 3:5-8).

Seeking Protection or Deliverance: Jehoshaphat declared a fast when facing a great army (2 Chronicles 20:3), and Ezra called for one to ask for a safe journey (Ezra 8:21).

Grief and Mourning: Individuals and groups fasted upon the death of leaders like Saul (1 Samuel 31:13) or in personal sorrow, such as David when his child was sick (2 Samuel 12:16).

Spiritual Preparation and Guidance: Jesus fasted for 40 days before starting his ministry (Matthew 4:1-2), and the early church fasted before appointing leaders (Acts 13:2-3, 14:23).

National Crisis and Judgment: When under threat of destruction, such as in Esther's time (Esther 4:16) or when God's judgment was imminent (Joel 2:12-15).

*Everything that God has
given us, and everything that
we call a blessing is an
investment from God.*

Examples

Blessing	God's Return
Freedom, Exodus 3:12	Worship
Home / Family, Joshua 24	Service
Children, Deuteronomy 6:6,7	Teach them about God
Employment / Career, 1 Corinthians 10:31	Work in a way that God gets the glory
Anointing, Luke 4:18	Caring out the will of God

GRO-HI
God's Return on His Investment

Session 17
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Matthew 25:14

“For the kingdom of heaven is like a man (Jesus) traveling to a far country, who called his own servants (Us) and delivered **his goods to them.**”



Some common goods that have been invested in us.

- Life
- Himself / Jesus / Holy Ghost
- Unconditional Love
- Forgiveness
- Redemption
- Grace
- Body

Matthew 25:15

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.



He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last.

Purposeful Distribution: The five-talent, two-talent, and one-talent servants all received a large sum; none were empty-handed. This teaches that God never calls a person without equipping them.

Dividing it in proportion to their abilities. (NLT)
The master gave to each servant what he would be able to use well (EASY)

Calculated Distribution: The master knows his servants intimately. God does not give the same amount to everyone, but He gives purposefully according to what each can manage, ensuring the distribution is equitable, not necessarily equal.

He then left on his trip.

The "Journey" (Stewardship Period): The master's departure represents Christ's ascension. The interval before he returns is not idle time, but a "proving ground" for stewardship, demanding active investment.

Stewardship: Everything a believer has – time, money, skills, and the Word of God – belongs to the Master and is given to be used for His glory, not selfish pursuits.

The Lesson on Stewardship: The core of this verse and parable is not in comparing what we have to others, but in the faithfulness of using what we have for God's glory. The focus is on being proactive, not passive or afraid.

Individualized Responsibility: Accountability is proportional. "From everyone who has been given much, much will be demanded"
 Luke 12:47, 48

What different gifts have we received from God?

Spiritual Gifts
These are specific supernatural abilities given for the good of the community.

- **Apostleship:** A leadership role
- **Discernment:** The ability to distinguish between spirits
- **Encouragement:** Offering comfort and support
- **Evangelism:** Sharing the Christian message
- **Faith:** A strong belief in God's promises
- **Giving:** Generous financial support
- **Healing:** Restoring health to the sick
- **Miracles:** Performing supernatural acts
- **Prophecy:** Speaking God's messages
- **Teaching:** Explaining and instructing others
- **Tongues:** Speaking in a language unknown to the speaker
- **Wisdom:** God-given understanding



What different talents have we received from God?



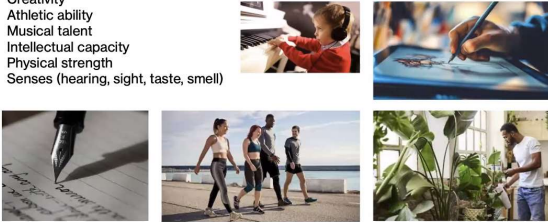
General talents and abilities

Craftsmanship	Encouragement / Exhortation	Emathy
Healing	Hospitality	Intercession
Knowledge	Leadership	Mercy
Miracles	Pastoring/Shepherding	Public speaking
Reading	Teaching	Use of intellect and reason

What natural abilities have we received from God?

Natural abilities

Creativity
Athletic ability
Musical talent
Intellectual capacity
Physical strength
Senses (hearing, sight, taste, smell)

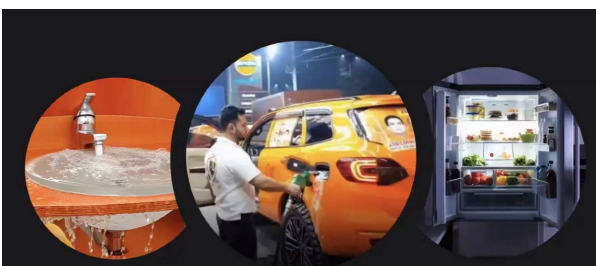


GRO-HI
God's Return on His Investment

Session 18
Mar 4, 2026

Expect a return





Do you see a common issue?
Wastefulness

Matthew 25:19
"After a long **time** the lord of those servants came and settled accounts with them."



What **goods** have we received from God?

TIME

We give God a return on His investment of time by using our limited days to know Him, love people, and do the specific good works He prepared for us.

Fill in the blank

How did you **SPEND** your time today?

We give God a return on His investment of time by using our limited days to know Him, love people, and do the specific good works He prepared for us.

God's view on time.

God is eternal but He created everything to operate in time.

This means God enters into our timeline and responds to prayer, guides history, and fulfills promises according to His chosen schedule.

From our side, we experience this as "God's timing" being sometimes slow or fast, but from His side it is always purposeful and perfectly wise.

Ecclesiastes 3:1

Psalms 31:13-15

Ephesians 5:15-16

HOMEWORK

Where does your schedule show that your time belongs to God? Evaluate from your typical day.

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God's Return on His Investment

Session 19
Mar 11, 2026



What this means for us

Our lives are brief and fragile compared to God's eternity, which is why Scripture urges us to number our days and use our time wisely.

Because God already sees the whole of our life, we can trust Him when we don't understand delays, detours, or unanswered questions.

A helpful way to think of it is we move through moments one by one, but God lovingly sees and holds the entire "story" of our life and history at once.

Psalms 31:15
Ephesians 5:15-16

monday	tuesday	wednesday	thursday	friday	saturday	sunday

Am I on schedule?

Daniel 6:10
Luke 4:16
Acts 2:46-47
Acts 3:1
Colossians 3:17
Romans 12:13
Hebrews 13:16

GRO-HI
God's Return on His Investment

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Mar 18, 2026

monday	tuesday	wednesday	thursday	friday	saturday	sunday
Am I on schedule? Daniel 6:10 - Prayed 3 times daily Luke 4:16 - Jesus had a custom of going to the synagogue Acts 2:46-47 - Daily worship at the temple & Communion Acts 3:1 - Peter & John attend prayer meeting Colossians 3:17 - Look to please God in all that you do. Romans 12:13 - Practice hospitality Hebrews 13:16 - Be kind to; and share with others Genesis 2:2 - God rested from His work						



Take time to know God

Use the time that God has invested in you to seek His face.

Set regular, personal, planned time to be with God in Scripture, prayer, and worship.

Mark 1:35
Proverbs 8:17

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 God's Return on His Investment

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- Seeking God is how we come to *know* Him and are shaped into who we were created to be. [John 17:1-4](#)
- We need to seek God because we're surrounded by so many distractions. [Matthew 6:33](#)

The benefits of seeking God
[Matthew 6:33](#)

1. Seeking God gives you a clear center (priority shift)
 When you make God your primary focus, everything else gets reordered. Distractions thrive when everything feels equally important. Seeking God helps you recognize: *this matters, this doesn't.*

2. Seeking God rains your attention
 Spending time in prayer or Scripture is like strengthening a muscle—your ability to focus. Over time, you become more aware of when your mind is drifting and better able to bring it back.

3. Seeking God quiets internal noise
 A lot of distractions aren't external—they come from anxiety, comparison, or restlessness. Seeking God brings peace and steadiness, which reduces that inner chaos that pulls your attention in a hundred directions.
[Matthew 6:25, 26](#)



GRO-HI
God's Return on His Investment

Session 22
April 1, 2026

Expect a return

The benefits of seeking God

4. Seeking God reshapes your desires
Distractions often hook you because they appeal to what you *want* in the moment. As your values shift, some distractions simply become less appealing – not by force, but because your heart changes.

5. Seeking God builds discernment
You start to recognize the difference between what is urgent and what is meaningful. That discernment helps you say “no” without guilt, and “no” to sin with authority.

6. Seeking God anchors you in purpose
When you know *why* you’re living the way you are, it’s easier to resist things that pull you off course. Without purpose, distractions feel harmless; with purpose, they feel costly.

**Why Did
Jesus
Come
to Earth?**

Romans 5:18,19 New Life Version

¹⁸ Through Adam's sin, death and hell came to all men. But another Man, Christ, by His right act makes men free and gives them life.

¹⁹ Adam did not obey God, and many people become sinners through him. Christ obeyed God and makes many people right with Himself.

Jesus' return on investment

Prophecy	Old Testament reference	New Testament fulfillment
Born of a virgin	Isaiah 7:14	Matthew 1:22-23; Luke 1:26-31
Born in Bethlehem	Micah 5:2	Matthew 2:1-6; Luke 2:4-7
Entered Jerusalem on a donkey	Zechariah 9:9	Matthew 21:1-11; Luke 19:35-38
Preached good news to the poor	Isaiah 61:1-2	Luke 4:16-21
Healed the blind, sick, and lame	Isaiah 35:5-6; Isaiah 53:4	Matthew 9:35; Matthew 11:4-5
Rejected by his own people	Isaiah 53:3	John 1:11; Luke 4:28-29
Betrayed by a close companion	Psalms 41:9	Matthew 26:14-16; 47-50
Suffered and was mocked	Isaiah 53:5-7; Psalm 22:6-8	Matthew 27:27-31; Mark 15:16-20
Died for others' sins	Isaiah 53:10-12	Mark 10:45; 1 Peter 2:24
Rose from the dead	Psalms 16:10	Matthew 28:1-10; Acts 2:31-32

God had already planned Jesus' mission in Scripture.
Jesus' fulfillment of prophecy was not random evidence only; it was part of a clear mission, and he stayed focused on the work his Father sent him to do.

Seeking The Father gave Jesus' awareness of his mission
Jesus knew his purpose early. At age 12, Jesus showed awareness of his mission.

Jesus did not waste his life on distractions.
His public ministry focused on preaching, healing, and proclaiming God's kingdom, not on personal gain or worldly status.

Every step of Jesus' ministry moved him toward the Father's will.

Every step of Jesus' ministry moved him toward the Father's will.
 Jesus' whole life was guided by the Father's will. From childhood to
 the cross, every step had purpose, and he never lived for himself

John 4:34

John 5:30

John 6:38-40

**Jesus' sacrificial death is
 the ultimate costly
 investment, made**

What might God consider a waste of His time?

Homework

Identify some things
 God may consider a
 waste of the time He
 has given you.



GRO-HI
 God's Return on His Investment

Session 23

April 8, 2026



Every step of Jesus' ministry moved him toward the Father's will. Jesus' whole life was guided by the Father's will. From childhood to the cross, every step had purpose, and he never lived for himself

John 4:34- Fulfilling The Fathers will was nourishment to Jesus

John 5:30 – Jesus knew he could do nothing on his own

John 6:38-40 – He came to fulfill his Father's will, not his own

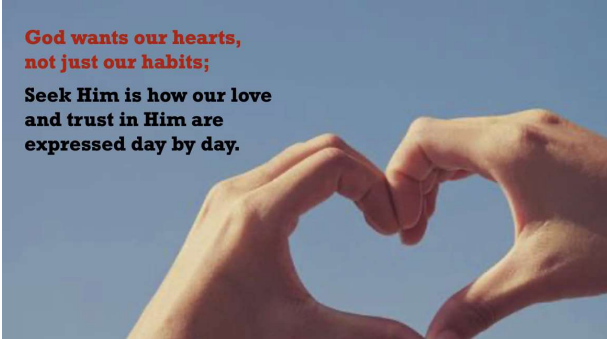
What God may consider a waste of His time.

From a biblical perspective, God considers time "wasted" when it is spent on things that ignore His will, harm ourselves or others, or are done in spiritual darkness rather than in His light. Time is wasted when it is used in ways that fail to glorify God and love others.

- Worrying – Philippians 4:6
- Lying / Bearing False Witness – Ephesians 4:25
- Laziness – Romans 12:11
- Evilness – Romans 12:17
- Selfishness – Luke 6:38
- Riotous living – Luke 15:11-13, 17
- Idol Worship – Exodus 20:3,4
- Holding Grudges – Matthew 6: 12
- Harsh Judgement – Matthew 7:1,2
- Unrepentance - 1 John 1:9
- Not praying – James 4: 1-3

**God wants our hearts,
not just our habits;**

**Seek Him is how our love
and trust in Him are
expressed day by day.**



Order your days around God's will

We respond to God's investment of time by planning our days with Him, not just for ourselves, letting His Spirit guide how we spend our hours.

Practically, that means praying for His guidance each morning, committing our work to Him, and making deliberate space for rest, fellowship, and ministry rather than drifting from distraction to distraction.

GRO-HI
God's Return on His Investment

Session 24
April 15, 2026

Expect a return



What God may consider a waste of His time.*You said*

Gossiping
 Enabling others
 Too much time on TV / Social media
 Stealing
 Being hypocritical
 Knowing your purpose, but not living in your purpose
 Ungratefulness
 Debating God's Word with someone who does not believe.
 Being double minded
 Prioritizing self desires over spiritual growth
 Quitting on an unfinished assignment.

**We can waste God's time,
 however,
 His time never goes to wasted.**

To everything there is a season, and a time to every purpose under the heaven: Ecclesiastes 3:1

Use the time that God has invested in you to love Him and others.

One helpful way to frame "wise use of time" is: loving God and loving people.

A Spirit-filled life spends time worshiping, giving thanks, and drawing close to God.

The same Spirit leads us to invest time in encouraging, serving, and building up others in practical ways.

When our calendar reflects worship, service, and relationships – not just tasks – we are offering God a return on the time He has given.

The Investment of Love

John 3:16



How can God get a return on his investment of love?

God's "return on investment" is not a financial gain, but the transformation and multiplication of His love through your life. Because God is love, His investment is essentially an investment of Himself into you, and the return is your voluntary decision to reflect that nature back to Him and out to the world.

Romans 5:1-8

1 Corinthians 13:1-8

Here are the primary ways God receives a "return" on His investment of love:

1. The fruit of character

Just as a planter expects a tree to produce fruit, God looks for the Fruit of the Spirit (Galatians 5:22-23) – qualities like joy, peace, patience, and kindness.

2. Generosity and Multiplication

God's love is intended to be a "seed" that multiplies.

3. Reciprocal Love and Worship

The most valuable return to God is voluntary love.

4. Kingdom Expansion

God's investment is also a "capital investment" in His global mission.

WHAT DOES IT MEAN TO
BEAR GOOD FRUIT?
GALATIANS
5:17-23

Fruit of the Spirit	Works of the Flesh
✓ Love	✗ Hatred, envy
✓ Joy	✗ Jealousy
✓ Peace	✗ Hostility, anger
✓ Patience	✗ Sex outside of marriage
✓ Kindness	✗ Greed
✓ Goodness	✗ Selfishness
✓ Faithfulness	✗ Idol worship, sorcery
✓ Meekness	✗ Quarrelling, divisions
✓ Self-control	✗ Drunkenness

GRO-HI
God's Return on His Investment

Session 25
April 22, 2026



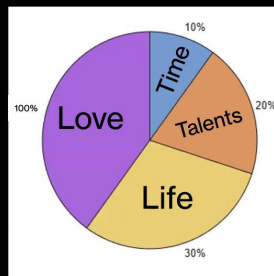
Matthew 25:14

“For the kingdom of heaven is like a man (Jesus) traveling to a far country, who called his own servants (Us) and delivered his goods to them.”



God's Investment Portfolio

Matthew 6:19-21 NLT



How can God get a return on his investment of love?

God's "return on investment" is not a financial gain, but the transformation and multiplication of His love through your life. Because God *is* love, His investment is essentially an investment of Himself into you, and the return is your voluntary decision to reflect that nature back to Him and out to the world.

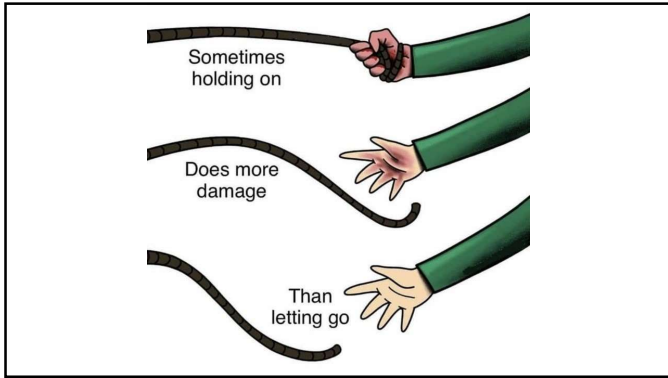
Romans 5:1-8

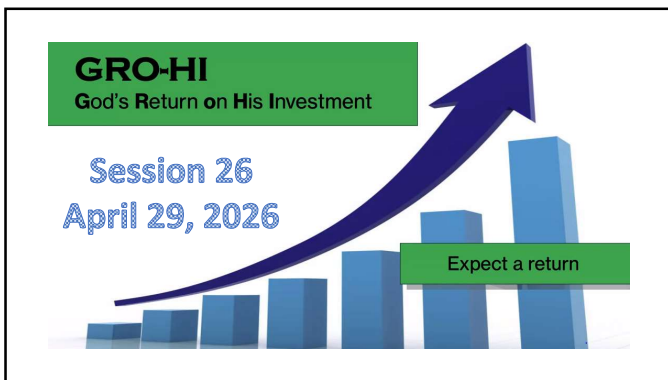
1 Corinthians 13:1-8

What does the love of God look like?

God's love is **holy, sacrificial, steady, and transforming**. It is not just a feeling; it is shown in action, especially in how God gives, forgives, corrects, and restores.

- It **gives** first. "God so loved the world that he gave his only Son" shows love as self-giving, not self-protecting.
- It is **unconditional in its source**. God loves because of who he is, not because people earn it. (1 John 4:7-11)
- It is **merciful**. God does not ignore sin, but he makes a way for sinners to be forgiven and brought back to him.
- It is **steady and unchanging**. God's love does not fluctuate with moods, trends, or human merit.
- It is **transforming**. When people receive God's love, they are changed and begin to love others more truly.





Here are the primary ways God receives a "return" on His investment of love:

- 1. The Fruit of character**
Just as a planter expects a tree to produce fruit, God looks for the Fruit of the Spirit (Galatians 5:22-23) – qualities like joy, peace, patience, and kindness.
- 2. Generosity and Multiplication**
God's love is intended to be a "seed" that multiplies.
- 3. Reciprocal Love and Worship**
The most valuable return to God is voluntary love.
- 4. Kingdom Expansion**
God's investment is also a "capital investment" in His global mission.



What **goods**
have we
received from
God?

His only Son

Unconditional love and forgiveness



WALKING IN
newness
of
LIFE

What is God expecting in return for
the **Son** He gave us?

What is God expecting in return for the **Son** He gave us?

Key aspects of walking in newness of life:

Symbolism of baptism:
The phrase is directly linked to baptism, where being immersed in water symbolizes dying to an old life and being raised out of it signifies a new spiritual life.

Transformation:
This implies a fundamental change in one's character and way of living, moving from a life controlled by sin to one guided by faith and the power of the Holy Spirit.

Discipline & Dedication:
Because of the sacrifice of Jesus we have been released from the power of sin and old habits. In return we seek to dedicating one's life to God's will.

Living a purposeful life:
This new life is not passive but active, characterized by being an "instrument of God's justice and reconciliation," serving others, and making an effort to be more like Christ.

Hope for a new beginning:
In response for Jesus delivering us from our past mistakes, we should also exercise the ability to leave behind past mistakes and sins, which can all be forgiven, and to live daily with a fresh start and new purpose in Christ.

GRO-HI
 God's Return on His Investment

Session 27
 May 6, 2026

The Gift of The Holy Spirit

Peter replied, "Repent and be baptized, every one of you, in the name of Jesus Christ for the forgiveness of your sins. And you will receive the gift of the Holy Spirit. (Acts 2:38)

The Purpose of The Holy Spirit

The purpose of The Holy Spirit is to help believers live a holy life, to love others selflessly, and to serve the community. It empowers them to be witnesses of their faith in everyday life. The Holy Spirit is the active presence of God in the world and in believers' lives.

John 16:7
 Acts 1:4
 Romans 8:26,27

HOMEWORK

Search the Old Testament and find where God sent down the Holy Spirit and who did He send it to.

Homework

Search the Old Testament and find where God sent down the Holy Spirit and who did He send it to.

GRO-HI
God's Return on His Investment

Session 28
May 13, 2026

Expect a return

The Holy Spirit in the Old Testament

Genesis 1:1,2 (26)
Job 33:4

Exodus 31:1-5 (Bezalel)

Numbers 11: 25-29 (Elders)

Judges
3:10, 6:34, 11:29, 14:6, 19, 15:14

1 Samuel
10:6, 10, 16:14 (Saul) 16:13 (David)

2 Samuel 23:2 (David)

The Holy Spirit in the Old Testament

Deuteronomy 34:9 (Joshua)

Isaiah 61:1 (Jesus)

Here's a clear way to think about The Holy Spirit's purpose and functions:

1. God's Presence with People
The Holy Spirit represents God being **personally present and active** in the world today – not distant or abstract, but involved in everyday life.

2. Guide and Teacher (John 16:13)
The Spirit is believed to:

- Help people understand spiritual truth
- Give wisdom and discernment
- Remind believers of teachings associated with Jesus Christ

Many Christians describe this as an inner sense of conviction or clarity.

3. Source of Spiritual Transformation (2 Corinthians 3:17-18)
The Holy Spirit is said to **change a person from within**, shaping character toward qualities like:

- Love
- Patience
- Kindness
- Self-control

(This idea is often called the "fruit of the Spirit.")

4. Empowerment for Action (Acts 1:8)
In the New Testament, especially in the Book of Acts, the Holy Spirit empowers believers to:

- Speak boldly
- Serve others
- Carry out God's work

5. Comforter and Advocate

The Spirit is often described as a **comforter** – someone who:

- Brings peace in difficult times (John 14:15, 16)
- Offers reassurance (John 14:18)
- Strengthens people during struggles (Romans 8:27, 28)

6. Conviction and Moral Awareness

The Holy Spirit is believed to: (John 16:8)

- Help people recognize right and wrong (Romans 8:14)
- Encourage repentance and growth (Galatians 5:16)

7. Connection Between God and Humanity

The Spirit acts as a kind of bridge, allowing people to experience a relationship with God in a direct, personal way. (Romans 8:15–16)

The Seven Gifts of The Holy Spirit

The Seven Gifts of the Holy Spirit are traditionally defined as permanent dispositions or supernatural habits that make a person humble to the promptings of the Holy Spirit, perfecting virtues to help believers follow Christ. (Isaiah 11:2-3)

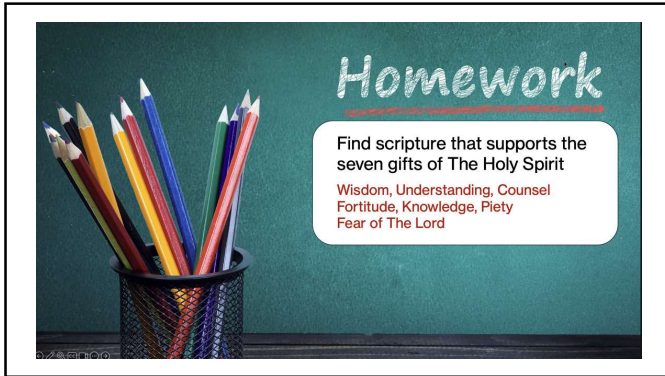
- **Wisdom:** The highest gift, allowing one to judge divine things and see life from God's perspective.
- **Understanding:** Provides intuitive insight into the truths of faith, grasping the meaning of God's message.
- **Counsel:** Acts as a spiritual guide, helping to discern the best way to act according to God's will in specific situations.
- **Fortitude:** Gives supernatural courage and strength to overcome obstacles, endure trials, and act on faith.
- **Knowledge:** Enables us to know the true value of creation in relation to the Creator, seeing things as God sees them.
- **Piety:** Fosters a personal, loving, and deep religious relationship with God, encouraging obedience and reverence.
- **Fear of the Lord:** A profound awe, respect, and wonder before God, fostering a fear of separating oneself from Him.

Summer Session Bible Study



Select a topic you would like to discuss and our Ministers will teach on that topic.
Contact Karen Ferrell with your suggested topic.
Karen497@verizon.net

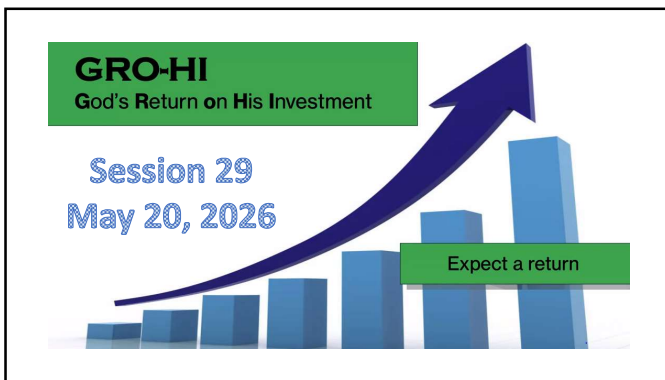
June 17 – July 29



Homework

Find scripture that supports the seven gifts of The Holy Spirit

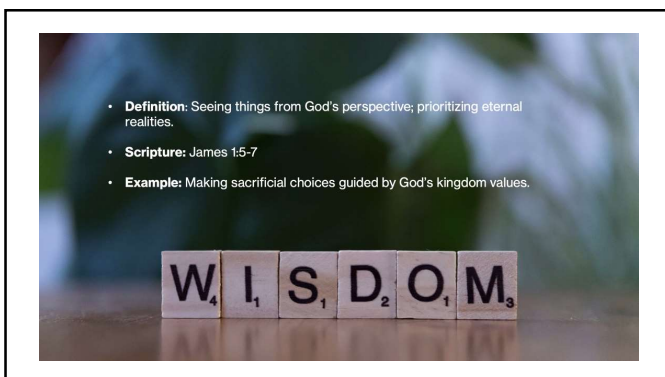
- Wisdom, Understanding, Counsel
- Fortitude, Knowledge, Piety
- Fear of The Lord



GRO-HI
God's Return on His Investment

Session 29
May 20, 2026

Expect a return



- **Definition:** Seeing things from God's perspective; prioritizing eternal realities.
- **Scripture:** James 1:5-7
- **Example:** Making sacrificial choices guided by God's kingdom values.

UNDERSTANDING

- **Definition:** Deeper insight into God's truths; grasping meaning behind Scripture.
- **Scripture:** John 7:17,18
- **Example:** Helping others see how Scripture applies to life situations.

Counsel

- **Definition:** Practical guidance to choose rightly; discernment in decisions.
- **Scripture:** 1 Kings 3:7-10 (Solomon's wisdom/counsel).
- **Example:** Advising a friend facing a moral or vocational decision.

FORTITUDE

- **Definition:** Strength to stand firm and persevere for what is right.
- **Scripture:** Acts 4:29-31.
- **Example:** Speaking truth gently under pressure.

GRO-HI
God's Return on His Investment

Session 30
May 27, 2026



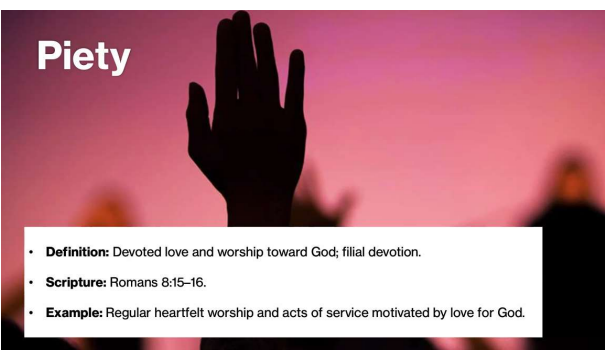
Expect a return

Knowledge

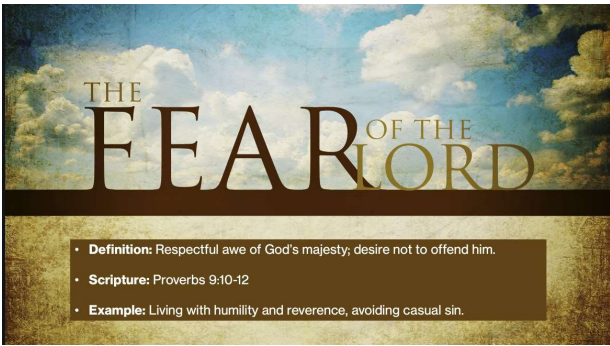


- **Definition:** Ability to judge created things rightly in relation to God; spiritual insight.
- **Scripture:** Colossians 1:9-10.
- **Example:** Seeing how daily work can be offered to God.

Piety



- **Definition:** Devoted love and worship toward God; filial devotion.
- **Scripture:** Romans 8:15-16.
- **Example:** Regular heartfelt worship and acts of service motivated by love for God.



THE FEAR OF THE LORD

- **Definition:** Respectful awe of God's majesty; desire not to offend him.
- **Scripture:** Proverbs 9:10-12
- **Example:** Living with humility and reverence, avoiding casual sin.

How can we give God a return on His investment of the Holy Spirit

Be filled with the Spirit (Ephesians 5:15-20)
To be "filled with the Spirit" means to yield control of your life to the continuous, guiding influence of the Holy Spirit rather than your own desires. It is an ongoing daily surrender that transforms your behavior and produces love, joy, and peace.

Be led by the Spirit (Galatians 5:17-18)
To be led by the Spirit means actively yielding your desires, decisions, and daily conduct to the continuous direction and promptings of the Holy Spirit.

Practical Ways to Cultivate the Spirit's Leading

- Surrender Your Agenda
- Saturate Your Mind in Scripture
- Maintain Spiritual Sensitivity
- Step Out in Faith

How can we give God a return on His investment of the Holy Spirit

Honor God with your body (1 Corinthians 6:18-20)
To honor God with your body means recognizing that your physical self is a sacred temple owned by God and intentionally using it as an act of spiritual worship.

How might we honor God with our bodies?

Flee Temptation: Actively remove yourself from environments, media, or habits that compromise your moral integrity or fuel lustful thoughts.

Maintain Boundaries: Commit to standard biblical boundaries for relationships, honoring God's design for intimacy and commitment.
