

Accountability of a Steward and Its Spiritual Implication

OPENING

Key Scripture: Luke 16:1-8

Jesus tells the story of a rich man's steward who was accused of wasting his master's resources and was about to lose his job.

In *verse 2*, the master said: "What is this I hear about you? Give an account of your stewardship, for you can no longer be steward."

Realizing that his dismissal was imminent, the steward quickly reduced the debts owed by his master's debtors so that they would later receive and assist him.

Although the steward acted dishonestly, *verse 8* says: "So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light."

The master did not commend his dishonesty, but his shrewdness, urgency, and strategic thinking.

Jesus used this parable to reveal a painful reality: worldly people often pursue temporary things with greater seriousness, urgency, wisdom, and foresight than believers pursue eternal matters.

The lesson is clear: *Believers must become wise, intentional, strategic, and forward-thinking in how they use opportunities, relationships, resources, gifts, and time for God's kingdom and eternal purposes.*

Anchor Thought

"Every believer is a steward, and every steward will give account."

This is not merely a story—it is a divine warning wrapped inside a parable.

CONTEXT & EXEGESIS

Understanding the Parable (Luke 16:1-8)

Jesus tells the story of a rich man and his steward (manager).

The steward:

- Was accused of wasting his master's goods
- Was called to give account
- Realized judgment was imminent
- Acted strategically to secure his future

KEY EXEGETICAL INSIGHTS

"Steward"

(Greek: Oikonomos)

A steward is:

- A manager of another man's resources

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- Not the owner, but accountable to the owner

Spiritual Meaning

We are not owners of our lives, gifts, opportunities, positions, finances, or resources. We are managers under God.

Everything we have has been entrusted to us temporarily.

“Give Account” (Luke 16:2)

This refers to:

- A formal audit
- A demand for explanation

This points directly to:

- Judgment Day
- **Romans 14:12:** “Every one of us shall give account of himself to God.”

One day, every believer will stand before God to explain how they managed what He entrusted to them.

“The children of this world are wiser...” (Luke 16:8)

This is one of the most sobering statements Jesus made.

Jesus was not praising dishonesty.

Rather, He was emphasizing:

- Urgency
- Intentionality
- Foresight
- Strategic thinking

Today:

- Business people strategize seriously

- Fraudsters plan carefully
- Politicians pursue goals passionately
- Some students pursue careers aggressively

Yet many believers approach spiritual matters casually.

Modern Contrast

For business:

- No sleep
- Full commitment
- Planning
- Sacrifice
- Consistency

But for God: “*Let me see if I can make it.*”

That is exactly what Jesus was exposing.

The Unjust Steward Did Three Things

- He planned ahead
- He acted decisively
- He used available opportunities strategically

But many believers:

- Delay spiritual action
- Waste divine opportunities
- Live without eternal consciousness

Core Exegetical Truth

God expects spiritual wisdom to be expressed through responsible stewardship with eternity in view.

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WHO IS A STEWARD?

Every person in church is a steward of something entrusted by God.

STEWARDSHIP OF TIME

Reality Today

Many believers spend:

- Five hours on phones and social media
- Several hours on movies
- Endless time on gossip, arguments, trends, and entertainment

Yet:

- Cannot pray consistently
- Cannot study scripture faithfully
- Cannot attend Bible study regularly

Still, we say: *"I don't have time."*

The problem is not lack of time. The problem is poor stewardship of time.

Modern Example

A student may spend the whole night on:

- TikTok
- Football analysis
- Betting updates
- Endless chatting

A trader may spend day and night actively pursuing business.

A businessman may remain highly focused at work throughout the week.

Yet the same person:

- Sleeps during worship
- Avoids home fellowship, and prayer meetings
- Misses Bible study
- Avoids Sunday worship under self-justified excuses such as:

- *"I want to rest"*
- *"I want to wash clothes"*
- *"I have social engagements"*

That is mismanaged stewardship.

Spiritual Implication

The enemy does not only destroy through sin. He also destroys through distraction.

Many destinies today are not dying because of witchcraft or demonic attack, but because of:

- Carelessness
- Misplaced priorities
- Wasted time

Ephesians 5:16 says: *"Redeeming the time..."*

One day, God will ask: *"What did you do with the time I gave you?"*

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STEWARDSHIP OF GIFTS & TALENTS

1 Peter 4:10 says: "As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God."

Many believers are gifted but inactive.

God has given people:

- Voice
- Wisdom
- Leadership
- Evangelism grace
- Creativity
- Teaching ability

Yet many bury these gifts.

Modern Example

A youth member may organize office events excellently or run online business activities efficiently, yet become careless concerning church assignments.

- Late to rehearsals
- Late to meetings
- No seriousness toward kingdom responsibilities

Why? Because many believers unconsciously value earthly platforms more than eternal assignments.

Dangerous Reality

Unused gifts gradually become dormant.

Not because God removed them, but because neglect weakens capacity.

Spiritual Implication

God can replace a careless steward.

Just as:

- Saul was replaced by David
- Judas lost his position

STEWARDSHIP OF MONEY & RESOURCES

Some believers think stewardship only concerns church offering.

No.

God watches:

- How we spend
- What controls our appetites
- What we prioritize

Modern Scenario

Someone earns ₦300,000 or more monthly, yet:

- Has no savings
- Supports no kingdom work
- Contributes nothing to ministry relief efforts
- Neglects family responsibilities
- Makes no investment
- Helps nobody

Yet spends heavily on:

- Expensive phones
- Betting
- Clubbing
- Appearance competition

That is not prosperity.
That is poor stewardship.

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Deep Spiritual Insight

Sometimes we pray: *"Lord, bless me financially."*

But Heaven asks: *"What happened to the last blessing?"*

Luke 16 Connection

The unjust steward understood: *"What I do with resources affects my future."*

Many believers separate spirituality from financial responsibility.

God does not.

Real-Life Church Connection

Some people owe:

- Rent
- School fees
- Food bills
- Debts
- Ministry contributions
- Association dues
- Cooperative obligations

Yet maintain false appearances in church.

True stewardship includes:

- Discipline
- Planning
- Accountability
- Integrity

SPIRITUAL RESPONSIBILITIES

Stewardship also includes:

- Parenting
- Leadership
- Ministry

- Service

The reality is: *Nothing you have truly belongs to you.*

Everything has been entrusted to you by God.

STEWARDSHIP OF INFLUENCE

Luke 16:11 says: *"Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"*

Some people think influence belongs only to celebrities or leaders.

No.

Everyone influences someone.

- Parents influence children
- Friends influence friends
- Leaders influence members

Present-Day Reality

Some believers:

- Post ungodly content online
- Encourage immorality
- Promote gossip
- Normalize corruption

Then come to church on Sunday. That is misuse of influence.

Soul-Penetrating Question

If everyone in church behaved like you:

- Would the church grow spiritually?

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(In A Time Like This)**

- Would prayer survive?
- Would holiness remain?

STEWARDSHIP OF SALVATION

This is the deepest stewardship of all.

Salvation itself is a stewardship.

Many people received grace from God, yet are wasting it.

Dangerous Modern Trend

Some believers now live:

- Lukewarm lives
- Secret sinful lives
- Double identities

Church on Sunday.
Worldliness Monday to Saturday.

Reality Check

The unjust steward realized:
"My position is about to expire."

One day:

- Time will expire
- Opportunities will expire
- Life itself will expire

And every person will stand before God.

THE ACCOUNTABILITY OF A STEWARD

Accountability is Certain

No one escapes divine audit.

One major danger in church is assuming: *"This message is for pastors, evangelists, deacons, ministry leaders, workers, or rich people."*

No.

This lesson is for:

- Students
- Youths
- Married people
- Businessmen
- Workers
- The unemployed
- Song ministry members
- Singing class participants
- Evangelists
- Deacons
- Parents
- Elders

Because every human being is managing something entrusted by God.

In Today's World

- You can hide from your boss
- You can manipulate systems
- But you cannot escape God's record

Accountability is Personal

- You will not answer for others
- There will be no group defense

Examples:

- A song ministry member or a singing class

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- participant— your voice is your stewardship
- A worker — your commitment is your stewardship
 - A youth — your time and focus are your stewardship

Accountability is Based on Faithfulness

1 Corinthians 4:2 says: “It is required in stewards, that a man be found faithful.”

God will not judge:

- Your popularity
- Your noise
- Your title

He will judge:

- Your faithfulness
- Your management
- Your accountability

SPIRITUAL IMPLICATIONS

Mismanagement Leads to Loss

The steward was about to lose his position.

Today many are losing:

- Spiritual authority
- Opportunities
- Divine favor

Examples:

- An unused gift becomes dormant
- A neglected calling becomes distant

Wisdom Must Be Applied, Not Admired

Many believers:

- Know scriptures
- Hear sermons
- Attend programs

Yet never act.

The unjust steward acted immediately.

Eternal Consequences Are Real

2 Corinthians 5:10 says: “We must all appear before the judgment seat of Christ...”

Your stewardship affects:

- Eternal reward
- Eternal relevance

Urgency is Required “In a Time Like This”

Today’s realities include:

- Social media distractions
- Comfort culture
- Spiritual laziness
- Misplaced priorities

The world is strategic. The church must become intentional.

PRACTICAL LIFE APPLICATION

Ask Yourself

- What has God entrusted to me?
- Am I wasting what God gave me?

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- What am I doing with my life?
- What am I doing with my:
 - Time?
 - Money?
 - Spiritual gifts?
- Am I faithful or careless?
- If God audits my stewardship today, what will He find?
- If God calls me today, what account will I give?
- Am I prepared to give account?

Modern Scenarios

- A worker who attends church but has no impact
- A leader occupying position without productivity
- A youth full of potential but consumed by distractions
- A Christian with resources but no kingdom investment

This is wasted stewardship.

Many Believers Want

- Crown
- Reward
- Glory

But avoid:

- Responsibility
- Sacrifice
- Accountability

Yet in scripture:

Reward follows stewardship.

ACTION STEPS

1. Take Inventory

Identify what God has entrusted to you.

2. Correct Mismanagement

Repent where necessary.

3. Act with Urgency

Start now—not later.

4. Invest for Eternity

Invest in:

- Souls
- Service
- Kingdom work

CONCLUSION

“One day, God will not ask what you wished to do. He will ask what you did with what He gave you.”

God will not ask about:

- Excuses
- Complaints
- Mere intentions

He will ask about:

- Your management
- Your faithfulness
- Your accountability

Final Charge

“A careless steward enjoys today and loses tomorrow. A wise steward prepares for eternity.”

“You are not the owner—you are a steward. And your account is coming.”

The unjust steward acted to secure his future.

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The question is: *Will you act to secure your eternity?*

Closing Scripture

Luke 16:10 says: *“He that is faithful in that which is least is faithful also in much...”*

SUNDAY MORNING TEACHING

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SHORT IMPACT STATEMENT

“Stewardship is not merely about having; it is about faithful management that qualifies you for greater eternal responsibility.”

“What you manage today determines what God entrusts to you tomorrow—and what awaits you in eternity.”