



**The Parable of the Talents
Stewardship Parables (Part-2)
Sunday Sermon, July 12, 2026**

We continue our study on the Stewardship Parables of Jesus. Our intent is to understand stewardship from the perspective of God's Kingdom, so we can align ourselves to what God expects of us.

Last Sunday we looked at the parable of the wise servant.
Today we will ponder on The Parable of the Talents.

Matthew 25:14-30 (See also Luke 19:11-27)

14 "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.

15 And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

16 Then he who had received the five talents went and traded with them, and made another five talents.

17 And likewise he who had received two gained two more also.

18 But he who had received one went and dug in the ground, and hid his lord's money.

19 After a long time the lord of those servants came and settled accounts with them.

20 "So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.'

21 His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

22 He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'

23 His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

24 "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

25 And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'

26 "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.



27 So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

28 So take the talent from him, and give it to him who has ten talents.

29 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.'

30 And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'

EIGHT LESSONS ON STEWARDSHIP FROM THE PARABLE OF THE TALENTS

The context of this parable is what we do when the Lord Jesus has gone to heaven and we are awaiting His return. We do not know when He will return. So what do we do, until He does? The obvious inference is that we have to be good stewards. And this parable unveils to us what God considers as good stewardship.

1. GOD ENTRUSTS US WITH GIFTS

14 "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**.

15 And to one he gave **five** talents, to another **two**, and to another **one**, to each **according to his own ability**; and immediately he went on a journey.

God entrusts us with what is His. What we have is what really belongs to Him.

God entrusts to each of us according to what He sees we can handle. This is not to put a ceiling (a limit) on us, but this is the starting point for each of us. We begin with what we can handle at that point.

We see in Scripture that there are different gifts, different measures of the same gift and different functions that God distributes to His people (Romans 12:5, Ephesians 4:7). We've all been given grace proportionate to the measure of the gifts given to us. God has set each of us in places, roles and functions as He saw fit and as it pleased Him (1 Corinthians 12:18).

2. USE WHAT YOU HAVE BEEN GIVEN

While the text in Matthew 25 does not record that the owner gave instructions to his servants, we can safely infer that he did. In Luke, the text states: *"So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.'"* (Luke 19:13).



We know we are here to glorify God, serve people and extend His Kingdom. So we use what God has entrusted to us to this end.

3. OPERATE IN FAITH, NOT FEAR

25 And I was afraid, and went and hid your talent in the ground.....

Luke 19:21 For I feared you, because you are an austere man...

Getting ahead in this narrative, the man who did not do any thing with what he was given, stated that he was afraid of, for or because of his master...he knew that his master was someone who would look for growth and increase...and so he went and hid what he was given and did nothing with it. He did not take risks to increase what he was given, fearful that he would fail and lose what he was given. So, he did nothing.

Fear of failure, fear of taking risks, fear that we won't please God, etc. etc. can incapacitate us and prevent us from making use of what God has given to us.

Of course, there is risk when you start "trading" of "doing business" with what you've been entrusted. This is where we must operate in faith – knowing that God Himself will help us succeed.

4. GOD WANTS US TO GROW

Implied in this narrative is that the master wanted his servants to be profitable, to grow and increase what he had given to each one.

This is true in God's Kingdom as well. God is not the one who limits us. In fact, God is the One who empowers us to go beyond ourselves, to grow and increase in what He has assigned for each of us to do.

We need to think in terms of growth, increase, and multiplication. We need to believe God for growth increase and multiplication.

5. INVEST TO BE PROFITABLE

27 So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

We can also infer from this narrative that the master wanted his servant to invest – either by doing business, trading or at the very least depositing with the bank – so that they could be profitable.

We need to be smart, wise, and intelligent in how we use what God has given to us. We must be intentional in using what God has given to us in order to see fruit – increase, growth, multiplication. It is not just about doing something – but ensuring we are fruitful in what we do.

Jesus taught us that "By this My Father is glorified, that you bear much fruit; so you will be My disciples." (John 15:8).

6. BE FAITHFUL AND PROFITABLE

The master commended two of the servants with being “good and faithful”.

Good in terms of virtue, beneficial and profitable.

Faithful meaning trustworthy, dependable, someone who could be counted on.

So, this is how we must use what we have been entrusted.

Be faithful. Be profitable.

7. EVERYONE WILL BE HELD ACCOUNTABLE

19 After a long time the lord of those servants came and settled accounts with them.

Ultimately, we are all accountable to God with what He has entrusted to us, both in the “near term” while making our journey on the earth, and in the “long term” when we stand before Him after life’s journey is done.

Stewardship is living life with this sense of accountability to God. When we are accountable to God, we will also be accountable to human authority He has placed over our lives.

1 Corinthians 3:13

each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is.

2 Corinthians 5:10

For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad.



Romans 14:12 (see Hebrews 4:13)

So then each of us shall give account of himself to God.

8. FAITHFULNESS AND PROFITABILITY ARE REWARDED WITH INCREASE

21 His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

Luke 19:17

And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.'

We note here that faithfulness and profitability are rewarded with increase - authority over many things, authority over ten cities.

This is how we progress or increase in God's Kingdom by demonstrating faithfulness and profitability.

At each level, as we demonstrate faithfulness and profitability, and God increases us, we also get to share in His happiness over the outcome. This is what it means to "enter into the joy of your lord". This is how some versions render this phrase:

(CEV) "Come and share in my happiness!"

(ERV) "Come and share my happiness with me."

(GNB) "Come on in and share my happiness!"

(TPT) "You will experience the delight of your master, who will say to you, "Come celebrate with me!"

KINGDOM LAW OF STEWARDSHIP

#1: To whom much is given, much will be required (Luke 12:48)

We saw this last week in the parable of the wise servant.

Today we learn the second law of stewardship:

#2: Everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. (Matthew 25:29)

This is the way God's Kingdom operates. This is somewhat counterintuitive. We think that the one who does not have, should be the one to whom we give. Rather, Jesus states that those who have, more will be given. Of course, this has a context. The



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

context is stewardship. When people are being good stewards and they are being profitable and increasing what they started out with – then God entrusts them with more. When people are not doing much or even wasting what was given to them, God “takes away” from them and gives that to those who are being good stewards, so that they can have more to multiply.

To be ready for the Lord’s return means we are being faithful and profitable with what He has entrusted us with here on earth. We use everything He has given us to glorify Him, serve people and see the advancement of God’s Kingdom.

SUMMARY

1. God entrusts us with gifts
2. Use what you have been given
3. Operate in faith, not fear
4. God wants us to grow
5. Invest to be profitable
6. Be faithful and profitable
7. Everyone will be held accountable
8. Faithfulness and profitability are rewarded with increase

Kingdom Law of Stewardship

Everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

GOSPEL AND SALVATION CALL

SUPERNATURAL MINISTRY TIME

Minister as the Spirit leads



LIFE GROUP STUDY GUIDE



**The Parable of the Talents
Stewardship Parables (Part-2)
Sunday Sermon, July 12, 2026**



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

There is a simple guide for use in Life Group discussions. Our objective is to focus on the application of the Sunday sermon - how each one is becoming a doer of the Word and building their life on God's Holy Word. The Life Group meeting would normally last for 1.5 to 2 hours. Each Life Group would have up to 12-15 people.

Preparation

Life Group Leader: To prepare for the Life Group meeting, you can listen to the Sermon or review the Sunday Sermon notes. Please do not make your life group read through the complete sermon notes during the life group. All you need to do is have individuals read the Scriptures listed below and then open for a time of discussion, sharing and learning using the questions given below. All these are available in the "All Peoples Church Bangalore" mobile App or online at our [sermons page](#). Pray for the Life Group meeting and invite the work and ministry of the Holy Spirit.

Welcome

The Life Group meeting may commence with a time of prayer, worship, and a fun activity.

LISTEN to God's Word

Read the following Scripture references: *Matthew 25:14-30*

INVESTIGATE God's Word Together

Life Group is a discussion-based, participatory meeting with everyone given the opportunity to share their learning. Please discuss a few of these together, giving time for people to share their insights. We encourage each one individually to make notes of their personal learning during the Group discussion.

1, The parable of the talents is a very familiar one. Read the Scripture text and discuss the insights on stewardship this parable communicates to us. How do we apply these in our contemporary context of daily life and Christian calling:

- 1. God entrusts us with gifts*
- 2. Use what you have been given*
- 3. Operate in faith, not fear*
- 4. God wants us to grow*
- 5. Invest to be profitable*
- 6. Be faithful and profitable*
- 7. Everyone will be held accountable*
- 8. Faithfulness and profitability are rewarded with increase*



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

2, Discuss the Kingdom Law of Stewardship that we observed in this parable: Everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

Each one can take a few (3 minutes max) to share one or two key insights and how they see themselves applying it to their specific life situations. Encourage each one to participate and share.

FELLOWSHIP by sharing your life and spiritual journey

Each one takes a few (3 minutes max) to share anything from their walk with God, something God has been teaching them, a testimony of answered prayer or a specific challenge that they would like prayer for. Encourage each one to participate and share.

ENCOURAGE each other by praying and ministering to one another

Get into small groups of two or three and take turns to thank God and pray for each other in the light of what was learnt today. Listen to the Holy Spirit. Expect the gifts of the Holy Spirit to flow, bringing healing, releasing miracles, prophecy, etc.

Regroup and pray together for:

- 1, families to be protected and strengthened*
- 2, a mighty outpouring of God's Holy Spirit on us as a church and through us to bless many others in our city and nation. Nothing but a mighty work of God's Spirit can change our city and nation.*
- 3, for the BUILD TO IMPACT project - for all details to go well as we plan and build our Bible college and church facilities to serve the Lord and people.*

Close by thanking God together.



USEFUL RESOURCES

Watch our online Sunday Church service live stream every Sunday at 10:30am (Indian Time, GMT+5:30). Spirit filled, anointed worship, Word and ministry for healing, miracles, and deliverance.

YOUTUBE: <https://youtube.com/allpeopleschurchbangalore>

WEBSITE: <https://apcwo.org/live>

Our other websites and free resources:

CHURCH: <https://apcwo.org>

FREE SERMONS: <https://apcwo.org/resources/sermons>

FREE BOOKS: <https://apcwo.org/books/english>



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

DAILY DEVOTIONALS: <https://apcwo.org/resources/daily-devotional>
JESUS CHRIST: <https://examiningjesus.com>
BIBLE COLLEGE: <https://apcbiblecollege.org>
E-LEARNING: <https://apcbiblecollege.org/elearn>
WEEKEND SCHOOLS: <https://apcwo.org/ministries/weekend-schools>
COUNSELING: <https://chrysalislife.org>
MUSIC: <https://apcmusic.org>
MINISTERS FELLOWSHIP: <https://pamfi.org>
CHURCH APP: <https://apcwo.org/app>
CHURCHES: <https://apcwo.org/ministries/churches>
WORLD MISSIONS: <https://apcworldmissions.org>
BELIEVERS BIBLE COMMENTARY: <https://believersbiblecommentary.com>

SERMON OUTLINE

We discuss the parable of the talents in this second sermon in this series on stewardship parables. We discuss several insights including: 1. God entrusts us with gifts, 2. Use what you have been given, 3. Operate in faith, not fear, 4. God wants us to grow, 5. Invest to be profitable, 6. Be faithful and profitable, 7. Everyone will be held accountable, and 8. Faithfulness and profitability are rewarded with increase. We also discuss the Kingdom Law of Stewardship given in this text: Everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. This sermon includes free audio (mp3) and video of this powerful, motivational, expository teaching, free printable PDF sermon outlines, sermon notes and small group study guide with discussion questions and presentation slides. All resources (sermon PDF, sermon MP3, sermon video, sermon presentation) are free for use in personal study, small groups, Bible study prayer groups, local churches, conferences, Bible colleges, etc.

KEYWORDS

parable of the talents, christian stewardship, stewardship parables, parables of Jesus, sermons, sermon notes, sermon outline, free sermon notes, free sermon outlines, Bible study resources

REFERENCES/CITATIONS

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Biblical definitions, Hebrew and Greek words and their meanings are drawn from the following resources:

Thayer's Greek Definitions. Published in 1886, 1889; public domain.



The Parable of the Talents
Stewardship Parables (Part-2)
Sermon Notes, Sermon Outline and Small Group Study Guide

Strong's Hebrew and Greek Dictionaries, Strong's Exhaustive Concordance by James Strong, S.T.D., LL.D. Published in 1890; public domain.

Vine's Complete Expository Dictionary of Old and New Testament Words, © 1984, 1996, Thomas Nelson, Inc., Nashville, TN

Mounce Concise Greek-English Dictionary. Edited by William D. Mounce with Rick D. Bennett, Jr. (1993)

Word Pictures in the New Testament. Archibald Thomas Robertson. Published in 1930-1933; public domain.

Word Studies in the New Testament. Marvin R. Vincent, D.D. (1886).

Free Bible software and AI tools are also used as Bible study aids, from time to time.