

# THE CURRENCY OF GRACE

23 AUGUST 2026

## Introduction

Most countries of the world operate their economies on their unique currencies. A currency is a means of exchange. Therefore, when you travel to a certain nation you need to trade in their currency. Nicole is in Kenya and must use shillings, Jared is in South Korea and must use the won while Sholyn in the USA must transact in US Dollars. **The strength of the currency will determine the exchange rate.** For example, one rand is equivalent to 87 SKW. Jared will be a millionaire soon, but when he exchanges it to rand – he is not. If we go to Zimbabwe all of us are billionaires. Because of the strength of the US dollar over many centuries, it has become the preferred currency of international trade – that is changing slowly!

**The currency of the Kingdom is not money – God did not create money!** Heaven transacts through the currency of Grace. I will show you from Scripture that we all have an account in the reserve bank of the heavens and it for this reason Jesus can say, 'lay up for yourself treasures in heaven where moth and rust do not depreciate or devalue your investment.' The question is what kind of balance do we have – are we sitting on overdraft or is there plenty of collateral. **While some of us might be millionaires here, what happens when we cross the border into our spiritual life...are we paupers?** I will even show you from Jesus said that you can exchange your earthly currency for heavenly currency.

## 1. True Riches vs Material Wealth

**Luke 16:10-12**, "If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. <sup>11</sup> And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? <sup>12</sup> And if you are not faithful with other people's things, why should you be trusted with things of your own? [NLT]"

**Can we agree that there is a difference between earthly wealth and heavenly wealth?** Is it beneficial to be wealthy with material things? When does not it become a problem? **When it becomes our master and controls our decisions.** **Luke 16:13** "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."[NLT] Why? Because whatever our treasure is, there will be our heart also. **Our heart will always be attached to what is deemed precious to us.** Our money does not follow our heart, but our hearts are drawn to our riches.

Therefore, **determine what is the true riches of Heaven and let heart your follow in that direction!** Will that mean you will be a beggar? Never! He righteous is never forsaken....Jesus attempted to make that shift in the rich, young ruler but he walked away disappointed. When we are young, wealthy and influential – we refuse to jump of our camels to get through small door in the gate called the eye of the needle.

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### 2. The True Riches of the Kingdom

**Ephesians 2:6-7**, 'And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus,<sup>7</sup> in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.' [NIV]

God wants to raise on earth tycoons/trillionaires/oligarchs of Grace that will demonstrate to the world the incomparable wealth of the heavens.

**Ephesians 1:3-10**, 'Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.<sup>4</sup> For he chose us in him before the creation of the world to be holy and blameless in his sight. In love<sup>5</sup> he predestined us for adoption to sonship through Jesus Christ, in accordance with his pleasure and will—<sup>6</sup> to the praise of his glorious grace, which he has freely given us in the One he loves.<sup>7</sup> In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace<sup>8</sup> that he lavished on us. With all wisdom and understanding,<sup>9</sup> he made known to us the mystery of his will according to his good pleasure, which he purposed in Christ,<sup>10</sup> to be put into effect when the times reach their fulfillment—to bring oneness to all things in heaven and on earth under Christ.' [NIV]

The ultimate is a one world order under God! Which bank account then would we draw from?

**Philippians 4:10-19**, 'I rejoiced greatly in the Lord that at last you renewed your concern for me. Indeed, you were concerned, but you had no opportunity to show it.<sup>11</sup> I am not saying this because I am in need, for I have learned to be content whatever the circumstances.<sup>12</sup> I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.<sup>13</sup> I can do all this through him who gives me strength.<sup>14</sup> Yet it was good of you to share in my troubles.<sup>15</sup> Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only;<sup>16</sup> for even when I was in Thessalonica, you sent me aid more than once when I was in need.<sup>17</sup> Not that I desire your gifts; what I desire is that more be credited to your account.<sup>18</sup> I have received full payment and have more than enough. I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.<sup>19</sup> And my God will meet all your needs according to the riches of his glory in Christ Jesus.' [NIV]

The more we seek the Kingdom first, the more our account gets credited! When in a crisis – called a rainy day – you can make a withdrawal. Faced with tragedy, loss, brokenness, setbacks...you'll be fine. Why? There is currency in the Spirit that was accrued to your account. Grace is a forcefield that will summon what you need!

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### 3. The Divine Exchange

The question one might ask is, **can I exchange earthly wealth for the true riches of heaven?** In other words, if we give of our finances can God reward us with Grace? Absolutely!

**1 Corinthians 9:6-15**, 'My point is this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. <sup>7</sup> Each one of you should give just as he has decided in his heart, not reluctantly or under compulsion, because God loves a cheerful giver. <sup>8</sup> And God is able to make all grace overflow to you so that because you have enough of everything in every way at all times, you will overflow in every good work. <sup>9</sup> Just as it is written, "He has scattered widely, he has given to the poor; his righteousness remains forever." <sup>10</sup> Now God who provides seed for the sower, and bread for food will provide and multiply your supply of seed and will cause the harvest of your righteousness to grow. <sup>11</sup> You will be enriched in every way so that you may be generous on every occasion, which is producing through us thanksgiving to God, <sup>12</sup> because the service of this ministry is not only providing for the needs of the saints but is also overflowing with many thanks to God. <sup>13</sup> Through the evidence of this service they will glorify God because of your obedience to your confession in the gospel of Christ and the generosity of your sharing with them and with everyone. <sup>14</sup> And in their prayers on your behalf, they long for you because of the extraordinary grace God has shown to you. <sup>15</sup> Thanks be to God for his indescribable gift!' [NET]

**God is never interested in our money but our obedient heart!** You can donate tons of money to the church but still be impoverished. Money does not impress God, but a heart of obedience unlocks the treasury of heavens. There is a very important practice that you must establish in your life from an early age: Jesus said it, 'Give to Caesar what belongs to Caesar – that is, give to the government through SARS. In fact, you do not have to give SARS they just take it! But give to God what belongs to God! What belongs to God – everything! But **He generously says, eat the fruit but sow the seed.** What happens when you sow from an obedient heart? All Grace will always overflow in your life that in all things and in all times, you will have more than enough for every good work! Don't trip over money – it will corrupt your heart! **A corrupted heart has no place for Grace!**

### Conclusion

There is certain way in which God operates in Creation. We are introduced to this way in **Genesis 1:1** and it goes something like this: **Person-Process-Product**. God [Person] created [Process] the heavens and the earth [Product]. Every so often we want to fast track to the end result of the Product and bypass the Process and overlook the Person. **You will soon discover and become frustrated that it does not work.** For this reason, I was careful to first speak of Grace as a Person and now I am unveiling the Process of how Grace operates. Finally, we will chat of the Glory of God's Grace!