

WHY TEACH BIBLICAL FINANCE IN CHURCH?

STARTING A JOURNEY OF FINANCIAL DISCIPLESHIP AND GENEROSITY



MARK LLOYDBOTTOM

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God's Word shows how it is His desire for us to be free. This booklet is set free and intended to serve as a blessing to God's people.

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A VIEW FROM THE PEW

“I cannot go on like this any longer. Last Sunday in church, I didn’t hear a word the pastor was saying. All I could think about was how to pay the bills that were due this week. The church treasurer sent a letter around requesting donations for a new campaign that the church is starting soon. It is a really good plan to grow the church, and I would love to support it. The church leadership thinks I am well off and in the past I have been able to financially support different programmes.

I had a good job and live in a nice house in a good neighbourhood, so I understand why they would come to me. This past year or so, we have remodeled our kitchen, bought a new car, had two wonderful holidays and our eldest started at university. We borrowed quite a lot, perhaps more than we should have. Now, our company is downsizing after production has been moved abroad to a low-cost country and my job is on the line. We are finding it financially tough right now and I just cannot give as much as I would like. I think I’ll have to reduce my monthly offering, because we are so stretched. My

car needs a major repair, my wife says the washing machine broke down, I have just received an unexpected tax bill and my daughter is due for some very expensive dental treatment. I feel depressed. If I lose my job, I don’t know how we could cope. We have an expensive lifestyle to maintain.”

“My friends in the church think that we are very well off, but I am really worried. Life is tough right now and I just don’t have time to attend home group meetings. My wife tells me that there is a workshop being offered on money management according to the Bible. I’ve no idea what that is all about, but she wants us to go. I’ll think about it...”

HOW ARE MONEY PROBLEMS HURTING THE PEOPLE IN YOUR CHURCH?

Money is a huge day-to-day issue in the lives of most people. Many spend a majority of their waking hours making money, spending money, worrying about money, fighting over money, or trying to protect their money. Alarming statistics tell the story of rapidly increasing consumer debt, saving rates that have fallen off of a cliff, and conflict about money being a leading cause of divorce.

Do you realise that:

- 1 in 6 Church families have problematic debt?
- The top stress factor amongst Britons is the amount of money they have to live on?
- Research suggests that more than a third of us are anxious about how to pay the bills?

Money, like food is one of those things that we all think about every day – and often the thoughts cause anxiety resulting in stress. The most heard of questions are ‘do I have enough?’, ‘How much is enough?’, ‘Will I ever have enough?’, and ‘how can I get out of debt?’ Anxiety and uncertainty can lead to absence in church, lack of energy to get involved with church affairs and decreased giving.



An adverse financial condition impacts health and spiritual vitality.

THE TABOO

There is a strong reluctance to talk about money. It seems to be a very private matter and therefore not a topic to be discussed, especially not in church.

Yet the Bible gives very clear warnings about what could happen when the topic of managing money is not addressed from a biblical perspective.

Very few Bible schools and theology courses devote any time to teaching about the handling of money and possessions. That results in church leaders rarely having an intentional and structured understanding or approach to the handling of finances other than teaching on giving. People surely need a biblical framework and criteria for making financial decisions?

Teaching our people to handle money and possessions God’s way is essential in the journey of discipleship. Failure by the church to address such a key life issue is surely nothing less than failing to teach what Jesus focused on in His three years of ministry.

There are even stronger **spiritual** reasons than **practical** reasons for the church to address the issue. Let’s look at six strong reasons why church leaders

and pastors need to preach and teach a biblical perspective on our relationship to money and possessions:

1. Money is a major competitor for our devotions and seeks to divert us away from God. "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money" (Matthew 6:24).
2. Money problems choke the Word and make it unfruitful as evidenced in the parable of the sower. "Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful" (Mark 4: 18-19).
3. The way we use our money is an outside indicator of an inside spiritual state. "For where your treasure is, there your heart will be also" (Matthew 6:21).
4. The love of money lies at the root of all kinds of evil. "For the love of money is a [note, not the] root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Timothy 6:10).
5. Inability to pay back debt robs you of your freedom. "Just as the rich rule over the poor, so the borrower becomes slave to the lender" (Proverbs 22:7).
6. The measure by which God entrusts to us His true riches is determined by the way we handle money. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10-12).

And, in the words of the prophet Hosea (4:6), "Your people being destroyed for the lack of knowledge..." regarding what the Bible says about money?

RESULTS FROM THE 2016 COMPASS SURVEY

As a result of attending and completing the Small Group Study, our Compass survey shows that:

Savings increased by **58%**

Debt reduced by **38%**

Giving increased by **70%**

Volunteer time increased by **47%**

And, **78%** of couples attending our small group study reported that their marriage was strengthened.

The Impact Is Real because God's Word is Real

FINANCIAL DISCIPLESHIP

The Lord's commission to us is to "Go and make disciples, teaching them to obey everything I have commanded you" (Matthew 28:20). If we are not teaching people how to handle their finances God's way, then we are omitting a large part of His teaching (see page 14).

Our commission is to make disciples. Managing money is a very large part of our life – an area in

which we need to excel as a disciple. Therefore, we need to preach, teach and model financial discipleship.

Financial discipleship means:

- honouring God as the owner of everything, and that
- living knowing that what we have we are to be good stewards of His resources, and
- acknowledging that He has bought me with a price

It is a calling for the believer to use our God given resources (time, money, talents, possessions etc.) for His purposes in His way for His glory.

Money management is not merely a **technical exercise** but especially a **spiritual discipline**. Following Jesus in our financial life should be a major topic of learning for all believers. A healthy and bible-based teaching programme will have a huge impact on spiritual growth and is an essential, if not critical, path of discipleship.

A lack of understanding about biblical stewardship is hurting Christians and churches

in multiple ways. **Man's economy** is all too ready to impose its practices of debt, materialism and the culture of 'have it now' on us all and as a consequence, ministry and service suffer and this can lead to a loss of spiritual vitality as people struggle financially.

Our goal is to show how what the Bible has to say **can** and **does** set people free through a deeper understanding of how **God's economy** operates. Freedom from worry, anxiety, debt burdens, stress and materialism and freedom to grow in generosity, be free to serve and enjoy fellowship with the Lord and one another.

"So therefore, any one of you who does not renounce all that he has cannot be my disciple" (Luke 14:33).

SO, WHAT ARE [SOME OF] THE PROBLEMS?

LACK OF GIVING / GENEROSITY

In 35 years Children in Need has raised over a £1 billion as a result of the BBC's commitment to this annual fund raising appeal. Giving is often framed

in the context of money but for Christians this can also be extended to include time and talents – both of which also come from God.



Typically only 7% of people tithe while 25-50% give zero.

Many churches (especially those who are known as 'evangelical') devote maybe 3 to 5 minutes immediately prior to the offering outlining the importance the Lord attaches to giving. This is the approach that the congregation is accustomed to and many church leaders engage with the congregation in this time of ministry sensitively, sometimes referring to some Bible verse(s) regarding giving, and on other occasions, maybe providing some story to highlight the fruit and joy of giving. Do these pre-offering talks help the believer in their discipleship journey of generosity? Probably to some degree, but the reality is that

giving across congregations often falls short. One pastor said – “give us £10,000 and we can reach so many people for the Lord, give us £100,000 and we can reach many, many more.”

It is often, quite rightly, said that God does not need our money, and while the essence of that has biblical truth the practicality is that salaries need to be paid and costs met. How much more could be done if there was a 25 per cent or more increase in the offering?

With household budgets squeezed and in the grip of materialism/consumerism there is often little margin left in the household budget. What is the tangible benefit of giving money away? Most people have set a certain pattern when it comes to what they feel led to give and increasing what they are accustomed to giving is something that requires serious and significant revelation. Some find it easier to give a proportion of their income but as their income increases that proportion does not necessarily increase in the same proportion.

When a spending plan is prepared there are always priority fixed costs such as housing, insurances, food, clothing, transport. Then there



2016 COMPASS SURVEY

Giving increased by 70%.

are the other seemingly priority fixed costs such as cable TV, mobile phones, meals out and so on. Then there is the cost of debt repayment. Saving – how much is enough? These outgoings are prioritised with great intentionality. So where does giving fit into all of this? Maybe the TV appeals receive so much money because we do have a generous spirit for one off generosity but giving more month in, month out? “Not necessarily sure that I can stretch that far at this point in time, although I would really like to,” might be the refrain heard from some.

The major question that needs addressing is not so much how much of my money should I give to the Church, but how much of God’s money should I spend on myself?

“And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work” (2 Corinthians 9:8).

DEBT

The **Money Advice Service**, an independent body set up by the government to offer money guidance, estimated in 2016 that 16.1% of the population lived with problem debt – with younger adults, larger families, single parents and renters particularly at risk. Among 25-34-year-olds, one in four live with debt problems.

‘Buy this because you deserve it;’ ‘buy now, pay later;’ ‘only a cost of £x per month;’ ‘buy three get one free;’ ‘upgrade your phone now...’ Just a few of the ways that the marketing industry entices people



Large numbers in your church are struggling financially.

to part with their hard-earned income. There are so many people trying to help themselves to your income – and the people behind these marketing strategies are well paid, highly intelligent marketing executives who are all tasked with encouraging everyone to spend more.



The relationship your people have with money will always impact their relationship to God.

Spending is addictive and greatly facilitated by easy-to-access credit. Now, there are seemingly no limits and we are all able to have what we want, when we want it. Waiting to buy by saving up? “Well that is just old fashioned and not the way of the world.” But that is the point – this is the way man’s economy works, but not God’s. God wants us to be financially free while man’s economy wants us to be slaves to debt. Debt is **addictive** because **spending**

is addictive – debt just makes it possible to easily satisfy consumerist and materialistic desires.

CRISIS SITUATIONS

Most people live on the edge financially. Living from hand to mouth, what comes in goes out each month. An often-heard cry is ‘how will I make it to the end of the month?’ A 2016 study by the Money Advice Service showed that a quarter of the UK’s population have savings of less than £100. When a crisis occurs and there is no reserve, then people are led to borrowing, anxiety increases and financial problems worsen. The Bible has a verdict on this matter when it tells us that “The wise man saves for the future, but the foolish man spends whatever he gets” (Proverbs 21:20).

When confronted with serious cash shortages, many people turn to ‘payday lenders’ who charge horrendous interest rates and so plunge people into a vicious downward spiral of debt.

An abrupt change in financial circumstances can easily trigger relational and mental health problems. We need to teach our people to become financially robust to be able to cope with unexpected life changes.

“Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me” (Philippians 4:11-13).

IDOLATRY

Idolatry is perhaps the sin mentioned most often in the Bible. Although idolatry is described in different ways, it usually involves putting something else in the place of God, often something that humans have made themselves. In a typical reference, Isaiah writes, “They bow down to the work of their hands, to what their own fingers have made” (Isaiah 2, 8). In the New Testament, the apostle Paul repeatedly condemns idolatry, criticising those who “exchanged the glory of the immortal God for images resembling a mortal human being” (Romans 1, 23).

What do you think about when you first wake up? What’s on your mind just before you fall asleep? If your first and last thoughts of the day are

centered on money—earning more, saving more, spending more or paying off more—it may be an idol. The Bible tells us we control our own thoughts, and we are to “take every thought captive to make it obedient to Christ” (2 Corinthians 10:5).

Financial idolatry is real, and it’s alive and well in our country today. Recognising it is half the battle, as well as the first step towards rooting it out. Acts 17:16 tells us that in Athens Paul was “greatly distressed to see that the city was full of idols.” He was spiritually disturbed. Unless we feel—we sense and experience—that sense of distress, uneasiness, and spiritual discomfort, all talk about idols will be meaningless.

We worship at the altar of materialism, which feeds our need to build our egos through the acquisition of more ‘stuff’. Homes and garages are filled with all manner of possessions. We build bigger and bigger houses with more closets and storage space in order to house all the things we buy, much of which we haven’t even paid for yet. Most of our stuff has ‘planned obsolescence’ built into it, making it useless in no time, and so we consign it to the garage or other storage space.

Then we rush out to buy the newest item, garment or gadget and the whole process starts over. This insatiable desire for more, better, and newer stuff is nothing more than covetousness. The tenth commandment tells us not to fall victim to coveting.

God doesn’t just want to reign in our buying sprees. He knows we will never be happy indulging our materialistic desires because it is satan’s trap to keep our focus on ourselves and not on Him.

Remember the wise words of Matthew 6:21, and be careful about what we treasure “For where your treasure is, there your heart will be also.”

MATERIALISM

A prevailing attitude today seems to be “I want it and I want it now.” This was illustrated perfectly by the prodigal son, who cashed in his inheritance to squander it on living a selfish, indulgent life. When his money ran out, and he could not meet his basic needs, he finally learned some important financial lessons, mainly that financial problems hide spiritual problems. His were greed, indiscipline, lack of gratitude, inability to wait and be content, immaturity and independence. But thankfully, there is always a way back to the Father.

Materialism leads to a lack of contentment and a restless existence, always being on the move for more. A failure to answer the question 'how much is enough?' leads us open to outside forces which manipulate us to crave more.

Dr. Thomas Sedlacek (a Czech economist) says, in his book *The Economics of Good and Evil*,

"The more we have, the more we want. Why? Perhaps we thought (and this sounds truly intuitive) that the more we have, the less we will need. We thought that consumption leads to saturation of our needs. But the opposite has proven to be true. The more we have, the more additional things we need. Every new satisfied want will beget a new one and will leave us wanting. For consumption is like a drug."

The desire for possessions is a desire for rest. But the paradox is that we never find rest because we are possessed by the desire for more. We have become slaves to materialism and worship at the altar of self-indulgence, losing freedom as our possessions take control of us.

And Jesus said to them, "Take care, and be on your guard against all covetousness, for one's

life does not consist in the abundance of his possessions" (Luke 12:15).

OTHER LIFESTYLE ISSUES

Gambling is a major source of financial stress, which can destroy relationships quite easily. 1 Timothy 6:10 declares, "the love of money is a root of all evil." Therefore, the enticement of gambling and playing the lottery, slot machines, poker, roulette wheels etc. opens the door for evil to enter our lives. An analysis for the Guardian in 2013 found that people from urban cities and boroughs with high levels of unemployment bet four times more on gambling machines than richer rural areas. Over half our population gambles.

"Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you" (Hebrews 13:5).

FAMILY ISSUES

How are families going to break unhealthy patterns of communication and behaviour if they don't have places to go and learn how to better manage money? Surely congregational life should

step forward as a resource? Finances are often a source of tension and conflict between husband and wife.

The last twenty years has seen European family life change with both spouses now often having to work to pay the bills. That contrasts with life in the 1950s-1970s when in many households, on average, only 1.2 spouses worked. In some households, each spouse has a separate bank account with a separate joint account for household bills. Thus, the essence of oneness is broken even if the arrangements suit both parties. Financial tensions are common in many households and often these are hidden to the outside world with couples perhaps unwilling to air their problem beyond the four walls of their home. Financial tensions can lead to a lack of respect within the home and that can then spread into other areas. In turn they can lead to marital strife, which can then lead on to marriage difficulties... Statistics show that money problems often lie at the heart of divorce.

Analysis by the Money Advice Service in 2015 indicated that becoming a parent raises the likelihood of debt problems by more than 50%.

It has been shown that many people with

problematic debt or systematic poverty come from homes, which have never learned to manage their finances. Children are often the victims of poor financial management.

As believers, we have the responsibility to teach our children well in the area of finances.

“But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8).



2016 COMPASS SURVEY

Debt reduced by 38%.

HOW CAN I DISCIPLE MY PEOPLE FINANCIALLY?

Money is not always seen as being easy to teach. It might be easy for an accountant, bookkeeper or banker, but what about the rest? As important as the



Most people have not been taught about wisely handling money.

issue of money is, many pastors and church leaders are challenged and conflicted when it comes to teaching and preaching about it. There are various reasons for this:

- Lack of formal training—fewer than 10 per cent of seminaries/theological colleges have a course on stewardship
- Lack of affinity toward money—most pastors are not ‘wired’ to have an interest in money or monetary issues
- Personal financial issues—seminary education is expensive and often results in significant educational debt and starting salaries in churches are usually modest

- A resistant culture—the attitude that the church shouldn’t talk about money is deeply ingrained in our culture.

Even though Jesus taught much about money, it is regarded as a taboo topic for church leaders. Why do church leaders avoid the topic of money?

Here are four reasons why church leaders are reluctant to talk about money:

1. **Fear of being grouped with a few.** There is a small group of church leaders that abuse their platform for personal financial gain. They are often described as those who teach the ‘prosperity gospel.’ Unfortunately, this type of abuse gets a lot of attention, much more than most church leaders who talk about money with the same motivation as Jesus.
2. **Fear that talking about money is understood as asking for money.** Church leaders know that as soon as the word ‘money’ is uttered from their mouths, some people in the church will assume they are asking for money, again. Even if the church leader has no intention to ask for money but is simply teaching about money, these

people tend to switch off. And this can discourage church leaders from talking about money. As one pastor said, “In teaching about money, I don’t want anything from you. I want something for you.”

- 3. Fear of reducing attendance.** If they are simply teaching the church what the Bible says about money, this should not be a concern for church leaders. But for many it is. And if avoiding the topic of money is one way to mitigate perceived risk, they do it.
- 4. Fear of turning off guests.** Church leaders want guests to attend. They want guests to feel welcome. These are great things to desire. Unfortunately, some church leaders allow their desire for guests to feel welcome lead them to avoid topics like money. Yet for many guests, a biblical perspective on money is exactly what they need to hear.

These fears are real to a number of church leaders today. Money is a sensitive topic. But God’s perspective on money must be heard. It is His design that leads us to steward our money for greater

satisfaction and significant, eternal impact. God has designed us to be conduits through which His generosity flows. It is a message all need to hear.

Teaching God’s word in God’s way will convict people of wrongdoing and instruct them on the right path.

“All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work” (2 Timothy 3:16-17).

DID YOU KNOW?

That the Bible comprises about:

- 500 verses on prayer
- 500 verses on faith

While there are about:

- 300 verses on giving to the poor
- 700 verses directly about money, and
- 2350 verses about the handling of money and possessions

Jesus:

- Taught about money in more than one-third of His parables, and
- 15 per cent of Jesus' recorded words were about the handling of money and possessions.

How we handle money impacts our relationship with the Lord

"Therefore if you have not been faithful with the use of worldly wealth, who will entrust the true riches to you?" Luke 16: 11

When communicating God's truth about money and possessions, it is vitally important to immerse the teaching in God's Word, not man's wisdom. Then the Holy Spirit can apply the words from the Bible into the hearts of the people.

A general theme throughout and our teaching goal is for the people to 'gain the mind of Christ' regarding their management of money and possessions. There is a struggle for each of us, pulled between two opposing forces: the 'Mind and the Heart of God' and the 'Pull of the Culture'. It is impossible to serve both of these masters. Scripture is clear that the pull of the culture leads to

foolishness:

"But God said to him, 'you fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'" (Luke 12:20)

and the mind and heart of God that leads to faithfulness...

"His master replied, 'Well done, good and faithful servant. You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness'" (Matthew 25: 20).

Our culture is adrift with myths about money and its power and influence. We are led to confuse our self-worth with our net-worth. The church may be the only remaining place where the issues can



2016 COMPASS SURVEY

Volunteer time increases by 47%.

be discussed in non-market terms. Today's pastors and leaders must be prepared to articulate, teach, train, and encourage their people toward a biblical perspective regarding money and possessions. The financial and spiritual well being of many people are at stake.

SUCCESSFULLY TEACHING STEWARDSHIP

Do you want a partner to help you develop a culture of financial discipleship and generosity in your church?

Your Money Counts provides practical tools to preach, teach and model financial discipleship and generosity. The tools focus on the teaching of biblical finance and follows the stewardship teaching programs developed by Howard Dayton and Larry Burkett (USA) at Crown Financial Ministries and Compass – finances God's way. Howard and Larry developed systematic studies that identify what the Bible teaches about financial stewardship. These studies have been used by literally thousands of churches and virtually anyone who writes or teaches about stewardship today has studied their teachings.



Many people perceive stewardship as fund raising.

Your Money Counts offers materials to help people to get to know God's perspective on finances and possessions.

Engaging with these tools provides a learning environment in which people can freely discuss their real life issues, participate in meaningful discussions, learn life skills and discover what God has to say on money.

The **Your Money Counts** headline issues that the believer is asked to consider include:

- God is owner and we are stewards
- Who is mammon and how we are influenced by the world?
- Downsize debt and become debt free

- Making a spending plan
- Plan to grow in generosity and be able to bless others
- Recognising that we all work for the Lord, to bring honour to Him in the workplace
- How much is enough? Developing a Christian lifestyle.
- Saving and investing
- Plan finances with eternity in mind



Few people understand biblical principles of money.

The focus of our teaching is to apply biblical principles and allowing Christians to come to understand there are spiritual reasons why they

should plan to realign their finances so that they are better aligned with the Bible and God's financial planning model.

We have found that the most successful way of teaching God's financial principles is through small groups. In a safe environment, people discuss their struggles, can encourage one another and gain Bible-based convictions. However, our studies can also be self-studied or taught by a Certified Your Money Counts Trainer.

PRACTICAL TOOLS TO EQUIP YOU

Our teaching books and studies focus on four major biblical themes:

LIVING IN FINANCIAL FREEDOM

The Bible provides a blueprint for life. And that includes the handling of our finances. How can we order our finances so that we live in the circle of God's blessing? When Jesus said that His yoke is easy and His burden is light – how does that help point us toward living in financial freedom?

FREE TO SERVE HIM

The world's financial system promotes debt as the way to have what you want when you want it. But what does the Bible say about debt – and getting out of it? And how you can better understand what the Bible says about contentment? What can we learn about how contentment can help with improving our finances, so that they are a blessing instead of an area of stress and concern?

GROWING IN GENEROSITY

Giving is not God's way of raising money; it's God's way of raising people into the likeness of His

Son. Giving is the outworking of God's plan that our faith should not be in our bank balance but in Him. But what does the Bible have to say about our giving and to who should we give?

SAVE. INVEST. SPEND.

There is no lack of opportunity or encouragement to spend. The Internet. Magazines. Advertisements. TV commercials all provide abundant spending encouragement – sometimes even accompanied by telling us how much is saved by spending now. The challenge so many have is that there is so often more month than money ... and then the unexpected bill arises. Not enough left to save? Unable to think about what the future looks like? There are a surprising number of Bible verses about saving together with the dangers of hoarding.



2016 COMPASS SURVEY

Savings increased by 58%.

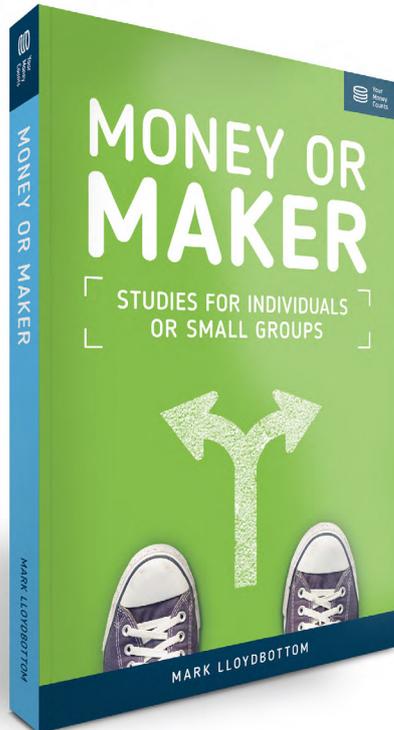
OUR STUDIES

MONEY OR MAKER: SMALL (LIFE) GROUP STUDY

A five-part interactive group study that is challenging and enlightening. Watch your group as they embark on their journey looking up Bible passages, discussing points arising and group leader insights.

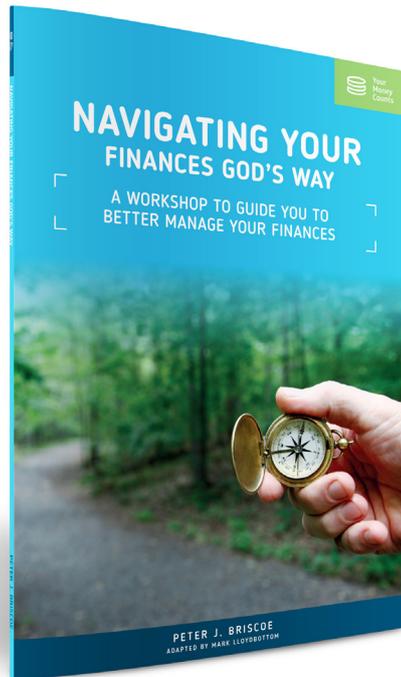
The study includes films and optional extra time activities for those who wish to go deeper in each study.

Next Step: Why not download the contents page and sample chapter from our website at www.yourmoneycounts.org.uk?



2016 COMPASS SURVEY

78% of couples attending our small group study reported that their marriage was strengthened.

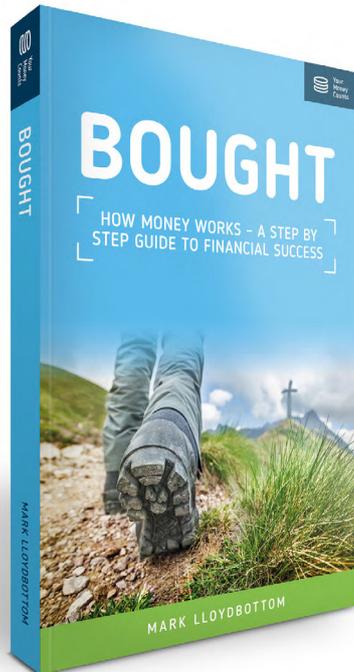


NAVIGATING YOUR FINANCES GOD'S WAY

A five-part multimedia workshop that comes complete with PowerPoint / Keynote slides. Your files also include 15 [short] films. Some of these are humorous – all of them provide teaching points, which make the workshop sessions fun and illuminating.

Each study comprises three sessions. Two of these focus almost entirely on studying what the Bible has to say on each session's main topic. The third component is a personal and practical session. Attendees are not asked to complete this at the workshop or to share this with any of the other group members.

Your Money Counts can also provide a certified trainer who will be happy to present the workshop either on a Friday evening/Saturday morning or an all-day Saturday training programme.



BOUGHT

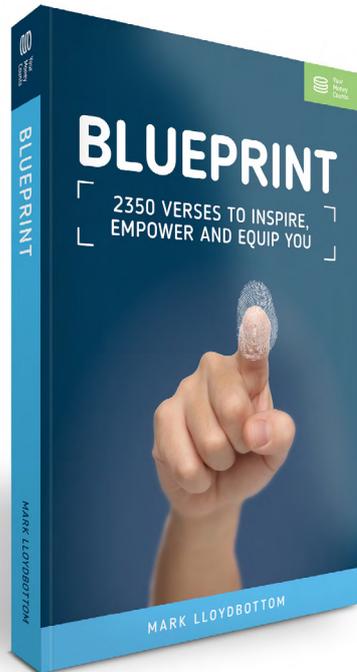
“This book provides a map for navigating the finance maze, blending biblical insight with common sense. I’ve found this book to be a helpful challenge to my thinking. It has made me simultaneously thankful for all that I’ve received and renewed my commitment to wise biblical stewardship.”



Dr John Preston

National Stewardship Officer, Church of England

Next step: Why not download the contents page and sample chapter and discover a book that will illuminate as well as challenge your mind set? Visit our website at: www.yourmoneycounts.org.uk.



BLUEPRINT

For those who prefer short studies then Blueprint is the book for you.

Following our core themes Blueprint comprises 40 individual studies with each one about three pages.

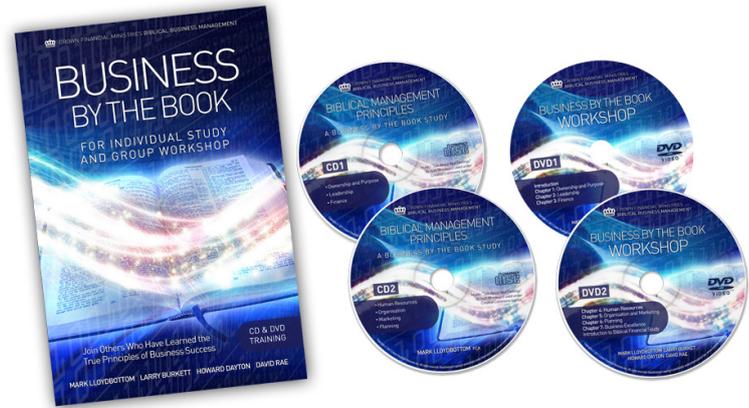
The study comes complete with a wide range of quotes from the famous and not so famous. For example, John Tillotson, a former Archbishop of Canterbury said: “He who proves for this life but takes no care of eternity is wise for a moment but a fool forever”. And Pastor Johnny Hunt tells us that: “You are never more like Jesus than when you are giving.”

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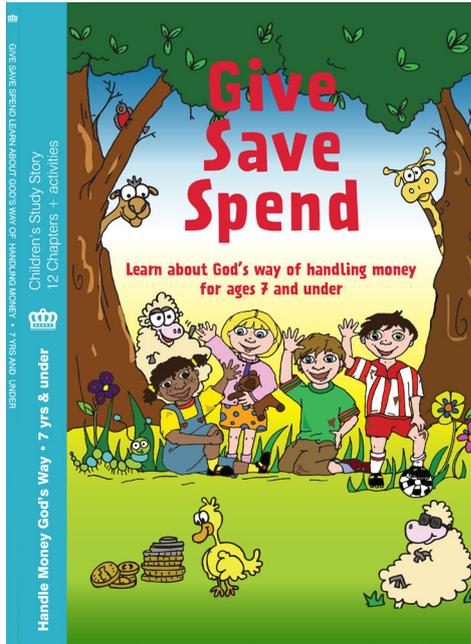
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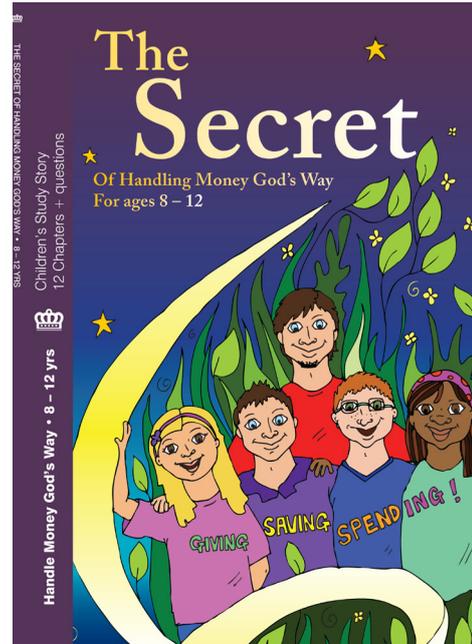


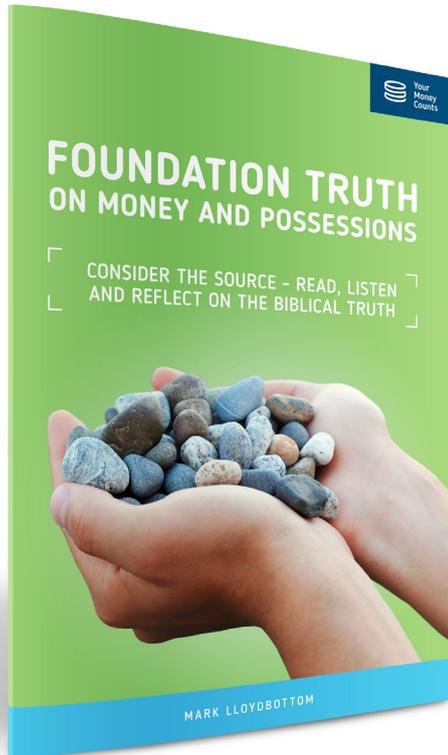
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