

Developing a Financial Discipleship Ministry in a Local Church

The Bible is full of knowledge about discipleship and finances. In this workshop we will combine this biblical wisdom. We are here to serve people to start their journey of financial discipleship and develop a financial discipleship ministry in their church. The goal is: to grow in following Jesus also with our finances. This workshop will answer the following questions:

1. *Why talk about Financial Discipleship?*
2. *What is a Financial Disciple?*
3. *How to start a Financial Discipleship ministry in your local church?*

Bert den Hertog is CEO of Compass Europe (www.compass1.eu), a network in Europe of 18 countries for making financial disciples by financial disciplers. He is also involved in the global leadership of Compass Global (active in 80 countries all over the globe). He serves the national movements and is pioneering new countries of Compass across Europe. He is also a financial coach and trainer in the area of recovery from debt and unemployment. Previously he served for eight years as the general secretary of IFES-Netherlands, a trainer in Governance for IFES Europe, and a member of the Advisory Board of Veritas Europe. He has also been a church planter and the head of youth ministries for a Dutch Reformed Inner Mission Organisation. After graduating he spent six years as a project manager in a consultancy company and in his free time was an elder of a Dutch Reformed Church. Bert is married to Marjon, and they have five children and four grandchildren.

I. Welcome

II. Content of the workshop:

- A. Why talk about FD?
- B. What is FD?
- C. How to start a FD ministry in a local church?
- D. Q&A

III. Part 1 of the workshop: Why talk about FD?

- A. Matt 28
- B. Make disciples no converts

C. Teach

D. To obey

E. EVERYTHING including handling money

IV. Part 2 of the workshop: What is a Financial Disciple?

A. Interesting question.

B. Do the two words belong together like

1. Postal Service or
2. Military Intelligence?

C. Or is a financial disciple a follower of the investor king Warren Buffett?

V. What is a DISCIPLE?

A. A disciple is a person who has an ongoing, life-changing relationship with Jesus Christ and who gladly shares what he or she has learned with others.”

VI. What is a Financial Disciple?

A. Finances are vitally important because

B. Jesus said, “You cannot serve both God and Money (mammon).”

1. So, there is a powerful competitor for our devotion

C. If we are to have an ongoing, life changing relationship with Jesus – the focus of my heart must be sharp

1. The reason why we talk about financial discipleship is that the way we manage our finances & possessions is a direct reflection of our heart. “Where your treasure is, is your heart also!”

VII. Financial Disciple

- A. We will look at what a financial disciple should actually be and do – to prepare himself for that final evaluation of his or her life.
- B. What does the journey of financial discipleship look like?

- C. What are the characteristics of a good and faithful servant?

- D. How can I invest my life in helping others to become financial disciples?

- E. We will use the acronym D.I.S.C.I.P.L.E to describe 7 essential aspects of financial discipleship.
 - 1. For each of these 7 aspects we will briefly discuss three key words.

VIII. Decide

- A. The whole process begins with a decision to take up to the Cross of Christ.

- B. There are three important words describing Jesus’ work on the cross which also illustrate how we are to live as His followers.

- C. These three words are Salvation – Sacrifice – Surrender

IX. The journey begins at the cross of Christ – which is the turning point of all history and also of our own life.

- A. The Cross is not just behind us as that wonderful in history and time ... the Cross is also before us ...
 - 1. I remember a song I learned when I had just become a Christian at age 16 ... I have decided to follow Jesus ... no turning back ...
“The Cross before us ... the world behind us ...

- B. Then Jesus said to them all: “Whoever wants to be my disciple must deny themselves and take up their cross daily and follow me. For whoever wants to save their life will lose it, but whoever loses their life for me will save it. What good is it for someone to gain the whole world, and yet lose or forfeit their very self? Luke 9:23-25

X. Song “The Wondrous Cross”

- A. Let’s listen to a short clip from this hymn ...
- B. The words of this classic hymn describe how the richest gains I have ever made in life pale into insignificance compared to the riches of the Cross

1. When I survey the wond'rous Cross
On which the Prince of Glory died,
My richest Gain I count but Loss,
And pour Contempt on all my Pride.

Forbid it, Lord, that I should boast,
Save in the Death of Christ my God:
All the vain things that charm me most,
I sacrifice them to his Blood.

XI. Salvation – Sacrifice – Surrender

A. Salvation

1. Have been forgiven from the penalty of sinfulness in our lives and saved from the power of sin over our lives ...
2. For the financial disciple this means we have been saved from the power of money over our lives ... remember Jesus said, ‘you cannot serve both God and money ...’
3. We are to live in financial freedom ...
 - a. Free from fear guilt, burden, debt
 - b. Free to love, serve and enjoy all God wants to give

B. Sacrifice

- a. He sacrificed His life
 - a. We, too are to live sacrificial lives ... renouncing any rights we have to any property of our own
 - b. Give up our own desires and dreams and sacrifice all on the altar of the Cross of Christ
- b. This is costly
 - a. The journey of discipleship – following Jesus – is not cheap or easy
 - c. Actually, inviting someone to follow Christ is inviting someone to their own funeral – ‘I have been crucified with Christ ...’ – my old life has been out to deat – and new life ‘in Christ’ has begin.

C. Surrender

- a. Jesus completely surrendered to the will and to the plan of His Father
- b. He gave up every single right He had as the Son of God, every entitlement – so are we to give up our lives ‘take up our cross daily and follow Him’

XII. Identify

- A. The next part of starting off on our journey of financial discipleship is our need to completely identify with Jesus – every day.
 1. We need to realize that our worth, our identity is not in possessions or talents, or status or anything else but in Christ alone.

XIII. Song – “My worth is not in what I own”

- A. Let’s listen to a short clip from this beautiful song by Keith and Kristyn Getty

B. Song Lyrics

1. Let’s just look at these striking words one again – can you say your life is built on the sufficiency of Christ – alone?
2. My worth is not in what I own
Not in the strength of flesh and bone
But in the costly wounds of love At the cross
My worth is not in skill or name
In win or lose, in pride or shame
But in the blood of Christ that flowed At the cross

- C. Identifying with Jesus is learning to say no to possessions of power or anything we have, and to ‘put on Christ – and be clothed with Him.’

- D. “At the Cross”. Is so important to the identity of a disciple.
 1. We have to ‘take up our cross daily and follow Him!’

XIV. Three thoughts – MY Worth – Greatest Treasure – in Him alone

A. My worth

1. Is not measured by money, wealth, possessions, or power but by the love of God
2. This help us to be joyful in any economic situation – and to be thankful in all and any circumstances

B. Greatest Treasure

1. He is the love of my soul – He believes in beautiful me - He is the fountain – the wellspring of all my soul can desire.
2. He is the beginning of my life and will be the end of it – the purpose of my life is conformity to life of Christ

3. It is said that life is one big treasure hunt – for a perfect person and a perfect place. Jesus is that perfect person and Gods Kingdom is that perfect place!

C. In Him alone

1. We can be independent from the world and fully dependent on Christ
2. He is the source of live – the beginning and the end of our journey – the reason for our journey –

XV. Steward – all God gives us to manage

- A. As His beloved children He gives us resources to use and manage. We have been placed into a workshop – a training ground in a world which is diametrically opposed to His principles and ways.

XVI. Temptations of our world

- A. This next song clip gives an idea of how not to approach managing the riches of the world. Let's listen to this short clip of a song by Shania Twain about how the god of money – 'mammon' – tempts is to selfishness and greed.

B. Song Lyrics

1. We live in a greedy little world--
that teaches every little boy and girl
To earn as much as they can possibly--
then turn around and
Spend it foolishly
We've created us a credit card mess
We spend the money that we don't possess
Our religion is to go and blow it all
So it's shoppin' every Sunday at the mall

All we ever want is more
A lot more than we had before
So take me to the nearest store

Can you hear it ring
It makes you wanna sing
It's such a beautiful thing--Ka-ching!
Lots of diamond rings
The happiness it brings
You'll live like a king
With lots of money and things

- C. That seems to be the way of the world – not the way of the financial disciple

1. Earn as much as you can and spend as much as you can
2. Spending even money we don't possess
3. Getting into debt – the credit card mess
4. Our religion is to bring our offerings to the shopping mall to offer on the altar of mammon, who promises us meaning, happiness, status, position ...

XVII. Biblical Stewardship is...

- A. Is using God's resources
 1. Our time, talents, treasure
 2. Earth's resources
 3. People resources
- B. For His purposes, which are revealed through what I call the 3- C's...
 1. Cultivation mandate – to work the earth, be fruitful and multiply
 2. Command – to love God and our neighbor as ourselves
 3. Commission – to 'go and make disciples.'
- C. In His way
 1. As revealed in the Bible
 2. Sufficient for teaching for every good work (2 Tim 3:16)

XVIII. Characteristics

- A. The next aspect of our journey is to allow the Spirit of God to produce certain characteristics in our lives, so that we can be a good and faithful steward
- B. We will look at the lifestyle of 'holiness' and three important characteristics
 1. A good and faithful disciple evaluates his life
 2. A good and faithful disciple controls his life
 3. A good and faithful disciple sacrifices his life

XIX. Song – "Holiness"

- A. Holiness means to be set apart, dedicated to God's service ...
 1. Let's listen to this brief clip from a song by Micah Stampley

XX. Recap on song

- A. Holiness – is that what you really long for?
 - 1. Is that a driving force for your decisions
 - 2. To be set apart for all God wants to do to you and through you?
- B. To be holy our prayer consists of three parts
 - 1. “So, Take my heart and mold it
 - 2. Take my mind, transform it
 - 3. Take my will, conform it
- C. To conform our lives to God – and to be completely sold out to Him

XXI. Three exercises which describe how we can be ‘set apart’ for God’s purposes

- A. Evaluates
 - 1. We need to regularly evaluate our lives to see if we are still on course – ‘mission drift’ is very common in people’s lives and many organizations
 - 2. Paul asks us to ‘evaluate ourselves’
- B. Controls
 - 1. Self-control is the last aspect of the fruit which the Holy Spirit reproduces in our lives
 - 2. Without self-control, there is no discipleship.
- C. Sacrifices
 - 1. Daily surrendering or will to the Lord’s will
 - 2. Being willing to ‘give what we cannot keep- to gain what we cannot lose.’

XXII. Invest

- A. The next stage in growing as a financial disciple is to invest in God’s Kingdom.
- B. To learn to be radically generous in every aspect of our lives, to be a pipeline of God’s grace and not an end station.
- C. Video clip – “You are the Generous Giver”
- D. Recap on the song
 - 1. You don’t withhold your love from us
Arms open wide upon the cross
You give no matter what the cost

Jesus we see you ...
You are the Generous Giver
Your mercy overflows
Your blessing is a river
On and on and on it flows

You are an endless fountain
Your're filling up my life
My heart must sing your praises
Jesus, you be glorified ...

You You don't withhold your love from us – so, Lord I will not withhold anything from you.

Your blessings are like a fast-flowing river springing from a fountain of blessing which never dries up!
Your mercy overflows
Your blessing is a river
On and on and on it flows
Lord, I want to glorify you by being a channel of your blessing!

XXIII. Three words which describe our calling to “Whole Life generosity”

A. We are to be a Pipeline of Gods blessings – not an end station

1. God gives – so that we can give
2. Our capacity to give is independent of our resources!

B. We are to be generous in every area of our lives

1. With all our resources
2. Relationships
3. Time
4. Money
5. Talents and skills

C. We are to be radical in our giving

1. Don't hold back – because God wants to give us more than we could ever hold
2. He gives so that we may give ...

XXIV. Pray for people God is bringing to you to love, to serve and to help develop.

- A. Video clip – “Who’s your one?”
- B. Just imagine if we went out of our way to meet with our world
- C. Co-workers, neighbors – old friends
- D. It all starts by asking the question – “Who is your one?”

XXV. Three words which describe how Jesus went about His mission

- A. No Bible school, no social media, little travel
- B. He taught many
 - 1. Crowds followed Him and he didn’t want to send them away ...
However, he criticized the crowds because the see of the word was eaten by birds, fell on hard ground or was killed by the cares of this world ...
- C. He taught some
 - 1. Who stayed with Him
 - 2. And travelled with Him
- D. He taught one or two ...
 - 1. Whom He showed the secrets of the Kingdom

XXVI. Learn to live out your faith day by day

- A. We will watch a short clip of a hymn by Frances Haverall – “Take my life and let it be consecrated, Lord to Thee.”
 - 1. Consecrated = set apart
- B. And briefly touch on three aspects of learning as a disciple
 - 1. The life of a financial disciple is surrounded by temptations
 - a. You cannot serve both God and mammon!
 - 2. The financial disciple has to answer the question of “How Much Is Enough?”
 - 3. The financial disciple must keep himself free in order to respond to God’s instructions

XXVII. Short video clip “Take My Life”

- A. Recap of song
 - 1. Take my life and let it be consecrated to Thee
Take my moments and my days, let them flow in ceaseless praise
Take my hands and let them move at the impulse of Thy love.

Take my feet and let them be swift and beautiful for Thee

Take my voice and let me sing always, only for my King
Take my lips and let them be filled with messages from Thee.

Take my silver and my gold, not a mite would I withhold
Take my moments and my days
Let them flow in ceaseless praise ..

XXVIII. Three areas in which we are to learn to live out our faith

- A. The life of a financial disciple is surrounded by temptations
 - 1. You cannot serve both God and mammon!
 - 2. This is a daily choice as we are faced with the many temptations of our consumer society ...
- B. The financial disciple has to answer the question of “How Much Is Enough?”
 - 1. Can you learn to be content with what you have?
 - 2. Can you say – this is enough and stop spending
- C. The financial disciple must keep himself free in order to respond to God’s instructions
 - 1. Keep free from debt which may remove your freedom and stop your availability to God’s purposes?

XXIX. The financial disciple equips others to become financial disciples.

- A. Compass has been called into being by God to
 - 1. TEACH Biblical principles
 - 2. Provide TOOLS to learn about managing money and possessions. – God’s way
 - 3. TOGETHER - Give you a process by which you can take others through a process of financial discipleship

XXX. Compass contribution to financial discipleship

- A. Teaching
 - 1. Biblical teaching on discovering God’s will for a disciple in the area of finances and possessions
 - a. So important, because Jesus said, “Where your treasure is – there is your heart also.”
- B. Tools
 - 1. Studies like “Navigating Finances God’s Way
 - 2. Studies for couples, businesspeople, children ...
- C. Together

1. Take a small group or an individual through the process of making financial disciples

XXXI. How to start a FD ministry in a local church?

XXXII. Practical steps

- A. Choose to follow Jesus by yourself with obedience
- B. Start a small group with 2 friends from your church
 1. Commitment:
 - a. -time: at least 10 weeks
 - b. -being transparent/accountable to each other
 - c. -to do each week homework
 - d. -to pray regularly for your group
- C. Choose your program: Bible study + (one of the Compass materials/programs to support you)
- D. Share stories about what Gods has done through the lessons
- E. Start a new group: challenge each other to start an own group with new friends and stay in touch with each other.

XXXIII. Essence of a local FD ministry

- A. We are to live our lives as Jesus did (1John2:6)
- B. The path to greatness leads through humility (Phil 2)
- C. His purpose = our purpose (John 4:34)
- D. It is all about Him instead of I/Me/Ours so
- E. This is to my Fathers glory, that you bear much fruit, showing yourself to be my disciples (John 15:8)

XXXIV. If you need help: info@compass1.eu

XXXV. Q&A

Suggested Readings:

Peter Briscoe