



FINANCIAL PLANNER



*“But thou shalt remember the Lord thy God:
for it is He that giveth thee power to get wealth,
that He may establish His covenant which He
sware unto thy fathers, as it is this day.”
(Deuteronomy 8:18)*

BEGINNING WITH FIRST THINGS FIRST....

Any discussion about money in the church must begin with a Kingdom mindset of Establishing His Covenant. This concept is expressed in Deuteronomy 8:18, “But thou shalt remember the Lord thy God: for it is He that giveth thee power to get wealth, that He may establish His covenant which He sware unto thy fathers, as it is this day.”

God promised to grant His people the ability to gain wealth for the purpose of establishing His covenant. When the people of God understand this and match their life priorities and attitudes in line with God’s, our efforts will be met with divine favour, blessing and outpouring.

We must shed the involuntary notion that poverty is noble; we must turn our attention from the undisciplined behaviours and attitudes that encourage a mindset of lack, poverty and struggle. Jesus promised that His coming was to grant His people abundance. This abundance must first begin in the individual mind, then wash into the collective mind of the body of believers – the church.

This planner is a step toward reconditioning our collective mind-set and heart-set towards building the Kingdom of God.

The first four sections lay the foundation to expand our thinking process. **Our goal is to add value to each member’s total life.** We want to think correctly where Kingdom finance is concerned. There are principles that are exclusive to the church, but there are also some general principles that must be understood and applied if we, as the people of God will grow up and be the “city on a hill” we are meant to be.

Section 1 - Production

In this section we study the importance of **working and being productive**. Your ability to give to the cause of Christ greatly comes from the ability you have to earn a living; create, innovate, produce.

God and Production

In the Kingdom and the church, the first economic principle is: **PRODUCTION**.

The church has made the mistake of teaching giving before production. There can be **NO** “giving” if there is **NO** “production”!

This has been a double jeopardy, double negative for the church. On the one hand, we have failed to build industriousness in our people (this leads to poverty). On the other hand, a “forced giving” culture (an abuse of power) has been a scourge on the perception of the church in relation to money.

Believers feel guilty for not being able to give; and those outside, criticize the church for overindulgence.

A theology of giving without first a theology of production is a gross miscarriage of kingdom living and understanding God's intention.

We must first develop, teach, and instruct industriousness, as a Christian ethic, not as a secondary task, merely for survival. We work because God set the example of providing for His own. Work isn't a four-letter word... (well, actually it is!).

If we examine God's Kingdom plan, we find that work is noble. However, if we see work as associated with the world, and therefore evil, but a necessary evil - we will never strive for excellence in our production and the service we provide. Work becomes something I do for a living but not necessarily a part of my church/Kingdom responsibility.

Before God asks a man to give, He first commands him to produce, so he may have to give.

Sow Before your Sow

According to Genesis 8: 22, "while the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease."

The Kingdom principle is: ***to harvest you must first spend time in seeding the fields.*** Your harvest comes from the capacity of your work during seed time.

During the season of **Building for His Glory** and beyond, I am believing God, that many of you will see increases in your work (jobs, businesses, side hustles, etc), because your purpose is to produce the best you can; because of this, God will honour you with increased harvest – ***Look for it!***

Don't be afraid of working hard. God blesses hard work (see Genesis 31:38 -42). My only caveat is that **hard work without faith is toil.** We must work hard, in faith. Faith is the reciprocal of work. The apostle James said he demonstrates his faith by his works. When you work hard, it should be because you have a God size goal that can only be realized by faith and hard work.

Finally, working without Kingdom consciousness is vexation of spirit. In other words, there must be purpose and meaning to your work.



Section 2 - Management

In section 1 we discussed Production, in this section we are going to share some important points about financial stewardship (management) that is vital to any program. Management of resources, which is called stewardship. These resources address a few fundamental areas: skills, talents, abilities, relationships, and money.

Take Control

It is essential that you take control of the things that you can control and not allow yourself to be swept away with things out of your control. See below for a chart of the controllable.

You Can	You Cannot Control	But you can Control
You Can get out of debt.	The future of Government Benefits	Saving for retirement
You Can build savings.	Your employer	Other sources of income
You Can get on the path to financial freedom!	Taxes	Ways to reduce your taxes
	Inflation	Maximizing your savings
	Rising costs	Saving more
	The risk of a single investment	Diversity of your investment choices

To move forward, begin to take control of these important aspects for life:

- **Tithe and Offerings** – God wants you to prove Him and give
- **Pay Yourself** – Put something away for yourself (emergency, retirement etc)
- **Adjust Your Priorities** – Decide what is important
- **Change Your Thinking** – Where you are today is based on how you think. Change your thinking change your future
- **Adjust Your Lifestyle** – Manage your expenses
- **Earn Additional Income** – Manage your earning potential
- **Re-align Your Assets** – Manage your investments
- **Avoid the Credit Trap** – Get out of debt and know the difference from good and bad debt
- **Set Goals and Have a Plan** – Fail to plan, plan to fail

Use Your Time and Consistency

- Aim to save at least 5-10% of your income.

2 Corinthians 9:6..Remember this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. (This applies especially to giving)

Proverbs 6:6-8...Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Matthew 25:27...You should have invested my money, and on my return, I would have received my own money with interest.

- To have a complete savings program, most people need three types of basic accounts:
 1. Emergency Fund (3-6 months expenses) (Start with \$1000)
 2. Short-Term Savings (Big ticket purchases, vacations)
 3. Long-Term Savings/Investments (Retirement, RESPs)

- **Eliminate Debt**

Debt hinders us from receiving God's full blessings. We are restricted in how much we can save and give to others. Many people are unable to give to the work of the Kingdom because they are operating under the worlds system of debt.

Proverbs 22:7...The rich rules over the poor, and the borrower becomes the lender's slave.

Proverbs 22:26...Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

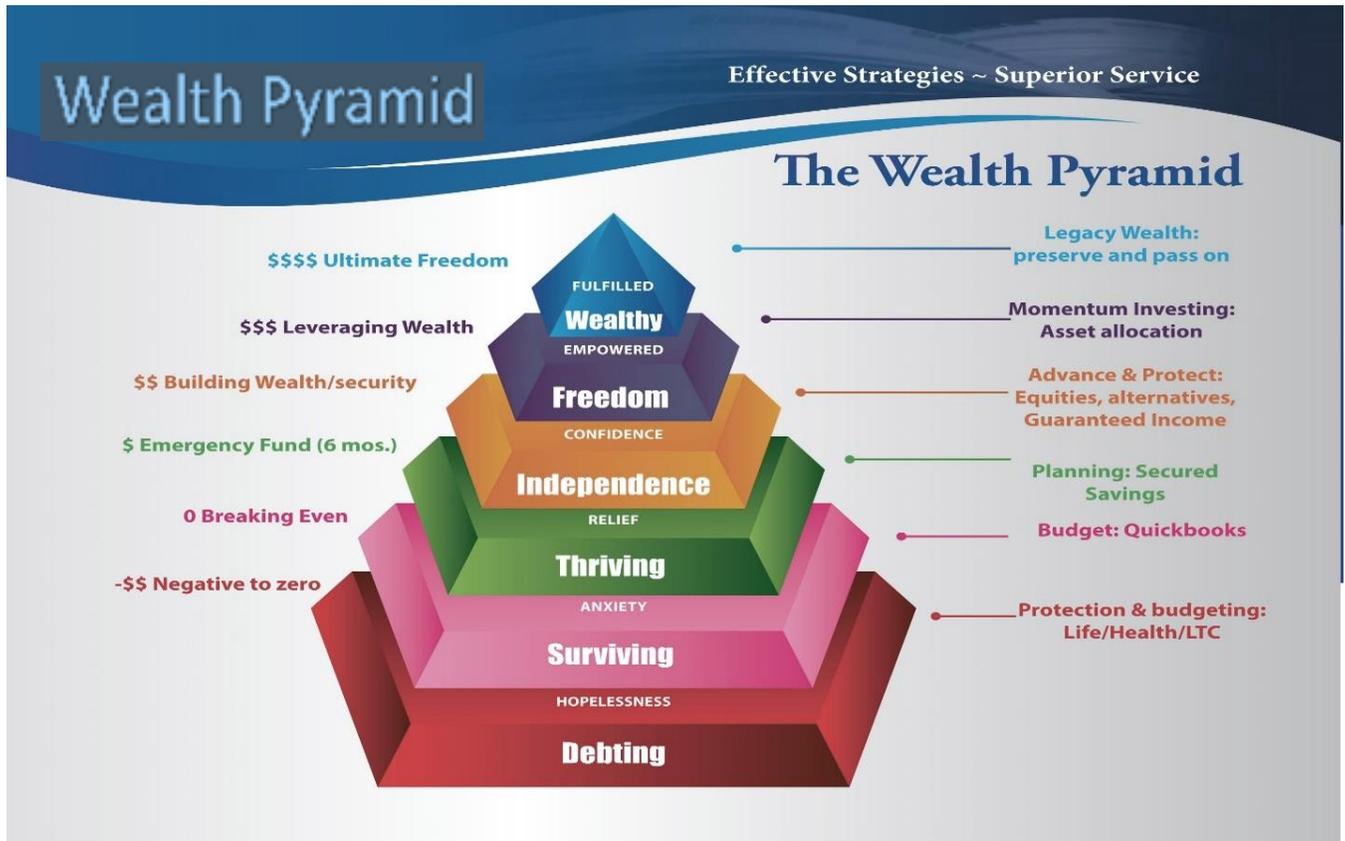
Here are some suggestions to begin to dump debt and liberate yourself.

1. Debt Consolidation
(Preferably a Fixed Rate Loan)
2. Apply your tax refund toward your debts
3. Negotiate a lower interest rate
4. Put "found money" towards your debt
5. Make accelerated weekly or bi-weekly payments toward your mortgage.
6. Adding \$100 a month to the mortgage will take 5 years off & save \$22,000 in interest. Roughly \$70,000 in payments!

Section 3 – Giving Part 1

In this section we discuss the importance of understanding how life works from a money standpoint. Take a look at the Wealth Pyramid, study where you are and how to move up.

Wealth Pyramid



Structure a Plan - Financial Analysis

A financial analysis is the first step in getting on track, know where you are, where you are going, and design a plan to get there. One **Critical Goal** is to determine your giving potential

Every successful person has a coach, advisor, mentor or teacher

Non-successful people do things on their own

One of the key services we are going to offer with the Building For His Glory Project is support building a budget (this is a critical first step)

In God's giving program, you don't wait until you are wealthy to give; sacrificial giving, in agreement with God, helps create wealth and greater ability to give.

KINGDOM PRINCIPLES OF GIVING

1. Give Secretly

Giving is an intimate act between the giver and God. It is a practice that is privately guarded and secretly performed. Jesus says, *“Beware of practicing your piety before others in order to be seen by them; for then you have no reward from your Father in heaven” (Matthew 6:1)*. We forfeit our reward with our Father in heaven should we openly practice and proudly announce our giving before men and women.

The giver is accountable to God and to no one else—it is in fact no one else’s business. The giver should seek God’s responsiveness in obedience to the act of giving, rather than people’s admiration in the hypocrisy of exalting oneself (Matthew 6:2-4; Luke 18:9-14).

2. Give Generously

How much should we give? We find two types of giving in the Old Testament. The first type is **tithing** meaning one-tenth. The second type is the freewill offering, a gift that is over and above the tithe (Exodus 36:3). In fact, in the Old Testament we find several types of tithes—one for the alien, the orphan and the widow (Deuteronomy 14:29). Others were for Israel’s social and cultural needs as well as for the support of the government (1 Samuel 8:11-18). Tithing of all crops and herds was required for the support of the Levites and priests (Leviticus 27:30-33).

The primary model of giving today equates that of the Old Testament freewill offering—a **voluntary act** by the individual rather than a mandated act by the law. Though the freewill offering was not a straitjacket approach to giving, no fixed amount or percentage of income, it was not without scriptural instruction (2 Corinthians 9:6). It went beyond the letter of the law to the practice of giving in the Spirit of Christ (2 Corinthians 3:6). Giving allows us a concrete demonstration of **our faith in God under grace**.

3. Give Purposefully

A third principle of giving is found in 2 Corinthians 9:7a, where Paul says, “Each of you must give as you have made up your mind...” One with a made-up mind has come to terms with a heart purposed for giving. This entails planning ahead, by deliberately thinking through our giving, in advance, even before the act is carried out.

Yet, we ought not to forget that there exists an act of freewill giving that was experienced in the Old Testament—giving that flows freely and spontaneously from a thankful heart. People gave of their time, talents, and finances, not out of a sense of duty or in anticipation of a promised blessing, but out of a grateful life given by a generous God (Ex 36; 2 Chronicles 35; Ezra 1:4).

THERE IS GREAT JOY IN GIVING TO THE

4. Give Cheerfully

In the second half of 2 Corinthians 9:7b lies a fourth principle: "...not reluctantly or under compulsion, for God loves a cheerful giver." Giving purposely guards the giver from being robbed of the joy of giving. A cheerful attitude before God is the goal of the giver. Anything less grudgingly, forced or last-minute dampens the state of cheerfulness. A planned timeframe that is reasonable and purposeful cause us to cultivate a spirit of gladness in our giving.

5. Give Sacrificially

The fifth principle is found in the story of the widow's offering that amounted to all she had. Jesus used her for an example saying, *"Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put everything she had, all she had to live on"* (Mark 12:41-44).

There is a great difference between the contribution of the rich rulers and the commitment to of this poor widow. For the former, it cost them nothing; it was of no great consequence to give what they didn't need to exist or depend on God for. On the other hand, the widow did not hold back; she gave all she had to survive, with the knowledge that God would ultimately take care of her every need.

By faith we give sacrificially out of what we have, fully dependent on God for our daily bread (Matthew 6:8,11, 25-34; Philippians 4:19). Why should the widow selfishly grip her last two copper coins, in order to subsist, rather than trust God with open hands, trusting He would supply her needs and thrive, daily depending on Him.

We also need to be mindful that Jesus gave Himself as the prime example of giving, *"For you know the generous act of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that by His poverty you might become rich"* (2 Corinthians 8:9). And although the Macedonian Church gave generously, notice that, in fact, they gave out of their poverty, reminding us of David's great statement in 2 Samuel 24:24.

Do we give to the point of sacrifice, or only give our "left-overs" after we have met all our needs and wants? Mark 12:41-44.

6. Give Proportionately

The sixth and final principle reminds one to give in proportion to your prosperity. Paul wrote, "On the first day of every week, each of you is to put aside and save whatever extra you earn" (2 Corinthians 16:2). Consistent with the New Testament approach to giving, the apostle did not put forth a hard and fast rule on specific amounts or percentages from what one earned but reminds believers that giving should be done in proportion to the extra income that God blesses one with (Deuteronomy 8:1; 1 Chronicles 29:1).

We should not only give regularly, but also proportionately to the One who prospered us in the first place (1 Timothy 6:17). Financial prosperity in our lives should not give us license to spend it as we choose.

Prosperity in one's life means a greater opportunity for engaging in the godly attribute of giving. As God enriches our lives, we need to take inventory of his gracious blessing and reevaluate the portion we ought to return to him for the furtherance of his work in the kingdom.

7. We Must Begin by Giving Ourselves to The Lord

In Corinthians 8:1-15, The Macedonians gave generously but “they gave themselves first to the Lord”. In a sense, our gifts are not acceptable to God unless we have first given ourselves to Him (Proverbs 15:8; and compare Romans 6:13; Romans 12:1).

8. Our Giving to God Must be Through Human Channels

We cannot literally place our gifts into God’s hand, but we can give to His work; where our giving is through the church or directly to the church, or directly to a mission agency, then we do in fact place our gift into the Lord’s hand. The Macedonians gave to Paul, and yet they were giving to God. Matthew 25:40.

9. Our Giving Should be According to the Will of God

We need to seek God’s will concerning our giving. Have you ever seriously done this?

We also need to exercise discernment in our giving. We need to give to works that are 100% true to God and His Word. There are also priorities in giving. We should give to help to alleviate human suffering and distress, but, as Christians, there is a great deal of specific missionary work which should claim our first attention. Unbelievers support works of charity, but they do not necessarily support God’s work.

There is great joy in giving to the Lord!

Surely, we have proved this! See what the Lord Jesus said in Acts 20:35 and compare Luke 6:38. In 2 Chronicles 29:27, we are also told that it was after the burnt offerings had been presented to the Lord that “singing to the Lord began also”!

Joy follows dedication and obedience.

10. Giving will Release the Miraculous

2 Kings 4: 1-7

1 A certain woman of the wives of the sons of the prophets cried out to Elisha, saying, “Your servant my husband is dead, and you know that your servant feared the Lord. And the creditor is coming to take my two sons to be his slaves.” **2** So Elisha said to her, “What shall I do for you? Tell me, what do you have in the house?” And she said, “Your maidservant has nothing in the house but a jar of oil. **3** Then he said, “Go, borrow vessels from everywhere, from all your neighbors—empty vessels; do not gather just a few. **4** And when you have come in, you shall shut the door behind you and your sons; then pour it into all those vessels, and set aside the full ones. **5** So she went from him and shut the door behind her and her sons, who brought the vessels to her; and she poured it out. **6** Now it came to pass, when the vessels were full, that she said to her son, “Bring me another vessel.” And he said to her, “There is not another vessel.” So the oil ceased. **7** Then she came and told the man of God. And he said, *“Go, sell the oil and pay your debt; and you and your sons live on the rest.”*

**INCOME
SAMPLE
WORKSHEET**

Giving in Regard to Your INCOME

Purpose of this chart

This chart is designed to help you find sources of income over the next **12 months**.

This review of where your income is coming from will also show you that you have more income resource possibilities than previously considered for **capital funding purposes**, thus helping to **fast forward** “Building for His Glory” Nehemiah Project.

How to use this chart

Step 1

Check all items that are sources of cash flow or income that you could anticipate during the next 12 months. (See page 2)

Step 2

Determine an **approximate monetary value** (Amount \$) for each item checked.

Step 3

Indicate “**how often**” you receive these funds.

W – Weekly (x52)

B – Bi-weekly (x26)

M – Monthly (x12)

Q – Quarterly (x4)

Y – Yearly (x1)

S – Sporadically

O – One-time

Step 4

Enter the “**Total Annual Amount**” for each item checked.

Step 5

Prayerfully review the list and **CIRCLE** any areas where you feel God is prompting you to dedicate a portion or all of the income to the Nehemiah Project.

Step 6

Enter a “**specific monthly amount**” for each of those circled items in which the LORD is leading you to commit to the Nehemiah Project in the column marked “**Committed Monthly**”.

INCOME

	Cash & Income 12 months	Amount	How Often	Annual Total	Committed Monthly
	Income, wage or salary				
	Overtime pay				
	Bonuses				
	Commissions				
	Business Income				
	Part-time work				
	Severance pay				
	Consulting fees				
	Home-based business				
	Tax refunds**				
	Social Security				
	Retirement accounts				
	Military				
	Annuity				
	Trust fund				
	Inheritances				
	Insurance settlement				
	Rental or lease property				
	Interest and/or dividends				
	Repayment of personal loans				
	Rebates or refunds				
	Sale of products or assets				
	Sale of stuff				
	Other				
	Other				
	Grand Totals				
	Children & youth				
	Work projects				
	Cash gifts				
	Part-time jobs				
	Baby-sitting				
	Lawn mowing				
	Other				
	Grand Totals				

**EXPENSE
SAMPLE
WORKSHEET**

Giving in Regard to Your EXPENSES

Purpose of this chart

This chart will help you clarify where you are spending your income each month and reveal expense items that could be reconsidered, eliminated or adjusted in order to meet and sustain your monthly sacrificial financial commitment to **“Building for His Glory”** Nehemiah Project.

How to use this chart

Step 1

Estimate how much money you are spending on a “monthly basis” in each area listed on this chart. Pro-rate any quarterly, yearly, or one-time expenses into a monthly amount.

Step 2

Prayerfully review this list and ask yourself if there are any items the LORD may be showing you that:

You don't really need and could eliminate in order to commit to the campaign.

You could meet this need more affordably by comparing costs or lowering expectations.

You could decrease or eliminate because this item may affect your overall health.

You could delay or trust God to meet this need in another way.

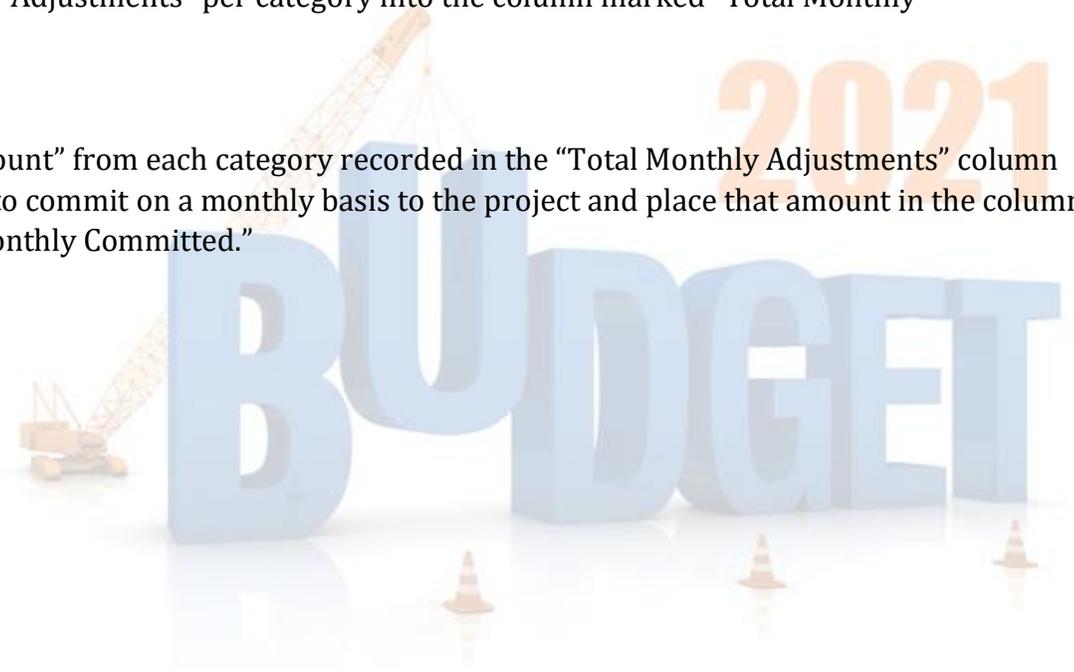
Record those items and their monthly expenses in the column marked “Adjustments.”

Step 3

Enter the total of all “Adjustments” per category into the column marked “Total Monthly Adjustments.”

Step 4

Enter a “specific amount” from each category recorded in the “Total Monthly Adjustments” column that you would like to commit on a monthly basis to the project and place that amount in the column marked “Amount Monthly Committed.”



MONTHLY EXPENSES

Monthly Expenses				Adjustments	Total Monthly Adjustments	Amount Monthly Committed
Housing & Utilities						
Rent/Mortgage	\$ _____	Utilities	\$ _____	Item: Home Phone	\$ _____	\$ _____
Maint/Repairs	\$ _____	Furnishings	\$ _____	Amt \$ _____		
Home Phone	\$ _____	Cell Phone	\$ _____	Item: Cell Phone		
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Transportation						
Car Payments	\$ _____	Gas/Tolls	\$ _____	Amt \$ _____	\$ _____	\$ _____
Car Insurance	\$ _____	Car Insurance	\$ _____	Item:		
Maint/ Repairs	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Food, Groceries & Household				Item:		
Groceries	\$ _____	Household Supplies	\$ _____	Amt \$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Clothing						
Adults	\$ _____	Children	\$ _____	Amt \$ _____	\$ _____	\$ _____
Entertainment & Recreation				Item:		
Health Club	\$ _____	Cable & Internet	\$ _____	Amt \$ _____	\$ _____	\$ _____
Sports/ Hobbies	\$ _____	Lessons	\$ _____	Item:		
Restaurant	\$ _____	Vacation	\$ _____	Amt \$ _____		
"Toys"	\$ _____	"Toys" Upkeep	\$ _____	Item:		
Movie Rentals	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Personal	\$ _____			Item:		
Subscriptions	\$ _____	Spa & Beauty Care	\$ _____	Amt \$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Savings & Investments						
Savings	\$ _____	Pensions/RRSP	\$ _____	Amt \$ _____		
College	\$ _____	Miscellaneous	\$ _____	Item:		
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Debts						
Credit Cards	\$ _____	Personal Loan	\$ _____	Amt \$ _____		
Student Loans	\$ _____	Miscellaneous	\$ _____	Amt: \$ _____		
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Insurance						
Medical	\$ _____	Life	\$ _____	Amt \$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	Miscellaneous	\$ _____	Amt \$ _____		
Grand Totals					\$ _____	\$ _____

**ASSET
SAMPLE
WORKSHEET**

Giving in Regard to Your ASSETS

Purpose of this chart

This chart is designed to assist you in the review and evaluation of all of your God-given assets. Prayerfully review this list and inquire of the LORD which items He would like you to commit to the “**Building for His Glory**” Nehemiah Project.

This chart will help you discover significant resources that the LORD has given you, resources that can now be used to fast forward building His church and fulfilling your destiny.

How to use this chart

Step 1

Place a check mark beside all items that you have on this asset list.

Step 2

Estimate the financial value of each item checked.

Step 3

CIRCLE any possible items and resources you no longer need or that could be sold for the capital campaign.

Step 4

Determine the “Offering Amount” of any of the items you circled and would like to give to our Project. Enter that amount in the “Offering Amount \$” column.

Step 5

Begin to take action steps to sell these items and give to the Project upon sale.

Step 6

Enter the “Grand Total” amounts for both columns and discover the total offering value you could make to our capital Nehemiah Project through your God-given assets.



ASSETS

Your God-Given Assets	Value	Offering Amount \$
Property & Vehicles		
Home Value		
Timeshares, condos, vacation homes		
Vehicles		
Boats & accessories		
Motorhome, RV, camper		
Motorcycles, recreational equipment		
Investments, Retirement, Savings		
Cash, checking accounts		
CDs, savings accounts		
Stocks, bonds		
Mutual funds		
US notes, bills, bonds		
Pensions		
IRA, retirement accounts		
401(k), 403(b) retirement accounts		
College savings accounts		
Collections (stamps, coins, toys, etc)		
Trust fund, inheritance funds		
Stuff		
Tools & equipment		
Craft or camera equipment & supplies		
Musical instruments		
Appliances, furniture, furnishings		
Jewelry, gems, furs		
Artwork		
Antiques, memorabilia, heirlooms		
Books, videos, albums		
China, crystal, silver		
Items in storage units		
RV pad, boat dock		
Business Assets		
Rental property		
Undeveloped land, farmland		
Livestock, animals		
Buildings, business property, farm, ranch		
Business vehicles, equipment, supplies		
Business partnerships, ownerships		
Real estate partnerships		
Other		
Grand Totals		

15 CREATIVE LIFESTYLE ADJUSTMENTS SUGGESTED SAVINGS (CLASS) THAT CAN HELP US ACHIEVE OUR GOAL

Clip Coupons

Taking the time to search for deals can save \$10-\$20 per week. Ten dollars a week for 12 months is \$520.00.

Skip one meal a week as a family

At an average of \$40 per family, skipping one meal a week to devote to prayer could save \$2,080.00 in 12 months.

Give up a habit

An almond latte three times a week for 12 months costs more than \$500.00.

Give God your income tax return for the next year.

Drink only water at restaurants.

You could save \$5-\$10 a week or more. That's between \$260 and \$520 over 13 months.

Postpone a major purchase and commit the money to the stewardship project.

Commit raises, bonuses and overtime to the project for the next 13 months.

Continue a bill payment

If you pay off something like a car or a student loan, continue to "pay the bill" by redirecting those funds to the project.

Increase your giving by \$1 each week.

Start by giving one dollar the first week, then two, and so on. If you were to do this for 52 weeks, you would give \$4,000.

Buy a car for the project.

Not an actual car but give what you would spend on a car each month to the Nehemiah Project.

Cancel a Membership

Sell Real Estate, Cars, Boats, Motorcycles etc.

Commit Inheritances

Liquidate Stocks, Bonds, RRSP, GIC, CDs, Savings Bond, Mutual Funds and other Financial Instruments

Dedicate a Percentage of Your Business Revenues

