



FAITH & MONEY

A HANDBOOK ON
FINANCIAL DISCIPLESHIP
AT CLAYTON CHURCH OF CHRIST

TABLE OF CONTENTS

05.
INTRODUCTION

08.
**HEART: MONEY &
OUR DISCIPLESHIP**

Our Heart & Discipleship

Who Is Your Master?

Is Money an Idol?

22.
**MISSION: LOVING GOD &
MY NEIGHBOUR WITH
GOD'S MONEY**

Faith-Sharing Opportunities

Kingdom Impact

30
OUR MISSIONAL IMPACT

Giving Towards the
Church's Vision

Using Your Skills in
Financial Stewardship

07.
PART ONE
MY LIFE: MY DISCIPLESHIP

14.
**SKILL: HOW GOD TELLS ME
TO MANAGE HIS MONEY**

Is it My Money or
God's Money?

A Vision of Biblical Wealth

Generating Income

Saving, Debt & Investing

Spending & Giving

29.
PART TWO
**OUR MISSIONAL IMPACT
TOGETHER**

35.
**GIVING AT CLAYTON
CHURCH (FAQS)**



INTRODUCTION

Our Vision

To build disciples who represent Jesus to everyone,
everywhere, with everything.

At Clayton Church of Christ, we believe that God wants to transform every part of our lives.

He cares about the ordinary moments we experience and uses them to shape us into followers of Jesus who can represent Him well. Our vision is to support you in becoming a whole-life disciple, equipped to live out your faith in everyday situations. Whether it's at work, home, in relationships, or even when dealing with finances, these moments offer opportunities for growth and mission. This booklet will guide you in understanding the foundation of our church's vision regarding financial discipleship.

Money is a powerful force that influences our lives. It occupies our thoughts at home, work, and even within our church community.

People often have concerns about money, making it one of their top priorities, surpassing family, work, and health. Both the rich and the poor experience stress related to money, and it has even been blamed for causing marital problems. It's rare to find someone who claims that money is of no concern to them.

In fact, Jesus knows about our preoccupation with money! 16 out of 38 of Christ's parables deal with money; more is said in the New Testament about money than heaven and hell combined; 5 times more is said about money than prayer; while there are 500 plus verses on both prayer and faith, there are over 2,000 verses dealing with money and possessions.

Money is a matter of discipleship because our relationship with money affects our relationship with God. When we talk about money at our church, we're actually referring to financial discipleship. Our aim is to build disciples who can integrate their faith in Jesus with their financial decisions, enabling them to represent Jesus through how they manage, save, spend, give, and invest their money.

This booklet consists of two parts and is an invitation to explore financial discipleship together. The first part focuses on your personal financial discipleship, exploring


how your faith influences your heart, skills, and mission in relation to money. The second part examines our local church and how we can collectively make an impact for God's mission through our financial stewardship together.

We hope this booklet serves as a helpful and informative resource as you embark on your personal journey of financial discipleship. Join us in fulfilling the vision God has placed in our hearts!

God bless,

Pastor Chee Fah,
Senior Pastor





Mission:

How do I model and teach my son to be a good steward of God's money?

Heart:

I realised it's not my money, but God's money.

Skill:

I need to learn how to manage God's money His way in how I earn, save, spend, budget, give and invest.



PART ONE

MY LIFE

MY FINANCIAL DISCIPLESHIP

01.

HEART

MONEY & OUR DISCIPLESHIP



The heart is one of the most important organs in a human body! It is a powerful muscle that keeps us alive by pumping blood around the body. As our physical heart is central to giving and sustaining life, our spiritual heart is central to every part of our lives.

**“Above all else,
guard your
heart, for
everything
you do flows
from it.**

Proverbs 4:23

When the Bible talks about our heart, it refers to our innermost being - our thoughts, feelings, desires and will. Every choice we make flows out of what is in our hearts. God wants our heart to be devoted to Him above all else. When we put God first in our hearts, our love for Him and others extends to how we handle our money.

So what is the connection between our heart, money and the Bible?

The Bible speaks about money as a tool to reveal God’s place in our hearts.

In this exploration, we'll delve into what the Bible says about money and our heart. Let's invite the Holy Spirit to guide us, being open to listen and follow His leading.

OUR HEART & MONEY

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6:19-21 (ESV)

In this Scripture, Jesus points out that money can hold a significant place in our hearts. He emphasises that our hearts are connected to what we consider valuable. Our actions, affections, and hopes are driven by what we treasure the most.

If our main focus is accumulating wealth on Earth, it will consume our time and energy. How we spend and use our money reflects our true values, passions, and our relationship with God. It goes beyond our knowledge of the Bible or our involvement in church activities.

Jesus makes a clear connection between money and our hearts. Where and how we use our money reveals who we are, what we care about and where our heart is with God.

Reflection:

Have a look at your bank statement or financial apps. Where and how are you using your money? Many banks provide categorised data on our expenses, giving us valuable insights. Just as these insights are valuable to the banks, they can also reveal to us what we truly treasure. What insights does your expenses give you about what you treasure?

Prayer:

Ask God to reveal to you your treasures. What does storing up “treasures in heaven” look like for you? What steps can you take to realign your heart towards God in the area of money?

WHO IS YOUR MASTER?

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Matthew 6:24 (ESV)

Jesus gives us a clear choice; we can't serve two masters at the same time. No half-and-half pizzas here! There may be two (or more) masters barking out orders, but the servant can only choose to

follow one of them. Our options are God or money. If we try to serve both, we'll end up loving one and despising the other. We must choose whom we will follow with our hearts.

**We either serve God or money.
Our hearts cannot be divided.**

God and money often clash in their demands, and the table below illustrates this dynamic:

When we think about:	God the Master says...	Money the master says..
Giving	Share with the poor because you will always have enough.	Hold onto it because you don't have enough. Wait till you have more.
Resources (time, money, life)	Serve God now and He will provide for your needs.	Wait until you have more, then serve God with what you have.
Integrity	Be honest and upright	Get money at any cost. Cheat if necessary, as long as no one knows and it doesn't hurt anyone.

But why was Jesus so explicit about choosing one? Is money inherently evil?

“For the love of money is a 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

God isn't against money.

God is against the love of money.

Money serves as a valuable tool that enables us to do many good things! However, the trouble arises when we become too attached to it. When our hearts love money more than God, it becomes problematic.

From God's viewpoint, money is a means to an end. However, in the world's perspective, money represents status, power, control, and freedom. If we don't control it, money can control us, influencing crucial life decisions like our careers, relationships, our time and more!

The Bible warns us against making money our master because it stirs up fear, worry, greed and pride in our hearts. On the other hand, when God is our master, we can love Him, love people and manage our money joyfully to honour God and people.

Reflection:

Think about instances in your life where both God and money have been your Masters at different times.

Prayer:

Commit to the Lord an area which you've identified in your life where money is your master (we all have them!). Ask the Holy Spirit to transform your heart in that area and guide you in making God the ultimate Master of your money.

IS MONEY AN IDOL?

“As Jesus started on his way, a man ran up to him and fell on his knees before him. “Good teacher,” he asked, “what must I do to inherit eternal life?”

“Why do you call me good?” Jesus answered.

“No one is good—except God alone. You know the commandments: ‘You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honour your father and mother.’

“Teacher,” he declared, “all these I have kept since I was a boy.”

Jesus looked at him and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.”

At this the man’s face fell. He went away sad, because he had great wealth.

Mark 10:17-22



In Mark 10:17-22, Jesus encounters a rich young man who seeks eternal life. Jesus tells him to sell his possessions, give to the poor, and follow Him. The man becomes sad and walks away because he treasures his wealth too much.

This story shows a common struggle we face: letting go of our possessions and money. Jesus loved the man, but He knew true purpose was found in following Him. The man's reaction revealed that his heart was tied to his earthly treasures more than following Jesus, making it difficult for him to let go.

When the rubber hits the road, our choices around money will reveal what we value. Money can become an idol in different ways:

Idol of Greed - when we always want more money and things, never feeling satisfied with what we have. Greed takes over, and we prioritise our own gain, even if it hurts others.

Idol of Approval - when we spend money on clothes or things to be accepted and desirable instead of relying on God's love. When we find it hard to give money to help others but find it easy to spend it on an expensive house we can't afford so that we can live in a prestigious suburb, money becomes an idol.

Idol of Control - when we rely only on money for security, comfort and control instead of trusting God to provide for us. It's tough to let go of our dependence on money and trust God. Money ends up controlling our happiness and peace, instead of relying on God.

Money can't fulfil the deep longings of your heart. Only God can. Jesus knows that we need saving from our greed, insecurity, and our love of money. God uses situations, like the rich young man's story, to show us what truly matters in our hearts and redirect our heart towards Him.

Reflection:

The late Tim Keller said, "Your treasury is where you find it easiest to place (spend or save) your money'. It's effortless to put your money towards that which is your real god no matter what you say you believe." What things do you find easiest to spend money on?

Prayer:

Father, how does the way I approach money reveal the idols in my heart? What do you want me to surrender before you today?

02.

SKILL

HOW GOD TELLS ME TO MANAGE HIS MONEY

As followers of Jesus, God wants us to make financial decisions out of faith rather than fear. He has blessed us to live with a sense of contentment; a deep trust that we have enough.

In the first part, we learned that Jesus wants all of our hearts. Since money is a key competitor for our heart, Jesus wants to teach us His way of financial discipleship. We often seek financial advice by reading *The Barefoot Investor*,

listening to podcasts or consulting financial advisors, but the Bible has plenty to say too!

To become a whole of life disciple in the area of money, we want to equip you with the practical skills of managing God's money His way.

Here are some guidelines to educate, enrich and improve our understanding of the practicalities of financial discipleship.



IS IT MY MONEY OR GOD'S MONEY?

God is the owner. God is the provider. I am a steward.

The Bible shapes how we should think about financial discipleship:

- **God Is The Owner** – Psalm 24: 1-2, 1 Corinthians 10:26. For the earth is the Lord's, and everything that is in it.
- **God Is The Provider** – Matthew 6:31-33. So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them.
- **I Am A Steward** – Genesis 2:15. The Lord God took the man and put him in the Garden of Eden to work it and take care of it.

Financial discipleship begins when we recognise that God is the owner and provider, and we are stewards of His creation.

God, the owner, calls us to take care of all of it. Stewardship covers everything; the environment, our possessions, faith, time, talents, relationships and money. We live like stewards when we start seeing our money as God's money and start managing it His way.

We can be faithful in giving 10% to the church and still struggle with being good stewards overall!

Instead of asking if we can trust God with our money, we should ask if God can trust us with His money.

To be good stewards, we must recognise that our money isn't really ours but God's. Our responsibility is to manage God's money according to His way.



Theology of a Poverty or Prosperity mindset verses a Stewardship mindset:

	Poverty Mindset	Prosperity Mindset	Stewardship Mindset
Money is:	Evil	A right	A responsibility
Godly people are:	Poor	Wealthy	Faithful
Ungodly people are:	Wealthy	Poor	Unfruitful
I work to:	Meet only my most basic needs	Become rich	Serve my Lord Jesus Christ
I give:	Because I must	To get	Because I love God
My spending is:	Without gratitude to God	Carefree and wasteful	Prayerful and responsible

A VISION OF BIBLICAL WEALTH

And He 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

Jesus told his followers to be careful and not become too focused on wanting more and more possessions. He reminded them that a person's life is not defined by how much they own.

The world often defines wealth as having lots of money and possessions. While wealth can bring good things, it can also be dangerous if it becomes our sole focus. There are important things in life that money can't buy.

Biblical wealth is much more than just money and possessions. Biblical wealth is **wealth + other things** such as:

- **Wisdom:** Having self-control, self-knowledge, and the ability to plan and seek advice. This leads to true prosperity and lasting wealth (Proverbs 8:17-19).
- **Contentment:** Finding satisfaction in God and living a godly life. It brings great gain and protects us from the trap of always wanting more (1 Timothy 6:6-10).

- **Honouring the Lord:** Recognising God's importance in our lives and giving Him our best (Proverbs 3:9-10).
- **Righteousness and Love:** Living in a way that is right and just, and showing love to others (Proverbs 21:21)

The Bible teaches us that these things are more valuable than money. Sometimes in life, we have to choose between money and these important things. In those moments, God gives us a vision of true wealth, where we possess these life-giving qualities instead of trading them for money and material possessions.

True biblical wealth also includes integrity (Proverbs 16:8), a fear of God (Proverbs 15:16), a good reputation (Proverbs 22:1), and loving and right relationships (Proverbs 15:7, 17:1). When we have all these things alongside money, that's true wealth. Think about wealthy people you know who lack these qualities. Without them, money doesn't bring true wealth. It can even become a form of slavery.

GENERATING INCOME

01.

Diligent hard work is God's ordained way of generating an income. Proverbs is full of verses that encourage us to honour God by working hard.

“Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.”

Proverbs 6:6-8

See also:

Proverbs 14:23; Proverbs 16:26;
Proverbs 21:5 & Proverbs 23:4-5

02.

The Bible also counsels us to avoid get rich quick schemes, dishonest money and managing inheritances obtained too early in life.

“Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.”

Proverbs 13:11

“An inheritance obtained too early in life is not a blessing in the end.”

Proverbs 20:21

The Proverbs suggests that wealth be gathered slowly so that the skills and character required to manage great assets have time to develop and grow too.

Children who inherit money too early without earning it, may squander it because they have not learned the habits of hard work and diligence, self control, wise management and the virtue of delayed gratification.

Growing our money requires diligence, vigilance, skilfulness, character and habits that have been formed by Christ.

03.

Don't be lazy and don't free load

“Lazy people are soon poor; hard workers get rich.”

Proverbs 10:4

See also: Proverbs 6:10-11 &
2 Thessalonians 3:10

SAVING, DEBT & INVESTING

01.

Saving for the future

“The wise man saves for the future, but the foolish man spends whatever he gets.”

Proverbs 21:20, TLB

02.

Avoid debts, but be free to lend

“Just as the rich rule the poor, so the borrower is servant to the lender.”

Proverbs 22:7

“We are to freely lend to those in need.”

Deuteronomy 15:8

03.

Avoid being a guarantor

“Don’t agree to guarantee another person’s debt or put up security for someone else. If you can’t pay it, even your bed will be snatched from under you.”

Proverbs 2:26-27

04.

Investing: Diversification and Multiplication

“Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.”

Ecclesiastes 11:2

The parable of the talents in Matthew and Luke also encourages us to multiply not just our money, but our responsibility, influence and capacity too.



SPENDING & GIVING

01.

Spend below your means and budget responsibly

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?"

Luke 14:28

02.

Exercise self control in spending

"For God gave us a spirit not of fear but of power and love and self-control."

2 Timothy 1:7

03.

Live a life of generosity

"For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.

2 Corinthians 9:10-12



04.

Give to your family and leave an inheritance

“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.”

1 Timothy 5:8

“A good man leaves an inheritance to his children’s children.”

Proverbs 13:22

05.

We are designed to be givers; God gave first and we are made in His image

“For God so loved the world he gave his one and only son.”

John 3:16

06.

Giving is a way we can love other people and help the poor. It is also proof that God lives in us

“If someone has enough money to live well and sees a brother or sister in need but shows no compassion—how can God’s love be in that person? Dear children, let’s not merely say that we love each other; let us show the truth by our actions.”

1 John 3:17-18

“If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?”

1 John 3:17

03.

MISSION

LOVING GOD AND MY NEIGHBOUR WITH GOD'S MONEY

“Let the thief no longer steal, but rather let him labour, doing honest work with his own hands, so that he may have something to share with anyone in need.”

Ephesians 4:28



Our mission is to love God and our neighbor with the resources He has entrusted to us. God not only transforms our hearts but also equips us with the skills needed to fulfil His mission by loving God and our neighbour with His money.

The apostle Paul emphasises in this verse how the gospel transforms not only our work but also our economic life. The gospel compels us to live in such a God-honouring way that we do honest work, make an honest profit and cultivate the economic capacity to serve others and meet their needs.

When we work diligently and steward our finances, it creates economic capacity for us to live generously. In fact, in both Luke 10:25-37 and 1 Timothy 6:18-19, we find the Bible giving us a vision that loving our neighbour in need involves both Christian compassion and economic capacity. And this economic capacity comes from diligent labour, and wise financial stewardship.

Here are two ways in which we can love God and love our neighbour with God's money.

FAITH-SHARING OPPORTUNITIES

Now someone may argue, “Some people have faith; others have good deeds.” But I say, “How can you show me your faith if you don’t have good deeds?”

I will show you my faith by my good deeds.”

James 2:18 (NLT)

As a church, we believe that our everyday moments are chances for us to not only grow more like Jesus but also to represent Him, even when it comes to our money.

In the book of James, we are encouraged to have an active and lively faith. It reminds us that our everyday lives, including how we manage our money, is not just about money itself, but about our faith.

The more we understand the connection between our faith and our finances in different aspects of our financial journey, the more opportunities we have to show and share our faith in the area of finances.

Here are some examples of how we can show and share the way our faith impacts the way we manage our money with your non-Christian friends.

01.

Helping the poor and needy

When I encounter people begging for money on the streets, I'm reminded of Jesus teaching us to pray, "Give us this day our daily bread." This influences how I approach their needs. If they need food, I try to buy them a meal for the day. If that's not possible, I still provide them with what they need to get through the day, even if they might use the money for drugs or alcohol.

02.

Budgeting

I used to struggle with overspending, especially on clothes. But one day, God reminded me that I don't need the latest fashion to feel loved. He showed me that Jesus died for me even when I was unlovable. In that moment, God gave me the self-control to manage my spending.

03.

Teaching kids about money

I have a 10-year-old son, and I teach him how to manage God's money. The Bible guides us to divide God's money into five categories: Giving to God, Saving, Spending, Giving (to others), and Investing. I have a box with five drawers, each representing these areas. Every time my son receives pocket money for his chores, he puts a coin in each drawer.

04.

Estate planning

When I was estate planning and thinking about passing on my inheritance to my children, I came across a proverb in the Bible that says, "An inheritance obtained too early in life is not a blessing in the end." This influenced how I manage and distribute my inheritance.

I realised that it's not just about the money; it's also about raising my children to have the character and wisdom to handle their inheritance wisely.

05.

My vision of wealth

I used to think that wealth meant having a lot of money and possessions. But the book of Proverbs in the Bible offers wisdom on what true wealth looks like from God's perspective. It's not just about having wealth; it's about having "wealth plus."

Wealth plus wisdom enables me to acquire wealth without regrets. Wealth plus contentment helps me find satisfaction in God and protects me from constantly wanting more. Wealth with good relationships reminds me to prioritise relationships over money. Without these additional elements, money doesn't bring true wealth—in fact, it can become a form of slavery.

Everyday moments when we handle money can become opportunities for us to show and share our faith and inspire others to explore their own journey of faith in Jesus.

KINGDOM IMPACT

Another way for us to love God and love our neighbour with God's money is by making a kingdom impact through your giving. Here we will explore some common FAQs in relation to giving.

WHY SHOULD I GIVE?

01.

God gave first

We serve a God of great generosity. John 3:16 affirms that "God so loved the world that he gave his one and only Son."

In 2 Corinthians 8:9, Paul inspires their giving by reminding them of "the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich".

Therefore, our act of giving stems from the fact that God gave us His Son first!

02.

To worship and honour God

Jesus states that serving both God and money simultaneously is impossible (Matthew 6:24). To show our devotion to God rather than money, one of the ways we do so is by generously giving it away.

The Apostle Paul commends the financial contributions of the Philippians, describing them as "a fragrant offering, an acceptable sacrifice, pleasing to God" (Philippians 4:18). In essence, giving our money selflessly is an act of sacrifice that shows our worship and reverence towards God.

03.

To be spiritually blessed

Paul conveyed to the Ephesian elders that there is greater joy in giving than receiving (Acts 20:35). In his message to the Philippians, he expressed that his desire was not for their gift itself, but rather for the spiritual credit it would bring to their account (Philippians 4:17).

Furthermore, after urging the Corinthians to give generously, Paul assured them that God has the ability to bless them abundantly (2 Corinthians 9:8).

It is important to note that giving our money does not guarantee a direct financial return. While it may occur, it is not a certainty. Instead, the act of giving holds immense spiritual blessings and enriches our souls.

04.

To advance His Kingdom

Although Paul occasionally supported himself as a tentmaker (Acts 18:3), his primary calling was to preach the gospel. To sustain his work, he received financial assistance from various partner churches (Philippians 4:15-16). This support allowed him to expand his ministry, nurture disciples, and bring more people into the fold.

Additionally, Paul instructed Timothy that church leaders who dedicate themselves to preaching and teaching deserve double honour (1 Timothy 5:17). By providing financial support for the advancement of the gospel, we enable more individuals to engage in multiplying ministry and contribute to the growth of God's Kingdom.

HOW MUCH SHOULD I GIVE?

SHOULD I GIVE 10%?

The New Testament does not prescribe a specific amount for our giving. Instead, it encourages us to be generous in proportion to our capacity (1 Corinthians 16:1-2). This implies that even a small amount, like the widow's mite, can be more generous than a larger gift from a wealthy person (Luke 21:1-4).

In the New Testament, we discover that God values cheerful giving that flows from a heart of sacrifice, gratitude, faith, and love for God and others. **The emphasis is placed on the attitude and motivation behind our giving rather than a fixed amount.**

In the Old Testament, God's people were instructed to give a tithe, which meant offering 10% back to God (Leviticus 27:30).

In the New Testament, **sacrificial generosity** replaces the mandate of tithing found in the Old Testament. Instead of being commanded to give a fixed 10%, Christians are called to exhibit generosity in response to God's grace, which is revealed to us through Jesus Christ.

The focus shifts from a rigid percentage to a heartfelt, sacrificial giving prompted by gratitude and love for God.

Should I give 10%?

As recipients of God's grace, the Bible encourages followers of Christ to give generously, cheerfully, and regularly. Some may be able to give more than 10%, while others are unable to give that much. As emphasised in 2 Corinthians 9:6-7 and James 1:5, our giving is a matter that should be approached with diligent prayer and godly wisdom.

If you are able to, why not begin with a tithe of 10% and explore the possibilities from there? Allow this figure to serve as a launching pad for your generosity.

Ultimately, our finances are just one aspect among many that we bring before God in prayer as we seek to worship Him with all the blessings He has graciously bestowed upon us.

WHO SHOULD WE GIVE TO?

01.

The local church

Galatians 6:6, 1 Timothy 5:17-18

02.

Missionaries and church planters

Philippians 4:16, 2 Corinthians 11:8

03.

The Christian poor

1 Corinthians 16:1-2, James 2:14-17

04.

Those in need

Luke 14:12-14, Galatians 6:10

Should we prioritise giving to the local church?

Great question! Obviously there is no Scripture command which says, “thou shalt giveth unto Clayton Church of Christ.” But we believe the Bible encourages Christians to give where they receive spiritual nourishment.

“Who serves as a soldier at his own expense? Who plants a vineyard without eating any of its fruit? Or who tends a flock without getting some of the milk? Do I say these things on human authority? Does not the Law say the same? For it is written in the Law of Moses, “You shall not muzzle an ox when it treads out the grain.” Is it for oxen that God is concerned? Does he not certainly speak for our sake?

It was written for our sake, because the plowman should plow in hope and the thresher thresh in hope of sharing in the crop. If we have sown spiritual things among you, is it too much if we reap material things from you?”

1 Corinthians 9:7-11

This may include supporting other ministries as well! You may choose to support a mentor, missionary, or a pastor whose work you greatly value. This is a great way to contribute to the expansion of God's Kingdom.

A helpful practice would involve giving primarily to your local church and, as you are able to give more, directing some of those additional funds to other ministries and missions that you value.

WHEN SHOULD I GIVE?

“On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.” 1 Corinthians 16:2

The Bible encourages us to give regularly, committing our first fruits to the Lord.



PART TWO

OUR CHURCH

OUR MISSIONAL IMPACT TOGETHER



01. OUR MISSIONAL IMPACT

At Clayton Church, we believe that when we come together as a church community, we can have a powerful impact on fulfilling God's mission.

Our vision is essentially to build disciples who reflect Jesus in all aspects of life. That's why we focus on developing your financial discipleship in the first part of our booklet.

However, we also believe that by working together, we can multiply our impact even more.

Here are two ways you can be part of making a greater missional impact together in the area of financial discipleship:

GIVING TOWARDS THE CHURCH'S VISION

Our vision is to build disciples who represent Jesus to everyone, everywhere with everything. As we build these disciples, we believe we will see...

01.

AN ENABLED CHURCH

enabled by strong governance and the right operational support.

A church that builds adaptability in its governance and operations to enable and empower the fulfilment of the vision. A church that is above reproach as an organisation, that faithfully stewards its resources and cultivates healthy accountability and empowerment of its people.

02.

A CHRIST-CENTRED GATHERED CHURCH

thriving in groups gathered around Jesus.

A church whose head is Jesus, and whose help is the Holy Spirit. A church that reveals Jesus better together to the world than alone. A church that gathers in life groups and Sunday celebrations experiencing life transformation through the uncompromising truth of God's Word, encounters with the Holy Spirit and the tangible love of Jesus through one another. A church that encounters more of Jesus together than alone.



03.

AN EVERYDAY CHURCH

representing Jesus in our everyday moments.

A church that believes Christ wants to be in everyone, everywhere and in everything. A church where people are freed from the disease of ME and everyday life becomes opportunities to represent Jesus - where mistakes become opportunities to model Christ-like humility, promotion to model Christ-like servanthood, work to contribute to society, family to pass the baton of faith to the next generation, hobbies to build relationships with those far from Jesus, money to bless and serve those in need. People who are disciplined in the everyday and people who make disciples in the everyday moments of life.

04.

A LOCAL CHURCH

walking alongside stakeholders to transform Clayton.

A church that embraces the community of Clayton as our own. We see ourselves becoming a people that walk alongside the community leaders, seeking to make the city better together. A people through whom acceptance is given, hope is re-birthed, restoration discovered and Christ is found. A people who embrace our unique calling to be His light in the most multicultural suburb in one of the most multicultural nations. A people where Jesus has broken down our walls of prejudice so we can build a diverse, multicultural and united church that reflects our community.

05.

A GLOBAL CHURCH

**reaching the unreached
people groups.**

A church that welcomes and makes a home for the unreached diaspora, to disciple and send them back globally with a commitment and vision of the Great Commission. A church that focuses on global mission partnerships that empower a disciple-making movement globally among unreached people groups.

06.

A PIONEERING CHURCH

**pioneering new frontiers
and spheres.**

A church whose focus is on making disciples that multiply. A church where leaders equip and members are empowered to change lives by making disciples of Jesus. A church that is committed to multiplying leaders who can birth vision, with the boldness and courage to lead out a disciple-making movement in different spheres of influence.



USING YOUR SKILLS IN FINANCIAL STEWARDSHIP



If you have a passion for financial discipleship and skills in this area, we invite you to contribute your expertise to the wider church.

You might serve on a stewardship team, provide training and guidance on financial matters, or offer insights on alternative income streams for kingdom impact. If you feel called to contribute in this way but are

unsure how to get involved, please reach out to our team. We would love to have a conversation with you and explore how your skills can make a difference in our church.

Together, we can grow in our financial discipleship and make a meaningful impact on God's mission.

02.

GIVING AT CLAYTON CHURCH



We are incredibly grateful for your giving heart. Your generosity in giving to our initiatives such as the Love Loud Free Meal Delivery and Sow A Seed has grown and expanded to helping those impacted by the effects of COVID -19, those struggling financially, mentally, physically, displaced or in crisis. Since we started these initiatives, we have, together, fundraised close to \$100,000 through our church congregation and the public, helping more than 40 families (June 2023).

In a thriving local church community, financial discipleship is most commonly expressed by giving. Giving isn't for God's benefit. He doesn't need our money.

Instead, it is meant for our benefit because sacrificially giving a portion of our income reminds us to trust in God to meet our needs. Plus it makes us more aware of the needs of others in our community!

At Clayton Church of Christ, supporting the needs of pastors, ministry workers and the missional work of the local and global church is one of the main reasons why we give.

Giving helps your local church actively be the church by serving others.

In this next section, we answer your burning questions about what giving looks like, our responsibility and stewardship of funds received.

01.

How do I decide how much to give?

As previously mentioned, we believe that the New Testament has shifted from 'mandated tithing' to 'sacrificial giving'. However, we still believe it's a good discipleship practice to learn to give a percentage of your income to support God's mission in your local church.

A good discipleship practice is to regularly give a percentage of your income and slowly grow that percentage. While tithing is not mandated, the figure of 10% is a good starting point.

The most important thing, is that you prayerfully consider that figure, and commit it to the Lord, asking for His wisdom to guide your steps. Afterward, choose the specific amount you wish to donate to the church and other charitable purposes.

As our budget is prepared in advance for each calendar year, it does help us if you commit to regular giving so that we are able to have effective budget estimates and forecasts for the year. This also helps us to fulfil our responsibility to be the best possible stewards of the valuable resources that God has bestowed upon us.

02.

Who decides how my contribution is used?

The church has levels of authority and responsibilities for its activities and most activities have a financial component.

Each year, the Senior Leadership team presents a budget to the Church Board for consideration and approval. This budget is constructed from the input of all ministry leaders and pastors.

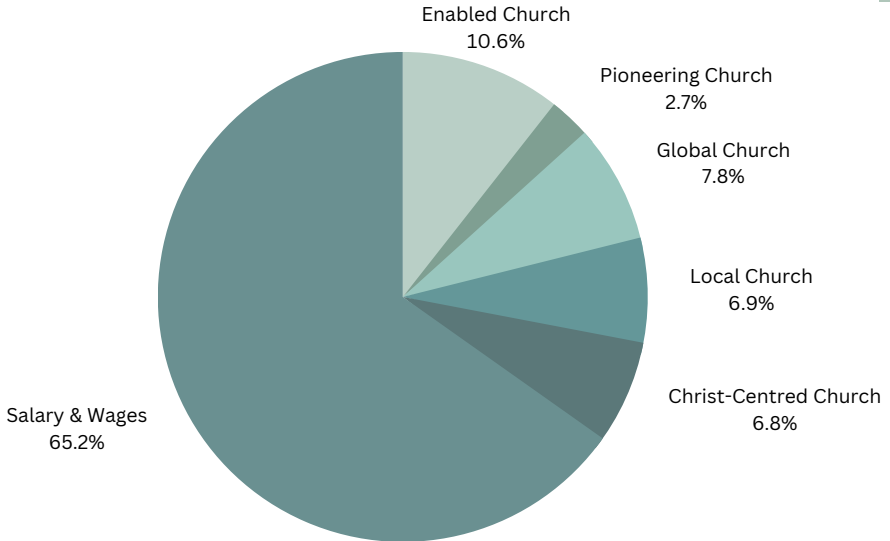
On a day to day basis, we have checks and balances to approve expenditure based on roles and responsibilities within our church.

03.

How is my contribution used?

The chart below shows the division of expenses from the approved budget for the operations of the church. What is not detailed, is any

Capital Costs such as new equipment, replacement items (chairs, tables, IT, etc) which occurs when things wear out.



The largest expense for any organisation is staff. The industry accepted level is 70 to 80% of expenses. As you can see, the total salary costs including superannuation is 65.2%.

While you look at the other areas of the church, it's worth noting that the operation and running costs of those areas are covered by the people noted in the salary area. As well church ministries, there are the on-going daily expenses that

require support. The church needs maintaining, upkeep, repairs; daily costs, like any home, includes electricity, gas, water, supplies etc.

Those who serve in this Church are remunerated for their time based on their position, skills and experience that they bring to this place. While the function of the church is faith driven, it is run like any organisation, with policies, procedures and compliance requirements.

04.

Who will know how much I give?

Your privacy is very important to the Church. Only three people at Clayton Church have access to this information in our church. They are the Treasurer, Bookkeeper and immediate manager (the Business Operations Director).

While statistics are gathered that help leaders to see trends in offerings, no one's individual identity is shared.

05.

Do I have to be a member to give?

Not at all! Anyone is welcome to give and be a supporter of the Church. We encourage all those who come to church to give as the Holy Spirit directs them to. For those who made a decision to become members in our church, they are also making a commitment to give to our church.

06.

Is my giving tax deductible?

Unfortunately not. Generally, Churches in Australia do not have Deductible Gift Recipient (DGR) status, so your general giving is not tax deductible.

07.

What obligations do we have for financial reporting?

Clayton Church of Christ Fellowship is a registered Charity (ABN: 93065089736) with the Australian Charities and Not-for-profits Commission (ACNC).

The ACNC Act requires us to submit an annual financial report, among other annual reporting obligations. This information is published on the public ACNC Charity Register.

08.

Are there other opportunities to give?

Yes. We encourage people to give as they are moved by the Holy Spirit to do so. We have provided opportunities for members and all those who attend our church to give towards specific ministries as they feel directed to do so.

Other than the General Fund, which is divided as per the budget for the year, you can also give specifically towards local support ministries (Sow a Seed, Love Loud Free Meal Delivery), global support ministries (Missions Fund) as well as the Building Maintenance Fund. (Details can be found on our website at claytonchurch.org.au)

09.

Are there other non-financial ways to contribute?

We are a church of many needs, and volunteers who give their time is a resource greatly valued by this church. There are many ministries within our church to volunteer for; some are related to Sundays only; others are helping people in the community. Volunteering is the largest non-financial way to contribute.

There are also those who give to those less fortunate in the church and in our community by donating not only their time but other physical items and services such as their expertise.

Some in our community have come from war torn parts of the world, who are seeking a better life and those who have fallen on hard times here in Victoria. Support for them can be given in other ways when financial help isn't an option.

10.

How can I give?

Tithe.ly

For those who are tech savvy, you can download the Tithe.ly App and give by setting up your account and searching for 'Clayton Church of Christ Fellowship Inc' as the local church in which you wish you give.

Electronic Fund Transfer

You can also make an Electronic Fund Transfer via online banking by using the following details.

General Fund

BSB: 013-268

Account Number: 259 207 596

If you wish you give towards our other more specific funds such as the Sow a Seed fund, Love Loud Free Meal Delivery, Missions Fund or Building Fund, you can find all the details of those bank accounts on our website at claytonchurch.org.au

Cash

For those who wish to give physical cash, you can do so on a Sunday by placing your offering in the white box at the back of the Chapel before or after the service.

