

# Raise More Money

## Lesson Two: Increase Your Financial Intelligence

The next aspect of establishing foundations is making sure you understand money. I think this can be an area where pastors and Christian leaders are not always that savvy or shrewd.

### 1. Financial Intelligence

I believe every Christian leader, every pastor, every key leader in your church should seek to become financially intelligent.

There's a couple of reasons for this.

**Firstly, there's a clear connection between the character you need to order your financial world in a healthy way, and the character that you need to order your leadership world.**

In ordering your financial world, you need diligence, generosity, goodness, and self-control. If you're going to get involved in any area of investment, you also need those characteristics. They need to be part of who you are.

Now all those aspects are just vital in your leadership world, so there is a core relation between you working in your financial world and you working in your leadership world.

**Here's an interesting thing:** I believe that people with very poor financial habits that are very sloppy or stingy with their money, who spend without sacrifice or self-control and mismanage their own finances won't succeed over the long haul in leading a church into fruitfulness.

I think to become financially intelligent about how to budget, handle your money, save, restrict your spending, and increase your income: all these things that are part of being financially intelligent will also boost your leadership.

**Secondly, because money plays such a significant role in the lives of the people that we shepherd, we need to become financially intelligent for their sakes.**

This means having a good clear understanding of personal financial issues such as budgeting, savings, retirement, superannuation saving schemes, how to handle a credit card, what

interest rates are in the market place, how do shares work, how does property investment work, what are different types of debt, what's good debt, and what's bad debt.

**Over the years I've done a few things to increase my financial intelligence.**

I'll go to seminars on investments to understand the investment world. I'll read magazines and blogs about money. I talk to people who do well with their money. I ask them about their investments, I ask them how they handle their money.

Primarily I get educated.

I've also done some property investment myself. I've even bought shares personally to experience what it's like to own a share. I thought wow, I wonder what the share's going to do? Will it go up, will it go down? I discovered fear and greed lived in John Finkelde.

There are people in church who buy and sell shares, who buy and sell property, who invest in various ways, they're financially intelligent. Gather a bit of financial intelligence, and I think you'll be able to shepherd and lead them better.

I think you'll also find that Jesus was quite financially intelligent when you look at the number of times he refers to money. It's quite remarkable and significant throughout the Gospels.

## 2. Faith for income

I was having a discussion with Dr Phil Pringle, the leader of the C3 Church movement I belong to, in an airport and as we talked about church finances and he said John, you use faith for income and wisdom for expenditure.

**I went wow. Faith for income, wisdom for expenditure.**

You don't use faith for expenditure. In other words, I'll spend this money, I'll put it on the credit card and I'll believe God to provide or I'll order this thing and believe by the time it arrives I'll have the money to pay for it.

That's presumption, that's not faith.

You use your faith to believe God for the income streams to your church, so whether it's for a mission's project, a building project, operational week-by-week tithes and offerings, special community project you're involved with, you believe God, you expect God, you pray, you ask, you fast, you wait on God, and you look for the flow of that income into the life of the church.

You use faith to conquer the fear of lack and use this for your personal needs and also for the church's needs.

Faith requires courage, because you have to step up when you're faced with a lack of resources or with the gap between what you want to do and what you can afford to do. You have to go to God and pray, you have to rally prayer, you have to call people to believe the Lord with you.

You have to sit with your board and leaders and say we need to use faith to believe God for this income, otherwise we can't do that project.

This is far better than doing the project and then getting caught and saying we haven't got the money, we're going to have to borrow money, we're going to have to put it on the credit card.

### 3. Wisdom for expenditure

**When it comes to expenditures, wisely allocate the resources you have at your disposal.**

Everyone has a set amount of resources they believe God for and have come in, utilize and fulfill vision.

You can achieve the purpose Christ has given you as a church as you **wisely say no to opportunities** because that's not what you're called to do.

**You wisely say yes to things that are doing well** in your church. If your youth ministry is booming, wisdom says, let's put some more money into that because that's growing, that's fruitful.

Maybe our after-school kids' club is seeing a flow of children into our children's church on Sunday and we're seeing young people getting saved and children getting saved. Wisdom says, put money into that.

Boost that which is already under the hand of God favored and growing and doing well.

When you see a ministry that's dead and dying, and you think should I throw more money after that? Good money after bad? I don't think so. You go, I think that thing is not fruitful. We'll give it a bit more time, but we're going to cut the funds off to that because that is not working. You wisely expend the money that God has given you.

**If you're a bit short in the budget, then everyone can cut 5% off their expenditure budget.**

Faith for income, wisdom for expenditure, that word from Dr. Phil Pringle will stand you in good stead about understanding money.

## Download and Complete the Check List

Have coffee with an investor

Subscribe to a 'financial intelligence' blog or podcast

List 2 ways you are using your faith to increase income

Find 5% of savings in your church budget