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# INTRODUCTION



## **Well done!**

I have been a Christian for around 55 years and have had a business career spanning over 45. I have been married to a wonderful wife for 50 years and am a father of three married daughters and a grandfather of six great kids. I have started three businesses and employed quite a few people. I have started the European Economic Forum, Britain's National Prayer Breakfast, and the International Association for the Advancement of Space Safety. I pioneered two international Christian movements, two local ones, and served two terms of six years each as chair of our church board. I could mention more.

However, I would like to state with Paul, *“But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord”* (Philippians 3:7-8).

In my journey of financial discipleship, I have made multiple mistakes and done some things that I am ashamed to remember. I often have feelings of inadequacy and shortcoming. I feel as though I could have done so much more, so much better.

The beautiful part of it all is that God still loves me. He loved me the same amount in the good times and in the not so good times; He never stopped pursuing me, and I never gave up on Him. He never turned His back on me. He had every right to not want anything to do with me. However, He is always right there with a big smile and wide open arms.

If there is one thing Jesus said that has been a guiding light for all I have done in life, it would be what He said to His faithful servants in Matthew 25. *“Well done, good and faithful servant.*

*Enter into the joy of your master.” I long to hear Jesus say those words to me.*

In Jesus' parable of the talents, the Lord tells of two faithful servants who managed what they had been given to increase the master's wealth. When the master returned from a long absence, he rewarded his two faithful servants and said to them both, *“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master”* (Matthew 25:21, 23).

Every Christian longs to hear these words from Jesus' lips in heaven. The question that logically follows is, What should I be doing now to someday hear these words and enter into the joy of our Master?

First, I have to recognize my ability. In the parable, each servant's amount to invest matched his ability. Faithful servants take whatever they have and use it to the best of their ability. It's not about how much ability you have: it's what do you do with it. Both servants got the same reward because they did what they could with what they had been given. I am certainly not the most gifted speaker, the most efficient manager, the most inspiring leader, the most creative product developer, the most interesting writer, the most loving husband and father. I just want to do the best with what I have and am, be it ever so limited.

Then, I have to recognize my responsibility to use the opportunities God gives me to multiply the resources He entrusts to me. Some of us will have bigger circles of influence or larger bags of gold, but we are all given the same responsibility. We are made to multiply. The most basic form of multiplication is to bear children. Not all are physically

capable of bearing children, and some choose not to. That's okay. However, we are all called to multiply spiritually, to invest our lives in others to help them become disciples and to grow in the faith. We can multiply what we have been given, our ideas and thoughts to serve and love people.

Last, I have to recognize my accountability.

In our story, the master left for a while and then came back. Jesus is going to come back, and one day I will have to give an account. The question will be, What did you do with what I gave you?

One manager in the parable quoted above was held accountable for being fearful and doing nothing beneficial with the resources given to him. The other two managers were praised for doing good and being faithful. These two qualities are what the Master is looking for. Faithfulness is doing what God asks us to do: to conduct our life and work according to His ways so that He can rely on us to do what He wants and carry out His instructions.

Part One will help us to "begin with the end in mind." The better our perspective on what will be happening in the future, the better our decisions will be today. If I, as a businessman, know that the market for my products will be huge in three years, I know how to invest today to get ready for that harvest! Jesus is returning to gather His people. I am going to heaven to spend an eternity with Him. That's a fact. When? I have no idea. People have asked me frequently, "Do you see signs of Jesus' imminent return?" I always respond, "I don't know. But when I look in the mirror, I see a lot of signs that I will soon be going! One way or another, I will be with the Lord soon!" Part One is all about seeing our eternal destiny and getting prepared.

Part Two builds on the necessity of preparing to meet Jesus. He does not want to build institutions or programs, although these can be useful. His goal is to build people. I believe that the fruit of the Spirit is what the Lord wants to multiply in us, building our character to be people He can use for His purposes. I remember one of my mentors in business saying, "Remember, customers do not pay you for what you know, how well educated or intelligent or skillful you are, or even how excellent your product is. They pay you for being useful in helping them meet their goals." In some way, I believe this to be the same for Christians. We will be praised, not for being knowledgeable or what we have achieved, but for being useful to the Lord to accomplish His purposes. The contribution of our life is what counts.

Part Three will discuss ways in which we can practically organize our financial resources to optimize their use for the Lord's purposes. The three servants in our parable were given huge sums of money to do business with. A talent was the equivalent of approximately sixteen years of average income! If we will be held accountable to Jesus for what we have done with the money He has entrusted to us, how should we manage our income and expenses? What is the purpose of building wealth? One of the most important questions to ask ourselves is, How much is enough? Enough for what? Can we multiply the resources we have been given for the Master's use just as the two servants in our parable did?

Part Four will look at financial discipleship and how we can help others to become financial disciples. The most precious resources we have been given are our relationships with others. If we begin with the end in mind, the question we have to ask is, Who will be with us in eternity? When I became a Christian at age 16, I remember the youth rally speaker saying,

"If you were the only person alive, Christ would still have died for you!"

He gave His life so that many might live. This is the prize – to help others hear, "*Well done, good and faithful servant. Enter into the joy of your master!*"

This book is all about making your financial discipleship decisions in the light of eternity. Some immortal words by Robert Frost in his poem "The Road Not Taken" describe the importance of making the right choices.

"Two roads diverged in a wood, and I,  
I chose the one less traveled by.  
And that has made all the difference."

Frost was teasing a friend who always blamed his life circumstances on some random past decision, looking back and saying the other path would have been better. I do hope that, at the end of our days, we can look back without regret at the choices we made.

Living in the light of eternity will make us more effective and fruitful for Christ in this world. I love this quote from C.S. Lewis from his book *Mere Christianity*: "If you read history, you will find that the Christians who did most for the present world were just those who thought most of the next... It is since Christians have largely ceased to think of the other world that they have become so ineffective in this. Aim at Heaven and you will get earth "thrown in": aim at earth and you will get neither."

I hope you will choose the road less traveled!

This book is not an easy read for a quiet Sunday afternoon. It is meant to be read in bite-sized pieces, to be chewed over and meditated on.

It contains reading for a 30-day devotional period. A day's reading takes about 20 minutes. I would encourage you to read a chapter a day, then stop and ask the Lord what he would have you learn from that day's reading.

Each book in the Financial Discipleship series focuses on a specific aspect of applying God's financial principles. This one will focus on preparing our hearts for eternity, so that we can fully enjoy all the Lord has waiting for us.

I'm dying to see what heaven will be like!

*"What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love him"*  
(1 Corinthians 2:9).

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