

Year-Round Mentoring for Financial Discipleship Leaders

With Dr. Zsolt Szalai and Bert den Hertog

Leaders' Bios



Zsolt Szalai, following his studies on Hungarian and English universities and completion of a doctorate in finance, has spent the last three decades in mid- and upper-management roles in banking, private equity, not-for-profit organisations and Christian churches. Currently he is self-employed as a business consultant. Besides that, he is Head of the Board of Elders of Szentendre Reformed Church, Chairman of Christian Businessmen Association, board member of Compass Europe, and leader of the Leadership Workshop of the Hungarian Evangelical Forum.

During his career, Zsolt gained a wide range of experience in corporate finance, capital markets, project finance, innovation management, and business development areas. Zsolt is also adjunct professor at Károli Gáspár Reformed University, Pentecostal Theological College, and Bakke Graduate University. He is an active speaker and lecturer at conferences and leadership courses and workshops.



Bert den Hertog is CEO of Compass Europe (www.compass1.eu) and a member of the global leadership team of Compass Global. He has been sent out from his local church as the first stewardship missionary from the Netherlands. He is also pioneering the financial disciple ministry in his local church. His dream for Europe is that at least 25% of the churches will have a local financial disciple leader for their church and community over 60 years. His passion is to recruit, develop, and train local financial disciple-makers so they will grow closer into the image of Christ and change society. He was CEO of IFES-Netherlands (student ministry) for 8 years, a European Governance trainer for IFES Europe, and a pioneer of Veritas Europe. He has also been a church planter and head of youth ministries for a Dutch Reformed Inner Mission Organisation. After graduating, he was a project and commercial manager for 6 years in a global advisory company (ARCADIS). Bert is married to Marjon and they have 5 children and 2 grandchildren.

Overview

Goal

To provide Christian leaders with comprehensive training in biblical stewardship and financial disciple-making, including biblical foundations and practical applications. This initiative seeks to:

- Train, equip and qualify Christian leaders to teach stewardship and financial discipleship principles and practices in their area of influence
- Train, equip and motivate Christian leaders to recruit and train others in the area of biblical stewardship and financial discipleship

Biblical foundation

In the Great Commission, Jesus commanded all of His followers (disciples) to teach "them to observe all that I have commanded to you" (Matthew 28:20, ESV). The Bible has 2350 verses dealing with money, debt, giving, and possessions, and a great part of Jesus' teaching was also based on financial or economic examples. Unresolved or unsettled financial matters can hinder one's spiritual life and

intimate relationship with Jesus. Teachings not based on solid biblical foundations (e.g. prosperity gospel) can also mislead followers of Jesus and can create unnecessary conflicts among believers. Because of these reasons, it is very important for disciples of Jesus to understand what the Bible says about money, possessions, and giving (included in the command: to observe *all*) in order to grow in spiritual wisdom and have more intimate relationship with the Lord.

Plan

- Six webinars between September 2022 and April 2023
- Participation in Compass Europe conference on 9-12 February 2023, including a one-day private network pre-conference meeting on 9 February
- A pre-forum conference before 2023 ELF on 19-20 May

Participants

Eight to twelve disciple-making leaders who are committed to become part of a learning community and dedicated to fulfilling all of the requirements of the Year-Round Mentoring Initiative.

Qualifications

Actively involved in evangelism and discipleship, and a spiritually mature evangelical leader.

Commitments

1. Attending all sessions, including six webinar sessions throughout the year, the Compass Europe conference in Istanbul (planned location) in February 2023 (including pre-conference private network), the Pre-Forum Conference in 2023.
2. Accessing all webinars on a computer with a good broadband internet connection, a quality webcam, and a headset.
3. Reading a selection of pre-assigned materials before each webinar, including books and online materials and videos.
4. Completing and submitting all assignments at least one week before each webinar.
5. Writing a Final Paper that integrates what you learned in the 2022-2023 Financial Discipleship Year-Long Mentoring Network and outlines a strategic, workable plan for starting stewardship training and/or making financial disciples in your area of influence (5-6 type-written pages, double-spaced, Times New Roman, 12 pitch font, 1000-1500-word maximum).
6. You will be asked to give an oral presentation of your Final Paper to the other participants in your group at the 2023 Pre-Forum Conference meeting.
7. In order to be accepted to next year's European Leadership Forum all Year-Round Mentoring participants will need to nominate two other leaders for the following year Year-Round Mentoring which includes personally contacting and recruiting them by email.

2023 Compass Europe Conference: All participants will join the Compass Europe Conference in Istanbul between 9-12 February 2023 and will meet with Zsolt for a 1-day private meeting starting 9:30 on 9 February 2023 and concluding at 17:00 same day including lunch together. The participant fees for the conference are 520 Euros (double room, half board), or 150 Euros for scholarship recipients. Participants are also responsible for their own travel expenses.

2023 FORUM: All participants will meet with Zsolt in Wisła, Poland for a 2023 Pre-Forum Conference (19-20 May). Each participant will present a summary of his 5-6-page strategy for multiplying mature financial disciple-makers within his/her sphere of influence in order that Zsolt and the other participants might provide beneficial feedback. *The fees for the 2023 Pre-Forum Conference are 80 Euros for a Double Room and 90 Euros for a Single Room, or 68 Euros for scholarship recipients.*

2022/2023 Financial Discipleship Year-Round Mentoring Webinars and Compass Europe Conference Program

Altogether, there will be six webinar meetings and a one-day retreat at Compass Europe Annual Conference, where we will learn the eight Compass Points of Financial Discipleship. Peter Briscoe's book on Financial Discipleship and the Compass Europe Financial Discipleship Training Course (FDCT) online material will guide us through the journey. The eight Compass Points are listed below.

September 20, 2022, 18.30-21.00 CET – Compass Point 1 – True North! Back to the God Standard

In finance the term Gold Standard is used to reflect the era when the value of money is in one way or another related to the gold reserves of the issuer of the money (monarchy, government, central banks, etc.). Jesus calls us to follow Him in every area of our life, including the challenging and tempting area of finances. His Word also teaches us how to do it. Though these days more and more people use GPS to navigate, for many years a compass and its direction to true north helped people find their way in the midst of travelling. Back to the God Standard will give us the basis to navigate our financial life as well. True North begins with God. The very foundation of all our teaching at Compass is simply, God owns it all!

October 18, 2022, 19.00-20.30 CET – Compass Point 2 – The Competitor – mammon

Jesus warned us in the Sermon on the Mount that we cannot serve two masters; either we serve God or we serve mammon. But what is it or who is this mammon? Besides the Christian's standard answer to this question, it is very important to understand all biblical aspects and depth of mammon, being a valid and many times unseen competitor of the Lord in our life. Let us quote the book by David McConaughy, *Money and the Acid Test*, written in 1918:

"Money, most common of temporal things, involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money moulds people in the process of getting it, saving it, spending it, and giving it. Depending on how it's used, it proves to be a blessing or a curse. Either the person becomes master of the money, or the money becomes the master of the person."

November 15, 2022, 19.00-20.30 CET – Compass Point 3 – Making the Right Financial Decisions

Once our life – especially in the area of finance – is pointed to the True North, the God Standard, and we also have an understanding of the temptations that can come from mammon, we can start focusing on making real life financial decisions according to God's Word. Integrity – the unity of our words and actions – is an important sign of reborn life; otherwise our mission to become salt and light fails. Managing money is not just a technical exercise of adding and subtracting, calculating percentages, etc. It is actually a spiritual discipline. Financial decisions can be a great tool for real-life reflection of our belief in Jesus and can also speak loudly to people who yet know the Lord. Let us repeat the quote from McConaughy with one sentence added (intentionally emphasised):

*"Money, most common of temporal things, involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money moulds people in the process of getting it, saving it, spending it, and giving it. Depending on how it's used, it proves to be a blessing or a curse. Either the person becomes master of the money, or the money becomes the master of the person. **Our Lord uses money to test our lives and as an instrument to mould us into the likeness of himself.**"*

December 13, 2022, 19.00-20.30 CET – Compass Point 4 – Becoming Debt-Free

Though the Bible does not restrict indebtedness explicitly, Proverbs 22:7 tells us, *"the borrower is slave [servant] to the lender."* In many languages, payment of a loan's capital and interest together is called *debt service*. Paul in 1 Corinthians 7:23 reminds us, *"You were bought with a price; do not*

become slaves of men." Debt – as well as money – is neutral in terms of salvation. However, too much debt and its burden and pressure can hinder us from doing the things the Lord calls us to do. Many times, stress and its consequences are also connected to debt in modern societies, resulting in broken lives and families even among Christians.

February 9-12, 2023 – Compass Europe Pre-Conference

Morning Session – Compass Point 5 - How Much is Enough?

Contentment is a key word to financial discipleship. However, the world around us continuously attacks us with temptations to spend our money on things that are not essential to our life. Many of us spend too much time labouring away so, in the words of Will Smith, *we can buy things that we don't need, to impress people we don't like with money we don't have!* The Apostle Paul warns us in Philippians 4:11-13 about the importance of contentment: *"I have learned to be content whatever the circumstances. I know what it is to be in need and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."* A very important message in these verses is, *'I have learned'*. We were not born as a person with contentment, but it can be learned, and so we have to intentionally seek the guidance of the Lord to teach us contentment, because God will always give us enough to do His will.

Afternoon session – Compass Point 6 – Create Your Financial Future

A major dilemma among Christians is whether one should intentionally build savings and plan his/her financial future or just simply rely on God's providence of daily needs. The Bible is clear in the sense that it is God who provides for all of our needs. However, the way of God's providence can be different from person to person in ways that might be unexpected or even unimaginable to us. Proverbs 16:9 says, *"The heart of man plans his way, but the Lord establishes his steps."* We have received the ability from God to prepare plans and act according to those plans in all area of our lives. But the origin of those plans and the way we live out those plans should come from the Lord. Financial planning has to do with our whole life, not just managing money. Our financial decisions will have an effect on every aspect of our lives. The key is to maintain a good balance between all the areas of responsibility we have and our desired life impact.

March 14, 2023, 19.00-20.30 CET – Compass Point 7 – Whole Life Generosity

Jesus invited His followers to live a generous life and He gave us an excellent example of what that really means. Jesus also gave us the Great Commandment, which presents us with the source (God) and the direction (neighbour) of generosity. Whole life generosity builds on the fact that our whole life has been richly blessed in order to bless others through our time, talents, and treasures. Giving radically, sacrificially, and cheerfully brings glory to God (the purpose of our life) and builds up the receiver, also giving joy (the fruit of a believer's life). Understanding whole life generosity can fundamentally change the life attitude of followers of Jesus, resulting in a Spirit-led and service-focused life.

April 18, 2023, 19.00-20.30 CET – Compass Point 8 – Your Eternity Portfolio

Our life does not consist merely of 80 years or so; it lasts for eternity. Eccl 3:11 says, *"God has put eternity into the hearts of man."* If that's so, does it reflected also in our daily decisions, including our finances? Jesus warned the disciples in the Sermon on the Mount not to *"lay up for yourselves treasures on earth... but lay up for yourselves treasures in heaven."* He clearly gives His followers an eternal perspective to be applied to every area of life. But what does it mean to invest our time, talents and treasures into eternity, and how can it become a reality in everyday decisions, including

our finances? Turning our life to the True North, the God Standard, will give us the necessary answers.

May 19-20, 2023 – ELF Pre-Forum Conference – Presentations of Personal Plans

Jesus had a clear plan about the way He intended to make disciples of His followers and start the greatest and most fruitful venture of all time: the Christian Church, the Body of Christ. Jesus also was clear on inviting His followers to make disciples of all nations and teach them all that He has taught them. Finance is an integral part of our daily life; therefore, it is important to teach church members what the Bible teaches us about it. All participants of the Financial Discipleship YRM course are required to prepare a Final Paper with the major points as follows:

- 1) Personal reflection on the year with highlights of the major personal learning points and take-aways (about 2 pages)
- 2) Analysis of the opportunities to start a Financial Discipleship ministry in the participant's area of influence (about 2 pages)
- 3) A plan with SMART (Specific, Measurable, Achievable, Realistic, Time-bound) objectives and detailed action points to start a Financial Discipleship ministry in the participant's area of influence (1 page, table format)

Participants are required to present their Final Papers to fellow participants at the May 2023 ELF Pre-Conference to seek for guidance and encouragement from one another. Submission deadline of the Final Paper is two weeks before the May 2023 ELF Pre-Forum Conference.

Literature

1. [Peter J. Briscoe: Financial Discipleship](#)
2. [Financial discipleship training](#)
3. [Tomas Sedlacek: The Economics of Good and Evil](#) (Recommended)

Reading Plan

1. Please read before the September webinar the book by Peter Briscoe - Financial Discipleship - Part 1, Part 2 and Part 3
0. Then, before each webinar and the Compass Europe Pre-Conference event:
 - a. Complete the relevant Compass Point online self-study course, with 4 weekly assignments, approx. 30 minutes each week, on the FDCT website
 - b. Read the relevant Chapter (Chapters 28-36, Part 4) of Peter Briscoe's book of Financial Discipleship

To apply

If you wish to apply for the 2022/23 Year-Round Mentoring for Financial Discipleship Leaders, which includes the Kick-off Webinar and the other commitments listed above, complete this [Online Application](#).

Once you have completed this application, if your experience and responsibilities match this group's aims, you will be asked to interview with Zsolt Szalai.

Contact Information

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