



Peace & Happiness to you on

Christmas!

Thanks for being part of Stewards Foundation! It's been a year where we have continued our focus to invest your money into growing churches and Christian organisations. It is a delight to be part of a ministry where #yourinvestment matters.

It's been a difficult year in the face of falling interest rates for investors and obviously, a good one for borrowers. However, Stewards has kept its investment rates above "the big 4 banks" to serve you, our investors. We have also reduced lending rates to serve the borrowers whose ministry we want to help grow.

You would have noticed that we are sending out newsletters every month and sometimes more. Our Facebook page is now much more active (please invite your friends to 'like' it, share and repost) and we have tinkered a little with our web page. All of this is endeavouring to help investors, lenders and church leaders have more information about money management.

We are also endeavouring to connect with younger investors and give them personal budgeting tips. In today's environment of 'cheap money' there are many traps and ploys out there and we are putting out as much information as we can to help. There is also our "Goal Saver" account that is perfectly placed for young people to get started with a "no account fee" option to save for the future. It offers the same generous interest rates as term investments to encourage the next generation to be responsible with money. We have created some innovative investment options with offering CCC Camps campers the option of putting money aside into a special camp account to help save up for camp.

May I take this opportunity to wish you and your families a blessed Christmas as you praise the one whose birth changed the course of history itself and made our reconciliation possible.

Alex Worley, Managing Director

Prayer Points:

The recent NSW and QLD Bushfires have had a devastating effect on many Australians and as they continue to burn, more and more people are faced with the situation of not having shelter, food or clothes.

However, you can help these Aussies who are doing it tough, through prayerful support. Pray for those who have been affected, as well as those who are putting their lives on the line to stop these fires.

You can also help the situation by giving financially. The Stewards Foundation Disaster Relief Fund provides financial support to Christian Community Churches and individuals who are affected by natural disasters. Money from this fund has helped many communities who have been devastated by extreme events, get back on their feet.

We ask that you give generously to this fund, to support our brothers and sisters who are struggling at this time.

To find out more about the Stewards Foundation Disaster Relief Fund, visit our website: www.stewardsfoundation.com.au/disaster-relief/



Stewards Money Management Tip

**DON'T HATE
DECEMBER IN
JANUARY**

It is important not to spend unnecessarily at Christmas. However, when buying presents for family and friends for Christmas, it is very easy to get carried away and lose track of how much you've spent. It is important that you make a note on your phone or tablet of the total money you have spent, so that you can keep track of who you have bought presents for, and how much you have spent on them.

Along with keeping track of what you buy, you should also keep receipts of everything you buy. It is likely that you may buy a present for someone, and it might not be the right size, or they already have something similar. In this case, you may want to return the present or exchange it for something else, however, some store policies will not allow a refund or exchange without a receipt. Do yourself a favour, and keep all of the receipts, so if you do need to return the product, you can do so easily and without a fuss.

We're closed for Christmas

Our office will be closed from the 23rd of December to the 5th January for the Christmas break. We pray that you enjoy your Christmas with loved ones, and that you remember the true reason for why we celebrate.

**If you would like to enquire about obtaining a loan
for your ministry at competitive rates,
please call 8775 3100,
or email admin@stewardsfoundation.com.au**