



Faith-motivated. Science-informed. Hope-inspired.

# Where your treasure is

Making your money work for  
God's creation.

A five-week course exploring how our money  
can help tackle climate change.

# Introduction

In this course we are considering how our Christian faith informs how we might use, manage and relate to money in the light of the climate crisis.

The climate crisis is the most urgent challenge of our time. 2024 was the hottest year on record and average global temperature rise was above the 1.5 degree limit set by the Paris Agreement in 2015. This has caused extreme weather to occur with greater frequency and intensity: many places in the world have been ravaged by drought, flooding, hurricanes and wildfires, species loss is happening at an alarming rate and low-lying island nations face an existential threat. We know that human-caused greenhouse gas emissions are the main causes of this warming, and that the majority of these come from the burning of fossil fuels.

We need to urgently transition to a low carbon economy and money has a vital role to play. As a global community we need to shift from investing in burning fossil fuels to investing in solutions that reduce carbon emissions. Much of the technology already exist; we need political and financial capital to enable the shift to happen to stave off further catastrophic warming.

While as individuals we may not feel we have much power, collectively as Christians our money has huge influence. As Christians and citizens we have a responsibility to use the money that God entrusts to us wisely and ethically and our individual actions can make a difference. We will be exploring why and how we do so through the five sessions of this course.

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- Week 2: Money and caring for God's creation.
- Week 3: Money and climate justice.
- Week 4: Using our money to love our neighbour.
- Week 5: Church investments and prophetic action.

## What does the Bible say about money?

### Icebreaker:

What is the best thing you have spent money on?

Read



1 Chronicles 29:10–13  
Matthew 6:19–34

Money shapes much of our day-to-day life. It influences not just the things we buy and consume, but many of the choices we make. While the Bible might not mention the stock market or say much about mortgage rates and pension funds, it does say a lot about how we should view and use money – and gives us some important principles to shape our attitudes to money.

In today's world, we generally place our trust in the systems set up to manage money: banks, pensions, savings and investments. Trust is, of course, fundamental to the smooth running of a financial system. When that trust breaks down the effects can be deeply damaging (as seen in the 2008 financial crisis and the 'run on the banks').

Yet society goes further than simply encouraging us to trust in these systems – it tells us that money itself is the answer to all our problems. Governments prioritise economic growth above all other objectives, companies shape their activities to maximise profits and people anxiously try to earn as much as possible, hoping for security, success and happiness.

Why? Because we're told that 'money makes the world go round'.

However Jesus directly challenges this worldview: 'Do not store up treasures on earth where moth and rust destroy, instead store up for yourselves treasures in heaven' (Matthew 6:19). Likewise Paul writes, 'Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God' (1 Timothy 6:17).

As Christians we are invited not to place our trust in the uncertainty of money, but instead to trust in God who richly provides for all our needs. We are also called to live differently from the world: 'Seek first the kingdom of God,' Jesus says, 'and all these things will be given to you' (Matthew 6:25–34). A Christian approach to money is supposed to be distinct: not driven by consumerism, a need for financial security or the lure of wealth, but by a vision of God's justice and generosity, trusting in his goodness and provision.



What has happened to us as a society is a substantial alteration of the way money behaves and the way we behave with it. It has in effect come to be a divinity, taking control not just of our behaviour but also ... of our values and inner landscape.\*\*

Peter Selby

Money – and the global financial system – is deeply intertwined with the climate crisis and how we steward money is arguably more relevant than ever. As Christian author and environmentalist Bill Mckibben put it, 'Money is the oxygen on which the fire of global warming burns.\* In the coming sessions we will explore why and how our money must be part of our response to the climate crisis.

### Did you know?

Out of the **38** parables Jesus told, **16** are concerned with how to handle money and possessions.

\*<https://www.newyorker.com/news/daily-comment/money-is-the-oxygen-on-which-the-fire-of-global-warming-burns>

\*\*Selby, P. (2014), *An idol unmasked: A faith perspective on money*, Darton, Longman & Todd



- ❑ In the Matthew reading, Jesus tells us not to worry about material things, and not to store up treasures on earth. Is this challenging to hear? Are there times when you trust in financial security more than God's security? What holds you back from trusting more fully in God's provision?
- ❑ Jesus tells us that we'll be given all that we need when we seek first his Kingdom. Have you ever experienced radical generosity – either as the gift-giver or recipient? How did it make you feel?
- ❑ Have you ever tried to buy ethically- whether that be consumables, transport, financial products, or something else? Share your experiences with the group.
- ❑ Has your Christian faith changed or impacted the way you view and manage money? If so, how?
- ❑ Bishop Peter Selby (quoted above) argues that money has become like a modern day idol. Do you agree with this and in what ways might money be an idol?



## Pray

Father of Creation, God of Compassion,  
You created a world of wonder,  
Of possibility and potential.  
You declared it to be good.  
For this we give thanks.

Father of Creation, God of Compassion,  
In this time of climate breakdown  
Wake us from our slumber,  
Equip us afresh to be the justice-shaped people of God:  
That we would speak truth in a culture of denial,  
That we would enact hope in a culture of despair,  
That we would face what will be with love-filled action.

*Adapted from 'Lament & Hope: Prayers for the Climate and Ecological Emergency'  
by Jon Swales*



## Act

This week, list the ways in which God has provided in your life – be that in your health, your relationships, your career, your church family, as well as your finances. Take time to pray over each of them: offer thanks for all you have, ask God where he might be calling you to be more generous, and reflect on the ways he has provided for you and how you might put more of your trust and security in him.



# Week 2

## Money and caring for God's creation.

### Icebreaker:

What is the most beautiful place you have visited? What did you appreciate about it?



Genesis 1:26–27  
Genesis 2:1–25

Our mandate to care for God's creation is clear right from the beginning of scripture (Genesis 1:26–27, 2:1–25). Humans are created 'in the image of God' and told to 'rule' over the rest of creation. Yet humans are also fellow members of God's 'community of creation'. In Genesis 2, plants, animals and humans alike are all created out of the ground and Eden is a place of peace, harmony and mutual dependency between humans and the rest of creation, with humans given a special responsibility to 'till and keep' the garden (the Hebrew verbs also mean 'to serve and protect').

Human rule is part of our being made 'in the image of God'. It is to mimic God's rule over creation and be enacted out of love. We see this rule modelled in the divine kingship of Christ, who through his incarnation, joined the community of creation and took on human flesh, but did not consider his status as something to be exploited but gave up himself for the sake of the world (Philippians. 2:1–11). The nature of human 'rule' over creation is therefore not about exploiting and extracting to fulfil only human ends, but about pastoral care and recognising that we are fellow members of God's community of creation.

How we use our money, as individuals and institutions, is an important part of how we exercise our divine calling to care for creation and mimic God's rule on earth.

As consumers, it means being mindful of what we purchase, why and how. We can also choose to use our money in a positive way and support businesses and products that are ethical and try to help the planet. (e.g. LOAF – local, organic, animal-friendly, fairly traded), as well as making low-carbon choices such as choosing a vegetarian diet and flight-free travel.

We can also put our savings and investments into green initiatives such as investing in low carbon heating for our home, putting our savings into a green ISA or investing in sustainable forestry or micro financing climate solutions (see [www.ethicalconsumer.org](http://www.ethicalconsumer.org)).

“ Every time you spend your money you cast a vote for the kind of world you want to live in.

*Anna Lappé,  
author and sustainable  
food advocate*”



- ❑ Can you think of all the things in the world you hold power over? (e.g. your household, your garden, job etc.).
- ❑ How would you describe humanity's current relationship with the rest of creation?
- ❑ Have you ever thought of yourself as part of a 'community of creation'? How might the idea of community affect how we relate to each other, to animals and to the natural world?
- ❑ In TV programmes such as BBC's *Planet Earth*, humans are often depicted as being part of the problem when it comes to climate change and the depletion of nature. In what ways could we be part of the solution?
- ❑ How could we use our money to look after the natural world?



## Pray

Creating God,  
your name is written  
on every leaf, every bird, every river,  
every stone, every living being.  
We praise and worship you  
for the magnificence of your creation.  
Make us attentive to the wounds of the earth  
and willing to work for the healing of the whole creation,  
through Jesus Christ, our Saviour and Lord.  
Amen.

*'Collect of the Cosmos' from the 2003 LWF Assembly  
in Winnipeg, Canada as collected in Päivi Jussila and Gail Ramshaw ed.,  
Koinonia: Services and Prayers*



## Act

This week, work out your carbon footprint. After all, if we don't know what part of our lives are using the most carbon, we won't know where to start when reducing it.

A great calculator is from the Christian charity Climate Stewards:  
[www.climatestewards.org/carbon-calculators](http://www.climatestewards.org/carbon-calculators).

What area came out the highest? Your diet, your travel, your home? Pray over your results, and ask God to guide you as you seek to reduce your impact on the world around you, making your money work for his creation.



## Money and climate justice.

### Icebreaker:

Can you think of a situation where you have observed or experienced injustice? How did that make you feel? What were you able to do about it?



Isaiah 58:1-9

In the Bible the word 'justice' did not just refer to criminal justice but was also used to talk about fairness and the way people were treated. One way of thinking about justice is with the image of an old set of scales. When the scales are tipped heavily to one side, there is imbalance or injustice. When the weights are balanced, there is justice and people are treated equally and fairly.

God's vision for the world is a world where there is justice for everyone. During Isaiah's time the people of Israel had neglected this vision: workers were exploited, some people were oppressed and marginalised, there were those who went hungry and strangers needing shelter. Yet they were very religious, offering sacrifices to God, fasting and praying and expecting God to hear them. Isaiah criticises them for their hypocrisy and shows them what true religion is about, it is about *how* we live rather than observing religious practices: "To do righteousness and justice is more acceptable to the Lord than sacrifice" (Proverbs 21:3).

The climate crisis is an issue of justice: the impacts of climate change disproportionately affect the poorest in the world despite these communities and nations contributing the least in terms of carbon emissions. While the Global North has benefited enormously from a fossil fuel powered economy, those benefits have not been distributed equally across the world. Similarly, communities most impacted by increasing heat and flooding also tend to be those that lack the financial resources to develop climate resilience.

We might feel powerless in a global financial system yet anyone who has a bank account is part of this system. In particular, the 'Big 5' UK banks (Barclays, HSBC, Santander, NatWest and Lloyds) invest billions of our collective money towards financing the fossil fuel industry. As consumers we have the power to choose where to put our money and there are a number of green choices we can make when it comes to our banking and savings.

What does God require of us? In the words of Micah it is to act justly, love mercy and walk humbly with God (Micah 6:8).



If you think the economy is more important than the environment, try holding your breath while counting your money.\*

*Prof. Guy MacPherson*



\*<https://guymcpherson.com/time-for-a-revolution>



- ❑ The Isaiah passage uses powerful language around what it truly means to 'fast' and draw near to God. We are called to loose the chains of injustice, and set the oppressed free. Have you ever thought about climate change as an issue of justice? What seems most unfair about it to you?
- ❑ In what ways could the church be a 'repairer', 'rebuilder' and 'restorer' in the context of human-caused global warming?
- ❑ As individuals we live in a world where there is injustice and exploitation. Can you think of any industries or sectors that might be guilty of some of the accusations in Isaiah 58 with regards to climate change? What actions can we take to hold them to account?
- ❑ What steps could we take to challenge the injustice of climate change? How could our money be used to build a fairer and more just world?



## Pray

Merciful God, we praise you for the goodness of creation.  
As we look to the future, we ask for your help.  
We confess that we still hoard your gifts.  
We still choose death over life.  
Give rest to your weary earth, we pray,  
and renew the hearts of your children.  
Quiet our greed, turn us from destruction,  
and embolden our hands to heal and defend all you have made.  
For the sake of your son Jesus Christ,  
in whom all things hold together,  
and through whom all things are reconciled to you.  
Amen.

*Adapted from a prayer for Operation Noah on its 20 year anniversary, 2024.  
Written by Rev Dr Hannah Malcolm*



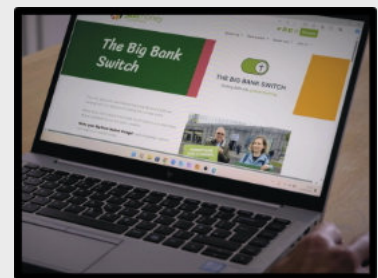
## Act

Commit to being part of the solution, not part of the problem, and ensure you aren't funding fossil fuels.

Check whether your bank account/s are fossil free, and if not pledge to switch to a green bank account by the end of the course.

Check out the **Big Bank Switch** for more information. Switching is so easy and straightforward, and one of the most important things you can do to help tackle the climate crisis:

<https://justmoney.org.uk/the-big-bank-switch>.



## Using our money to love our neighbour.

### Icebreaker:

Can you remember a time when you have experienced kindness from a stranger?



Mark 12:28–34

Luke 10:25–37

In Mark's gospel we are told that the most important commandment is to love God with all our heart, soul, mind and strength. The second is like it, to "love your neighbour as yourself" (Mark 12:31). In the parable of the Good Samaritan (Luke 10:25–37) we see a story of what this commandment looks like. In the parable, the Samaritan who was regarded as an enemy by the Jews, went out of his way – even endangering his life – to show love and compassion to the one in need. In doing so he was the one who was a neighbour to the man in need and fulfilled the law. The story also highlighted two important points: firstly, a 'neighbour' can mean anyone, even an enemy (Luke 6:27). Secondly, love involves meeting practical need and responding with actions (James 2:14–17).

In a complex and financially interconnected world, our 'neighbours' can just as easily be people on the other side of the planet as well as those living nearby. The command to love extends not just to those we know or live amongst, but all who could be affected by our actions. We have both a responsibility to ensure our money is being used in a way that benefits our global neighbours as well as ourselves and an opportunity to show practical love to those in need. The early church modelled this when they shared with those in need so that there might be a fair balance between those who had and those in need (Acts 4:34–35, 2 Corinthians 8:1–15). While there has been a growing trend politically and culturally to focus our attention inwards and on the national and local, this command challenges us to look beyond our shores and national boundaries and recognise our responsibilities to our international neighbours, some of whom are on the frontline of the climate crisis.

Our money has an important part to play in living out the command to love our neighbours. We can give our money to support organisations that are working on the frontline of climate change to help communities build resilience. We can also ensure our money is not part of the problem. If you have a pension, your pension might be contributing to climate breakdown. For example, Make My Money Matter reports that UK pension schemes invest a staggering £88 billion annually in fossil fuel companies and for every £10 you put in your pension, £2 is linked to deforestation.\* The impact of deforestation is devastating for indigenous communities who rely on the forest for their livelihoods and cultural identity.\*\*

Tell me what you think about money, and I will tell you what you think about God, for these two are closely related.

*Billy Graham,  
Evangelist and Author*

\*<https://makemymoneymatter.co.uk/wp-content/uploads/2024/02/Make-My-Money-Matter-Climate-Action-Report-2024.pdf>

\*\*<https://earth.org/the-silent-cry-of-the-forest-how-deforestation-impacts-indigenous-communities/>



- ❑ Which places in the world do you think are most affected by climate change? What do you imagine the challenges are for people living in those areas?
- ❑ What can the church do to show love to people particularly affected by climate change?
- ❑ How can investing in climate solutions be one way of 'loving our neighbour'?
- ❑ The reflection highlights the example of how pension funds can help fund climate breakdown. Do you have a pension or long term savings/ investments? If so, do you know how that money is invested?



# Pray

Liberating God,  
 standing on a mountainside,  
 you spoke words of challenge and freedom.  
 With the attention of the gathered then we listen to you now  
 beckoning us to recognise real treasure.  
 To untangle our hearts from the slavery of desire  
 from having more, yet never enough.  
 Help us to value the things of Earth  
 with the perspective of heaven,  
 To stand with you on the mountainside  
 and see the wealth of creation  
 the worth of all people  
 and to invest in a flourishing future  
 to the glory of God,  
 Amen.

*Courtesy of Christian Aid*



# Act

Do you have a pension?

Do you know whether your money is being invested ethically?

This week spend some time finding out if your pension provider has an ethical option. If not, write to them to ask for evidence of their ethical and environmental policies, and ask that your money be moved to an ethical fund.



## Church investments and prophetic action.

### Icebreaker:

What do you imagine the world will be like in 25 years' time?  
What do you hope will have changed?



2 Corinthians 5:17-18  
Revelation 21:1-4

Christian hope is in a restored, redeemed and renewed heaven and earth. The picture painted in Revelation 21 speaks of God making a new heaven and new earth where God will dwell with his people and there will be no more death or mourning or crying or pain (Revelation 21:4).

While we often think of hope as just future orientated, Christian hope also looks back at the historic event of Jesus' resurrection because at the resurrection, the making of a new heaven and new earth began – as Paul writes: “if anyone is in Christ, the new creation has come” (2 Corinthians 5:17).

As we know all too well, the new creation has not yet fully arrived. We are in this in-between time of tension waiting for Christ to return whilst also enjoying the first fruits of God's Spirit and experiencing some of the new creation. Paul writes that being a new creation in a world which is not yet fully restored brings with it a mandate for Christians to be 'ministers of reconciliation'. Reconciliation is about restoring relationships: ultimately about a restored relationship to our Creator but it is also about restoring the broken relationship with each other and with creation.

Theologian Tom Wright says: “Our task as image-bearing, God-loving, Christ-shaped, Spirit-filled Christians, following Christ and shaping our world, is to announce redemption to a world that has discovered its fallenness, to announce healing to a world that has discovered its brokenness, to proclaim love and trust to a world that knows only exploitation, fear and suspicion” (N T Wright, 1999, *The Challenge of Jesus: Rediscovering Who Jesus Was & Is*, p.84).

Money and financial systems have a hugely important part to play in the reconciliation of creation and the Church can take a lead and act prophetically. Financial assets are one of the resources God gives to his Church to enable us to fulfil the ministry of reconciliation and we can use our money to invest in a world which accords to the values of God's Kingdom. Initiatives like the Green Investment Declaration are ways the Church can show leadership and be prophetic. By intentionally investing in climate solutions and then speaking up about it publicly, the Church can play an important influencing role in the wider world.

### Did you know?

The global Church collectively manages approximately \$260 billion\* in financial assets. Imagine the difference we could make if we invested just 5% of that money in solutions that combat the climate crisis.

\*The Oxford Faith-Aligned Impact Finance Project by University of Oxford and Saïd Business School, <https://www.sbs.ox.ac.uk/news/faith-aligned-impact-investments-creating-game-changing-opportunities-making-world-more-sustainable>



- Have you ever thought of yourself as having a 'ministry'? How do you feel about being a 'minister of reconciliation'?
- In what ways could your church be a source of hope in the context of the climate crisis?
- How could our money be used as part of a ministry of reconciliation? In what ways could money be used to inspire hope?
- Are there any particular climate solutions that you think the church should be prioritising in terms of combating climate change and helping the poorest?



## Pray

God bless us with discomfort at easy answers, half truths, and superficial relationships, so that we may live deep within our hearts.

God bless us with anger at injustice, oppression, and exploitation of people, so that we may work for justice, freedom and peace.

God bless us with tears to shed for those who suffer from pain, rejection, starvation and war, so that we may reach out our hands to comfort them and to turn their pain into joy.

God bless us with enough foolishness to believe that we can make a difference in this world, so that we can do what others claim cannot be done. Amen.

*A Franciscan Blessing*



## Act

Speak to your church leadership about the Green Investment Declaration.

Download some resources including more information about the Green Investment Declaration, letter templates, talks and case studies:

<https://www.operationnoah.org/green-investment-campaign-resources>.



## **Credits**

Written and designed by David Britton

Editors: Clare Fussell, Nicky Bull, Darrell D Hannah, Sharon Hall

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## **A five-week course from Operation Noah exploring how we can use our money to tackle the climate crisis.**

Each week includes a short reflection and discussion questions, a prayer and actions that you can take.

Contents include:

- What does the Bible say about money?
- Using our money to care for creation.
- Money and Climate Justice: why our money might be part of the problem and how we can be part of the solution.
- Using our money to love our neighbours in the context of climate change.
- Hope and Prophetic Action: how the church can use its money prophetically and inspire hope.



**Operation Noah**  
Romero House  
55 Westminster Bridge Road  
London  
SE1 7JB  
Charity No.  
[www.operationnoah.org](http://www.operationnoah.org)



Faith-motivated. Science-informed. Hope-inspired.