

# Lifetime Financial Planning

*the cause way*

Hadyn Bernau

Presenting to St Alfred's and St Philip's  
27<sup>th</sup> October 2016



What would our world look like if our level of investment in causes was raised to match our level of care?



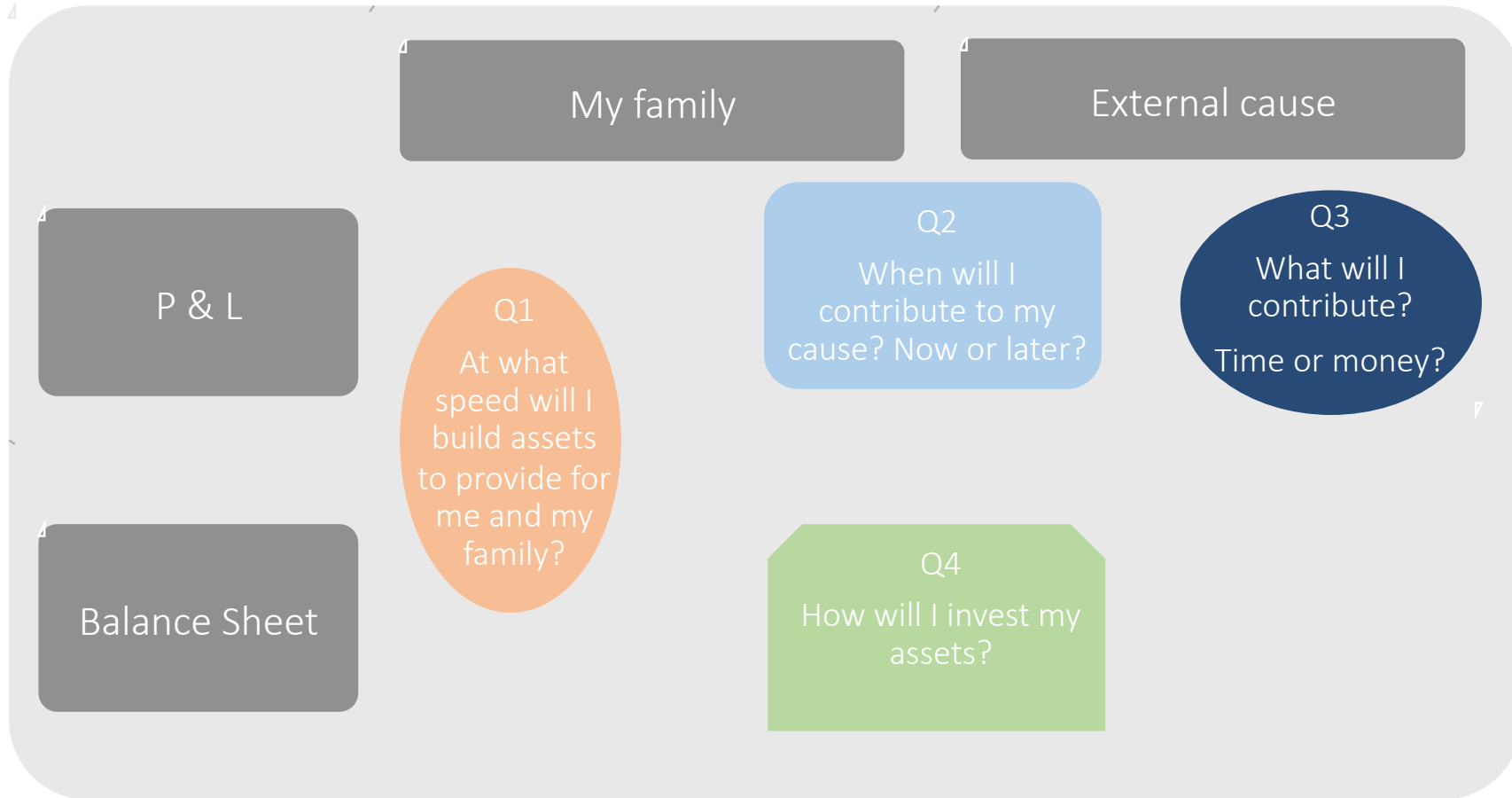
*Living our lives 'the cause way' →*

***"DOING JUSTICE TO THE PLACE OF CAUSES IN OUR HEARTS"***

Q: What am I trying to maximise in my life?  
(What is my cause?)

- <sup>4</sup>1 Provide for family ('internal' cause)
- <sup>4</sup>2 Love others ('external' cause)

# Key decisions to be made



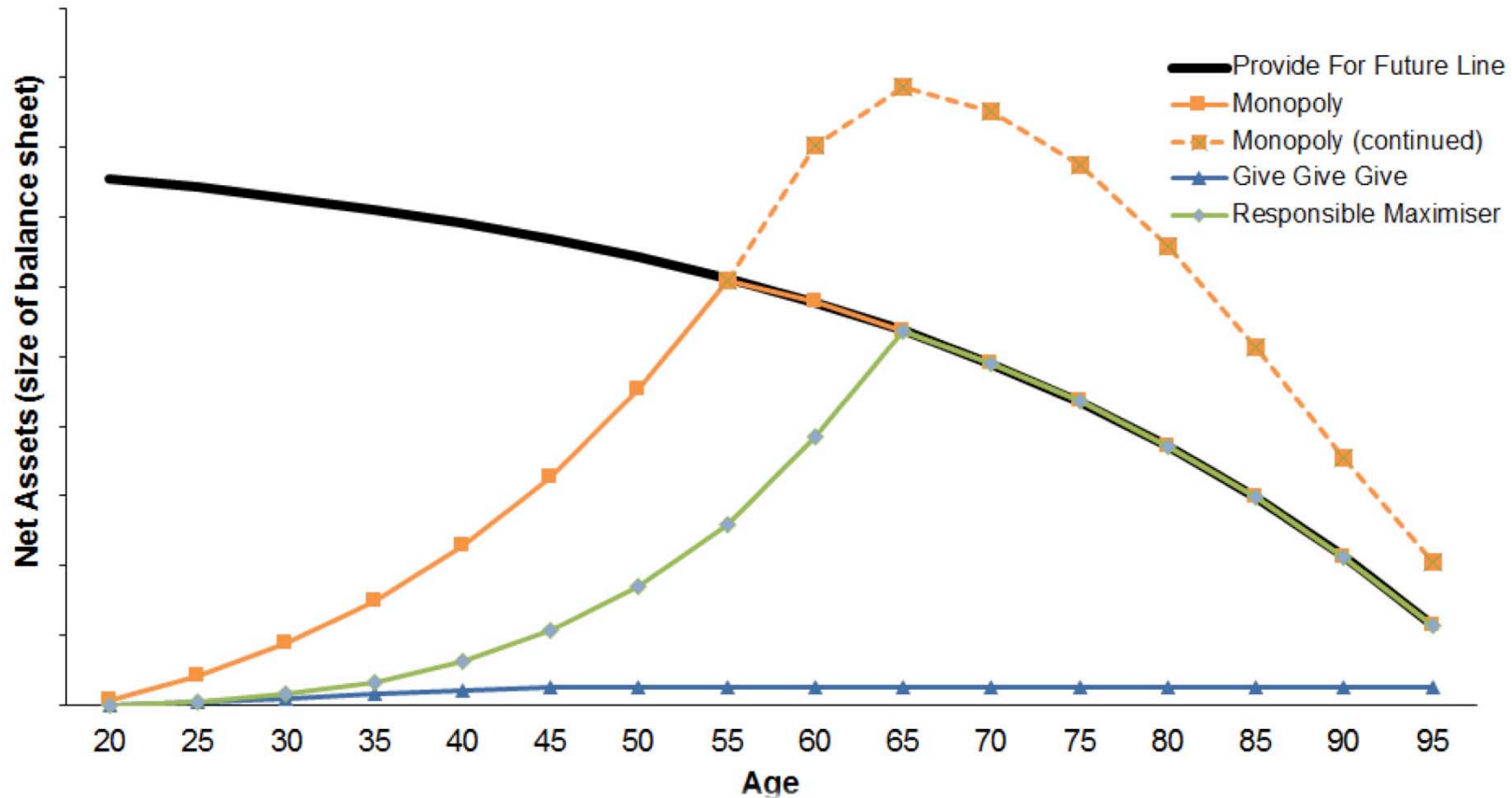
At what speed will I build assets to provide for me and my family?  
When will I contribute to my cause? Now or later?

Three angles:

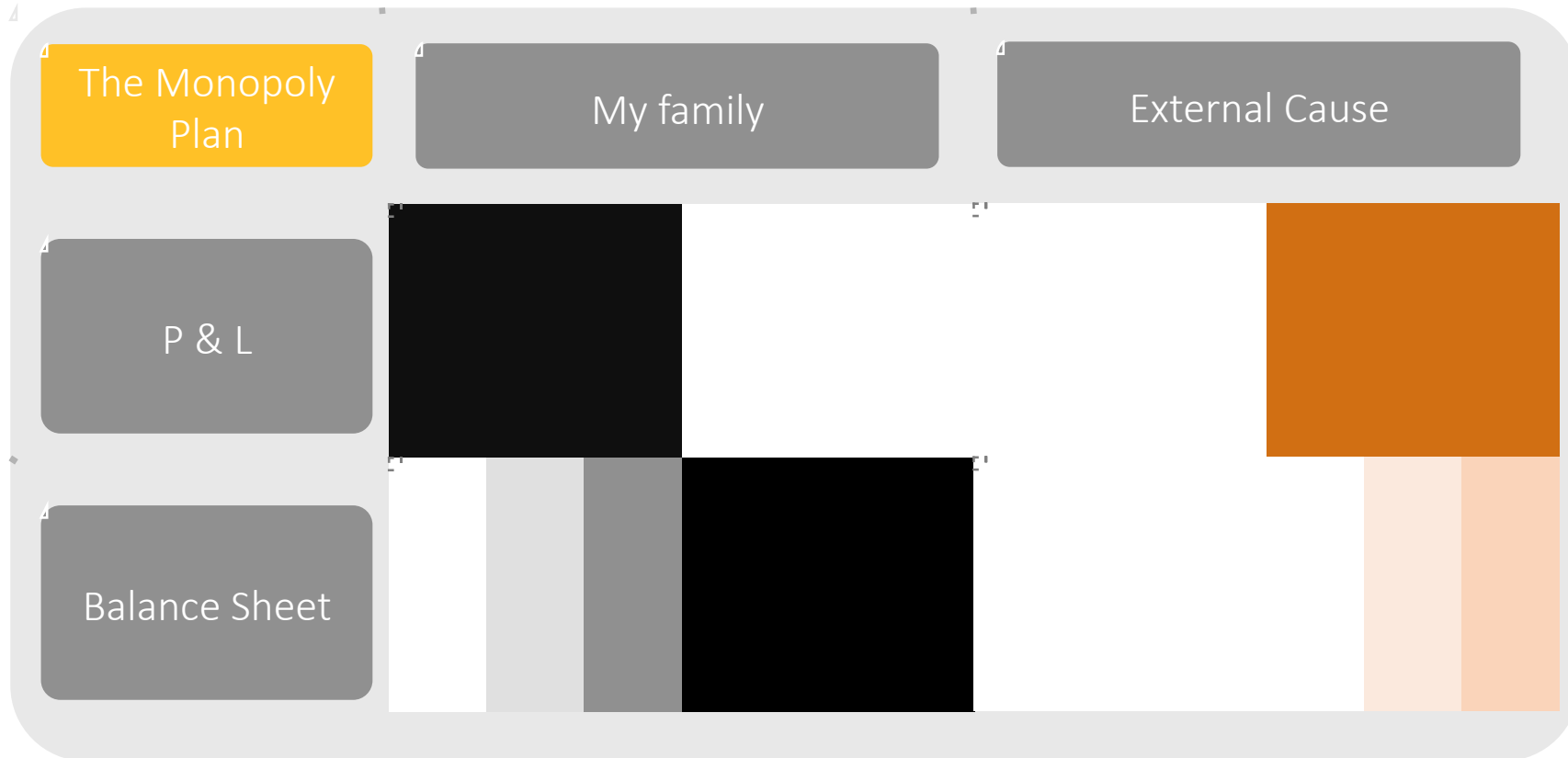
- Utility curves (value in God's eyes)
  - Downward sloping for our family cause
  - Flattens out for our external cause
- Return on investment (in God's eyes) of time invested into our family cause, versus our external cause
- The world (financial planners, super funds, banks) will tell you “you need more money” – financial incentives and minimising risk. Our own fears and insecurities, and those of our friends, will reinforce this message.

# What's my plan? Where am I now? Do I have enough?

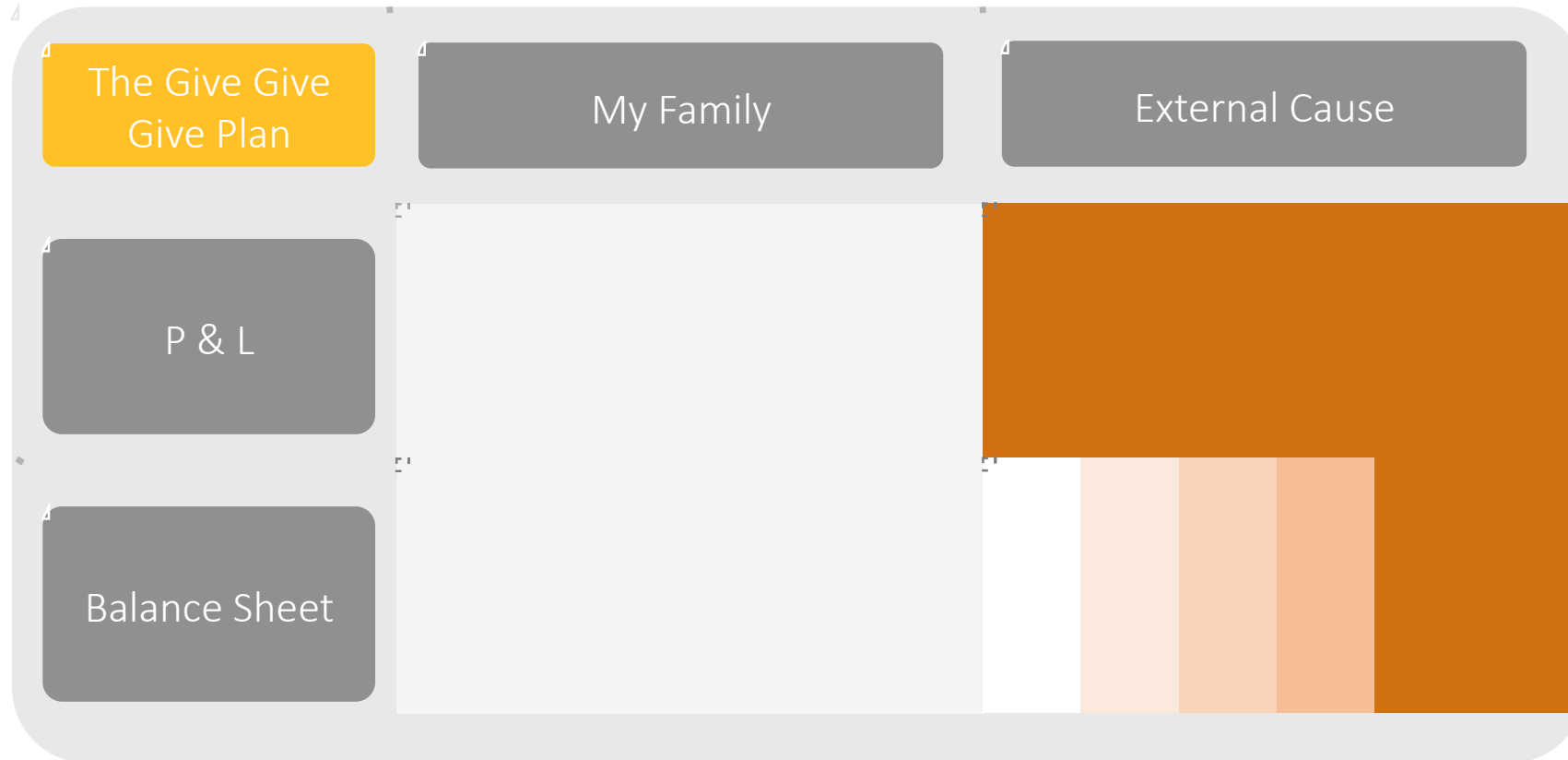
## 3 LIFETIME FINANCIAL PLANS



# The Monopoly Plan Life Grid

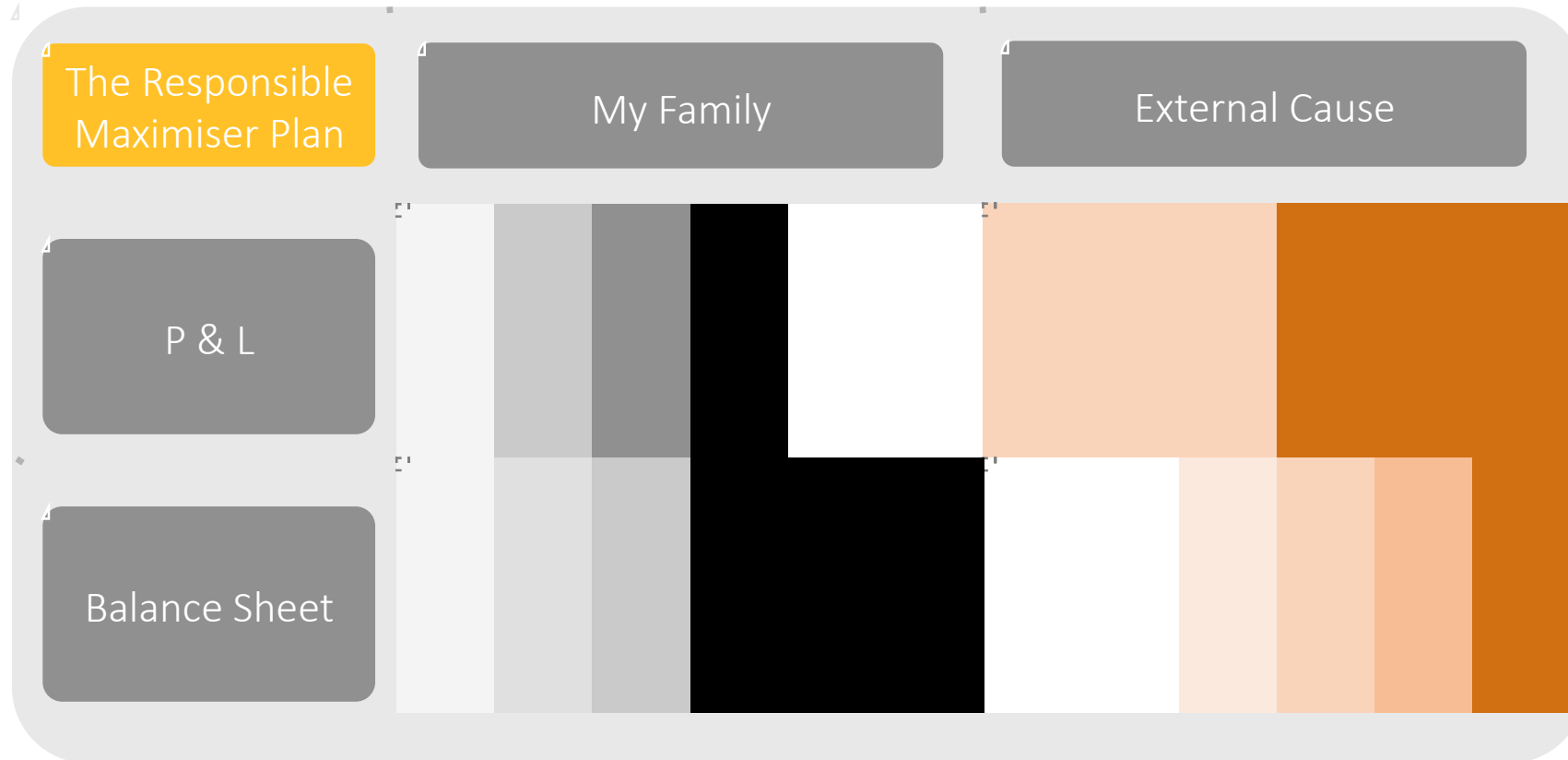


# The Give Give Give Life Grid



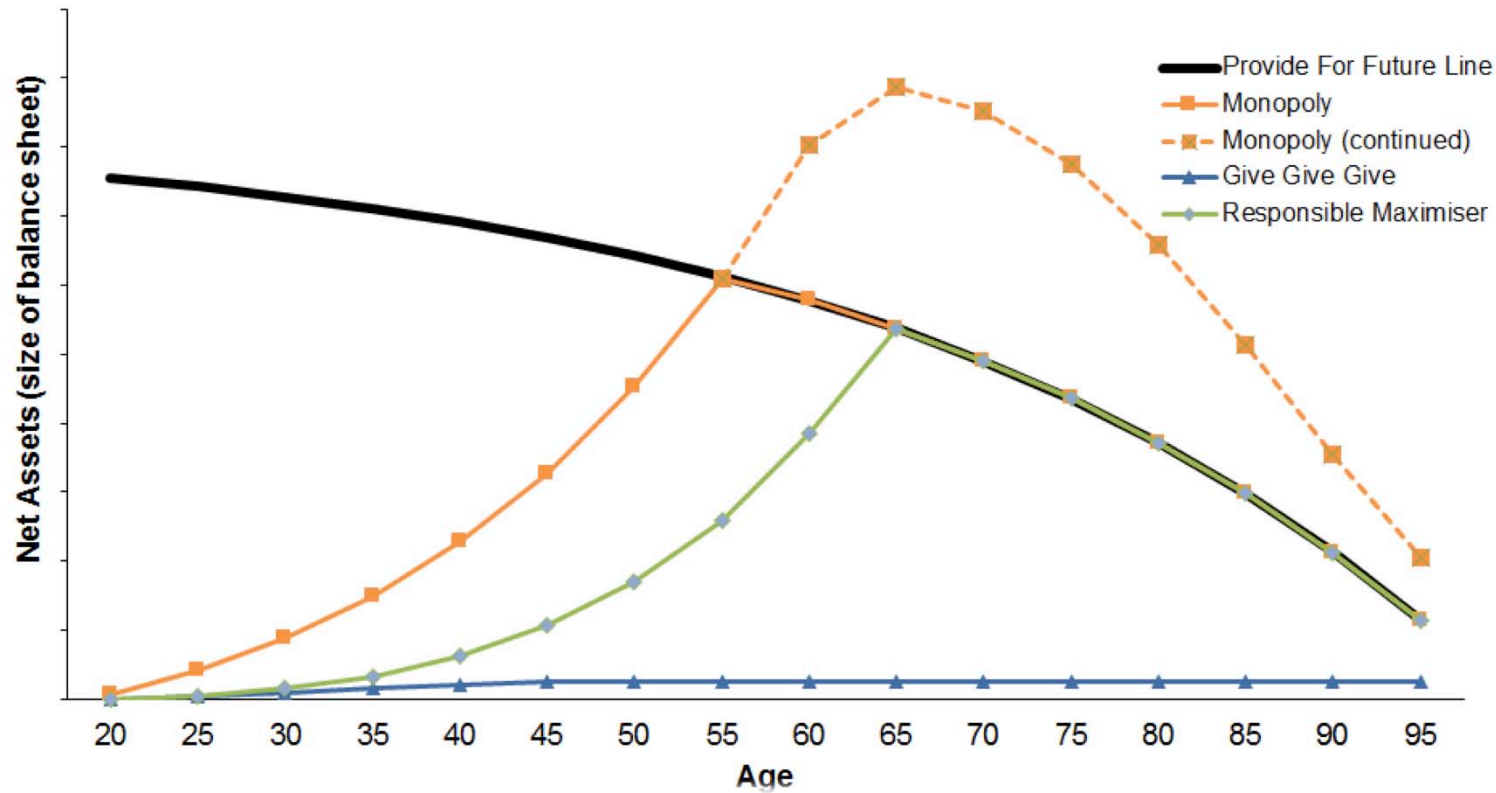


# The Responsible Maximiser Life Grid



# Pushing the Responsible Maximiser Curve to the right

## 3 LIFETIME FINANCIAL PLANS



- 1 Improving one's financial Cause Way literacy and planning
- 2 Purchasing life and income protection insurance
- 3 Renting a house between 20-40 and 75+
- 4 Building 'soft assets'
- 5 Utilising a Christian social worker or social entrepreneur salary market place

# What will I contribute? Time or Money?

1 1. Will my time generate more value in a commercial setting or in a cause setting? (In other words, which will lead to greater long-term cause outcomes?)

2 1. Will contributing time or money leave me in a better position to achieve security and provide for my family?

3 1. Does my 'time pie' or 'money pie' have more capacity now? Which is more sustainable into the future?

4 1. Will investing time engage me, energise me and create synergies in my life? Will it expand my 'soft assets', which may generate a future return for the cause?

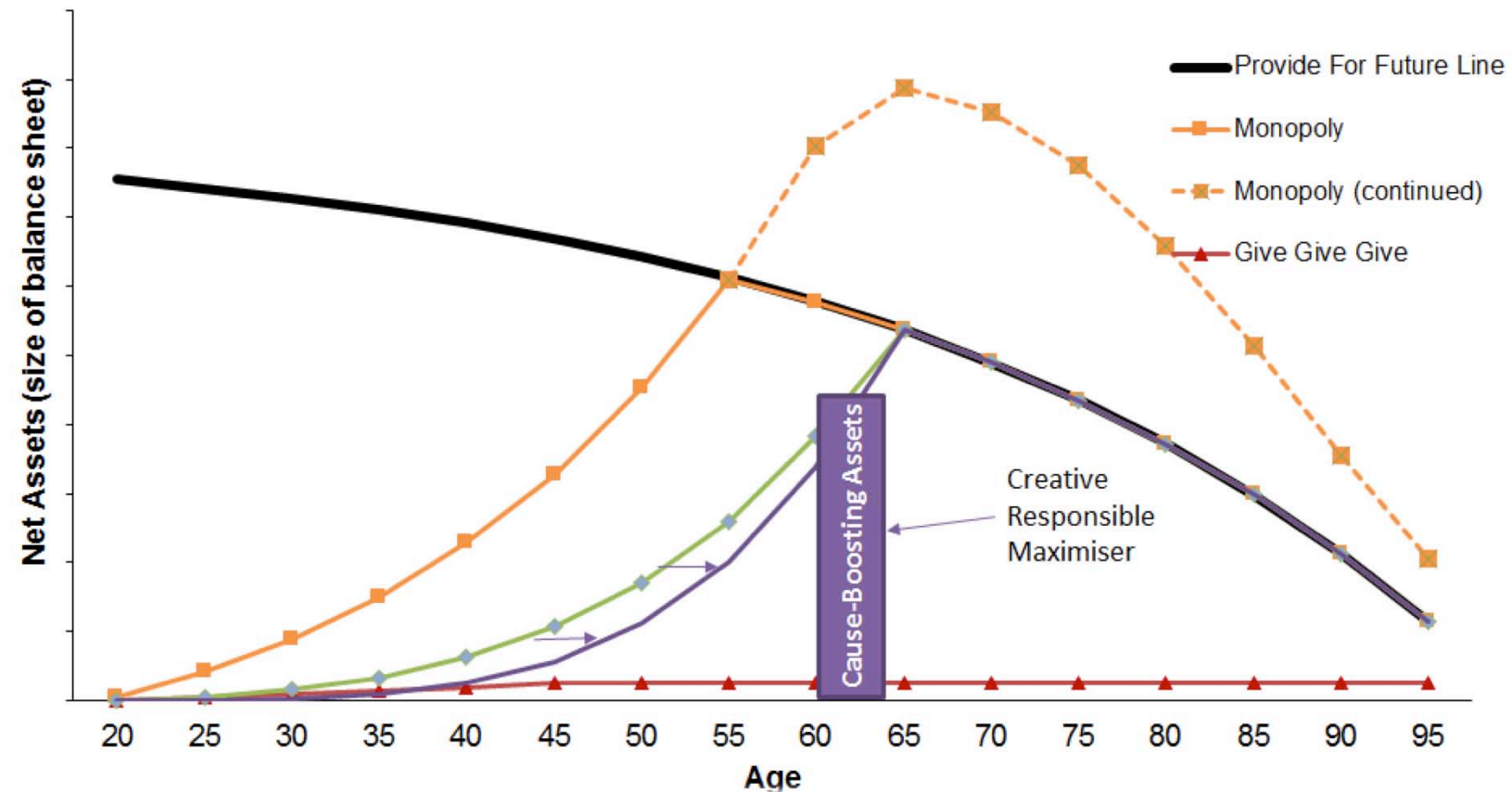
5 1. Could I do a bit of both for a year or two, as a test?

# I've maximised the cause outcomes from my P&L – what can I do with my balance sheet?

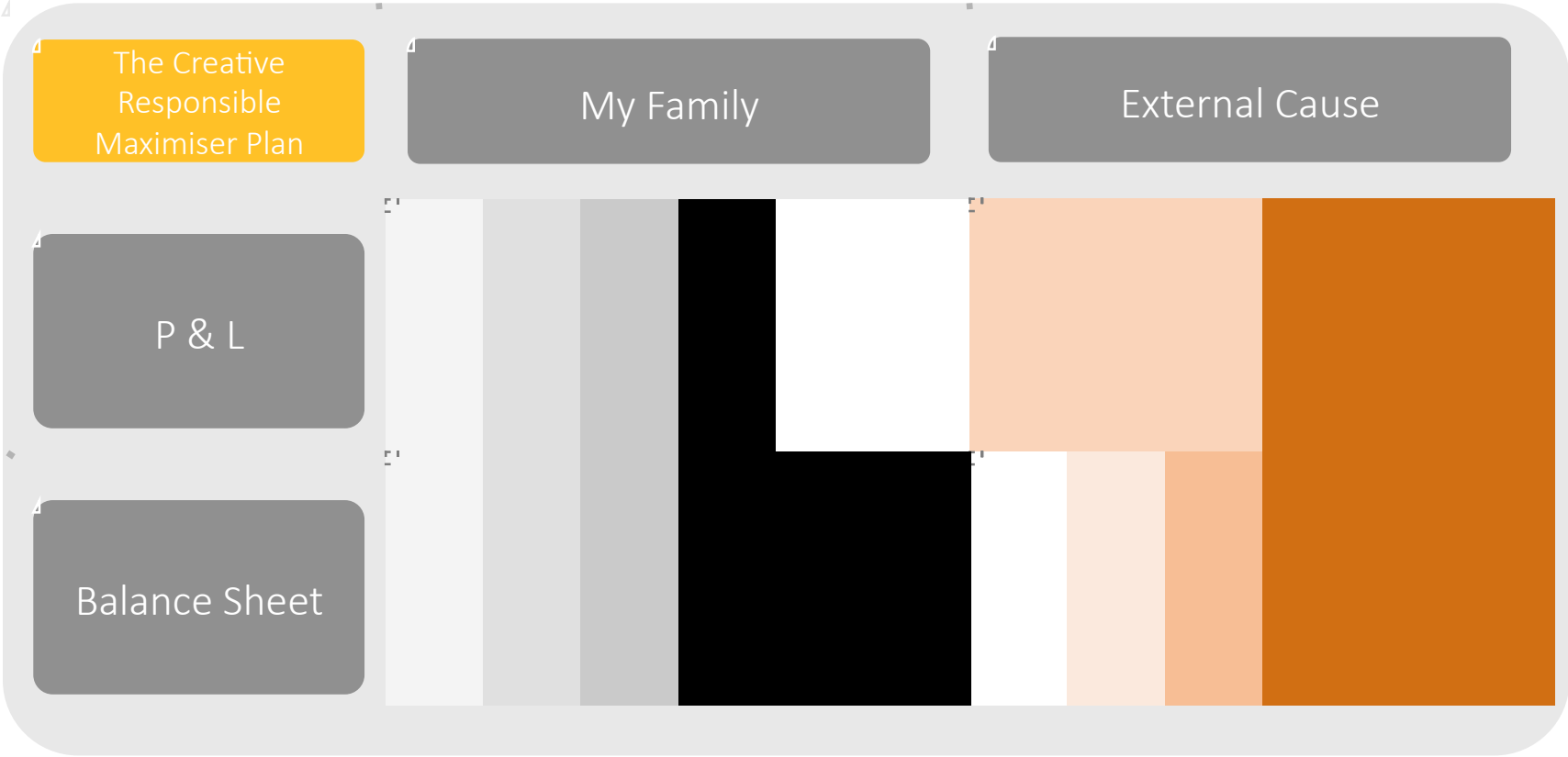
Can my assets be 'parked' in my external cause. e.g.

- Park my money in properties needed by the cause to foster growth and free up their capital (in return for rental income)
- Park my soft assets – IP, social networks

## A FOURTH LIFETIME FINANCIAL PLAN

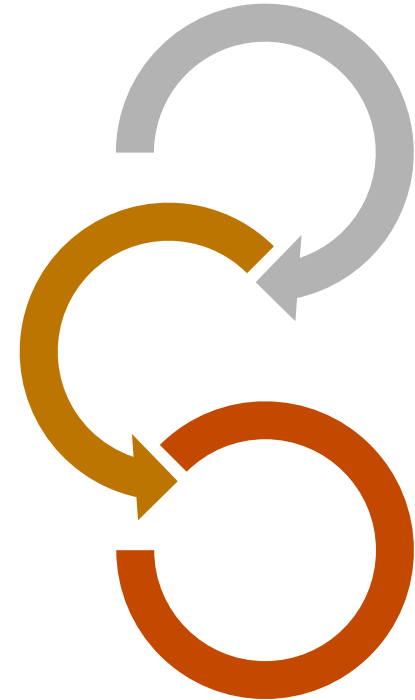


# The Creative Responsible Maximiser Life Grid



# Systems to help facilitate “the Cause Way” and drive more investment in causes

- ➔ Better financial Cause Way literacy.
- ➔ Christian social worker / entrepreneur salary market place.
- ➔ Residential property trust.
- ➔ Cause property trust.
- ➔ ‘Soft assets’ for causes inventory and matching service.



**WE'RE SEEKING PARTNERS TO BUILD THESE SYSTEMS**



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