



**SPIRITUAL FORMATION INSTITUTE  
HOLY LIGHT CHURCH (ENGLISH)**

[ a member of Gereja Presbyterian Malaysia ]

11-C, Jalan Gertak Merah, 80100 Johor Bahru, Malaysia

Tel : 07-224 3285 Fax: 07-223 5476 Email: berea@hlce.org.my

Church website: <http://www.hlce.org.my>

Spiritual Formation Institute : <http://www.hlce.org.my/resource>

---

SFI Seminar 2006/4 **Financial Planning from a Biblical  
Perspective**

**Speaker : Mr. Danny Yap,  
Springfield Consultancy,  
Johor Bahru**

**Date: 2.00pm- 5.00pm, Saturday 21 October 2006**

**Place: Holy Light Church, Johor Bahru**

**Synopsis:**

Money- whilst some never mention it, others talk of it unceasingly. For each of us, our financial knowledge is simply the result of what we have learnt or experienced over time. Regardless of how we rate our current knowledge, there is always room for improvement. The individual with no money has much room to grow, as does the individual who has wealth. Financial planning with its intricate complexities can humble even the most educated person. From the novice to the expert, the only limit to our financial freedom is ourselves.

As Christians, whatever amount we are blessed with, whether it is in the monetary form or possession, we are merely stewards. Finding God's order for our life is not difficult. It is implementing it that is the most challenging.

**About the Speaker:**

Danny Yap is the founder and Principal of Springfield Consultancy Sdn Bhd. With over 15 years of experience as a provider in financial services, Danny is a speaker, author and a coach to professionals, managers, executives and business owners. Danny's speaking engagements have also taken him around many parts of Malaysia, Southeast Asia, specifically to the Philippines, Singapore, and Indonesia. He is a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (ChFC) and a holder of a Masters of Science in financial planning. Danny has been a member of the prestigious Million Dollar Round Table (MDRT) every year since 1999.

**Seminar is free.**

---

Registration Form

**Spiritual Formation Institute Seminar 2006/3 Financial Planning Biblical Perspective**

Name: ..... Church.....

Tel : ..... Email:.....

All registration forms must reach Sister Grace Soon or Berea (Church Office) before 15<sup>th</sup> October 2006. Please register early because places are limited.