



Managing Money with Wisdom, Faith & Purpose

Financial Stewardship God's Way

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ABOUT US

MGT Accounting and Consulting Inc, supports businesses facing the multifaceted challenges of today's market. Founded in 2015, we are a 100% black women owned firm committed to providing tailored auditing, accounting, taxation and advisory services across South Africa and neighboring countries.

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A large teal circular graphic on the left side of the slide. Inside the circle is a dark, semi-transparent image of a calculator and a financial document. The document has text like "Earnings per share:", "Basic", "Diluted", "Weighted average shares outstanding:", "Basic", "Diluted", and "Cash dividends declared per common share".

Welcome

Managing Money with Wisdom, Faith & Purpose

"Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing."

Proverbs 3:9-10

Today's Goal

By the end of today's session you will:

- Understand God's perspective on money
- Learn Biblical principles of stewardship
- Develop practical money management habits
- Discover how finances connect to purpose
- Leave with an action plan

Ice breaker

If God audited your finances today...
What would his conclusion be:

- Faithful?
- Wise?
- Generous?
- Disciplined?
- Trustworthy?

Money is not just financial.
It is spiritual & a tool God gave us.



What is Stewardship?

Stewardship means supervising or taking care of something.

Psalm 24:1

"The earth is the Lord's, and everything in it."

We are not owners.

We are managers.

Managing what belongs to God according to His purposes.

Purpose of money

Why did God give us money in the first place?

Money is a tool to:

- Worship God
- Serve others
- Build His Kingdom – the great commission
- Meet needs
- Leave a legacy

Deuteronomy 8:18 – he gives us the ability to make wealth

Haggai 2:8 – Silver & gold belongs to him

Psalms 24:1 – everything belongs to him

Your relationship with money

- Does money make you anxious?
- Does money define your identity?
- Does money control your decisions?
- Would you still trust God if your income disappeared tomorrow?

Most financial problems aren't mathematical. They're emotional, spiritual and have underlying beliefs. These beliefs shape our financial behaviour.

Childhood mindset

What is your belief about money?

Matthew 6:24

"No one can serve two masters..."

Underlying beliefs

1. Underlying Belief #1: "Money Will Make Me Happy"
2. Underlying Belief #2: "Money Makes Me Valuable"
3. Underlying Belief #3: "Money Gives Me Security"
4. Underlying Belief #4: "There Will Never Be Enough"
5. Underlying Belief #5: "I Deserve This"
6. Underlying Belief #6: "Someone Else Will Rescue Me"
7. Underlying Belief #7: "Rich People Are Evil"
8. Underlying Belief #8: "God Doesn't Care About My Finances"

Reflection Exercise

Complete these sentences honestly:

1. When I think about money, I feel...
2. I believe money is...
3. Growing up, I learned...
4. The biggest financial fear I carry is...
5. One belief God may be asking me to surrender is...
6. One biblical truth I choose to embrace is...

Replacing lies with Truth

World's message	God's Truth
More money equals more happiness	Joy comes from Christ & contentment
More possessions define me	My identity is in Christ
My security is in my bank account	My security is in God's faithfulness
I deserve everything I want	Wisdom teaches self control and patience
There is never enough	God is my provider and will meet my needs
Success is measured by wealth	Success is measured by faithfulness

Why Does God Care About Money?

Jesus spoke more about money than almost any other topic.

Because money reveals our hearts.

Jesus often used financial stories to teach spiritual truths because money touches everyday life.

God cares about our finances because He cares about our hearts.

Matthew 6:21

"Where your treasure is, there your heart will be also."

Money is a heart issue.



Biblical Principles

- God Owns Everything – Psalm 24v1
- Work Diligently – Colossians 3v23
- Spend Wisely – Ephesians 5v15, Mathew 25v14
- Save Consistently – Mathew 25v14
- Give Generously – Luke 6v38, 2 Corinthians 9v6

These five principles create financial freedom.



Earn with Integrity

Proverbs 10:4

Lazy hands make for poverty,
but diligent hands bring wealth.

Work is worship. Work is a ministry, our daily podium.

Earn with excellence, manage with wisdom,
multiply with diligence & give with joy.

Questions:

Am I adding value?

Am I honest?

Am I serving people?



Budget with Purpose

Luke 14:28

"Suppose one of you wants to build a tower..."

Jesus taught planning. Budget helps with stewarding what God has given you.

A budget is:

- A plan
- Not a punishment.
- Money should have a destination before it arrives.

Tips when budgeting

- Make it simply
- Make it realistic
- Understand the difference between your needs and wants
- Review it every month – review income, expenses
- Take note of your debts especially bad debts
- Get rid of debt especially expensive debt
- Plan before spending
- Before any significant purchase, PAUSE:
 - P – Pray
 - A – Assess (Need/want)
 - U – Understand your affordability
 - S – Steward (Is it best)
 - E – Evaluate

Avoid bad debt

Romans 13:8

Let no debt remain outstanding...

Proverbs 22:7

...And the borrower is slave to the lender

Good debt

- Property
- Education

Bad debt

- Lifestyle
- Luxury

Save for Tomorrow

Proverbs 21:20

The wise store up choice food and olive oil...

Saving demonstrates wisdom.

Have:

- An emergency fund covers 3–6 months expenses
- Save for short term goals
- Save long term

Invest Wisely

Ecclesiastes 11:2

Invest in seven ventures, yes, in eight...

Investments may include:

- Retirement
- Unit trusts
- Shares
- Property
- Business
- Education

Think long term.

Give Generously

2 Corinthians 9:7

God loves a cheerful giver.

Giving changes:

- Communities
- Churches
- Families
- Hearts

Generosity is worship.

Enemies of Financial Stewardship

- Lifestyle inflation
- Comparison
- Instant gratification
- Poor planning
- Social media often fuels all four.

Stewardship in Business

As business owners we should ask:

- Is my pricing fair?
- Do I pay employees fairly?
- Do I pay taxes honestly?
- Do I honour suppliers?
- Do I keep proper records?

Business is ministry.

Stewardship at Work

Employees should:

- Be productive
- Be trustworthy
- Manage expenses
- Avoid fraud
- Honour employers

Colossians 3:23

Work wholeheartedly.



Stewardship of Influence

Your financial decisions teach your children.
Your employees watch you.
Your church watches you.
Your business partners watch you.
Stewardship is contagious.

Ask yourself:
"What financial legacy am I modelling?"



Building Generational Wealth

Biblical wealth is not selfish.

It blesses generations.

Proverbs 13:22

"A good person leaves an inheritance for their children's children."

Inheritance includes:

- Values
- Faith
- Wisdom
- Assets

Financial Health Check

Rate yourself (1–5)

- ☐ Budgeting
- ☐ Saving
- ☐ Giving
- ☐ Investing
- ☐ Debt
- ☐ Contentment
- ☐ Planning

Habits of faithful Stewards

- Pray before financial decisions
- Live below your means
- Track spending
- Avoid unnecessary debt
- Invest consistently
- Give faithfully
- Seek godly counsel

Reflection

Ask yourself:
What owns my heart?
Am I managing God's resources well?
What must change today?

Stewardship Challenge

For the next 30 days:

- Track every Rand
- Create a budget
- Eliminate one unnecessary expense
- Save before spending
- Give intentionally
- Read one chapter of Proverbs daily

Key Take Aways?



Closure & Prayer





THANK YOU



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