

FAITH &
FINANCE

MICAH
COMMUNITY CHURCH

Telling Your Money Where To Grow

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Genesis 1:26-28

The Account of Creation

26 Then God said, “Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals,[a] and over all the creatures that move along the ground.”

27 So God created mankind in his own image, in the image of God, he created them; male and female, he created them.

28 God blessed them and said to them, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground.”



Matthew 25:14-30

Parable of the Three Servants

14 “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.

15 He gave five bags of silver[b] to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

16 “The servant who received the five bags of silver began to invest the money and earned five more. 17 The servant with two bags of silver also went to work and earned two more.

18 But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.

19 “After a long time their master returned from his trip and called them to give an account of how they had used his money. 20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’



Matthew 25:14-30

Parable of the Three Servants

21 “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’[c]”

22 “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’”

23 “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”



Matthew 25:14-30

Parable of the Three Servants

24 “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

26 “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, 27 why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

28 “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. 29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. 30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’



Luke 16:1-13

The Parable of the Shrewd Manager

16 Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. ² So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’ ³ “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— ⁴ I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

⁵ “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’

⁶ “‘Nine hundred gallons^[a] of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’



Luke 16:1-13

The Parable of the Shrewd Manager

7 “Then he asked the second, ‘And how much do you owe?’ “A thousand bushels[b] of wheat,’ he replied. “He told him, ‘Take your bill and make it eight hundred.’

8 “The master commended the dishonest manager because he had acted **shrewdly**. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

10 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? 12 And if you have not been trustworthy with someone else’s property, who will give you property of your own?

13 “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”



Luke 16:10-12

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?”



What is Good Management: Its Diligence with resources



Money is attracted to good management.

Formula for Growth:

Little + Wise Management = More

Key Points

1. **MUCH** is the outcome of diligently managing the little.
 2. God will give more to diligent and effective management
 3. Good Management attracts resources
 4. God will not give you what you ask for, HE WILL ONLY GIVE YOU WHAT YOU CAN MANAGE!
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What you Mismanage You Will Lose!!

Matthew 25:28-29

“Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.



5 Things That Will Help You Invest Wisely

Number 1

Improve your financial Literacy

What is an Asset?

- Something that puts money into your pocket

What is a Liability?

- Something that takes money out of your pocket

You must know the difference





5 Things That Will Help You Invest Wisely

Number 1

Improve your financial Literacy

What is an Asset?

- Cash, Corp Bonds, Stocks, property etc

What is a Liability?

- Loans, Credits Cards, Car Finance etc

You must know the difference





5 Things That Will Help You Invest Wisely

Number 1

Improve your financial Literacy

What is Inflation?

- The rate at which prices for goods and services increases over time.
- **Current rate is 3.6%** (June 2025 – headline inflation)
- You want to beat this rate with **Net returns** on savings and investments.





5 Things That Will Help You Invest Wisely

Number 2

Set your financial objectives for your money

What is the future purpose?

- Retirement
- House Deposit for you/kids

What level of return do you expect?

- To keep pace with inflation,
- Do you want to beat inflation.

How Long can you invest for?

- 1,2,3 or 4 years (short term)
- 5 years or more (medium to long term)

Do you wish to minimise the level of tax you pay?

- Yes
- No





5 Things That Will Help You Invest Wisely

Number 3

Make sure you have an emergency fund!

- This is at least 3 months outgoings
- Do not start investing before this is in place

**EMERGENCY
FUND**





5 Things That Will Help You Invest Wisely

Number 4

Start Early and let time and compound returns work for you.

The longer your time horizons the better chance you have of being successful in your investments





5 Things That Will Help You Invest Wisely


Number 5

Buy Diversified Portfolio of Assets

Consider

- Cash
- Bonds
- Stocks and Shares
- Property
- Intellectual property – Business Ideas





Committing our time, talents, and treasure to
developing a vibrant, diverse and multigenerational
church family that is continuously **GROWING**.
