



NOB
EMPOWERMENT
VISITS
2026



FUELING
THE FIRE

For lack of wood the fire goes out.
Proverbs 26:20a (ESV)

Wise Stewardship

Navigating Financial Realities in Ministry

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General Treasurer of The AFM of SA



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Luke 16:10-11:

“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.”

The way that we treat money reveals our heart towards **stewardship** and how we work with the money that God is entrusting to us.



1 Corinthians 4:2
“Now it is required that
those who have been
given a trust must prove
faithful.”



Demonstrate faithful stewardship: Pastors should diligently manage their personal finances in a way that reflects spiritual fidelity, so that actions speak louder than sermons.

Align finances with God's ownership: Steward what belongs to Him, in His name.

Model integrity and transparency: Show consistent faithfulness in both spiritual and financial matters.

Psalm 24:1

“The earth is the Lord’s, and everything in it, the world, and all who live in it;”





CORE HABITS: BUDGET



We need a plan, not just a prayer, but a plan on where our money goes. Do you have a budget?

Track spending openly: Know exactly where money goes (food, petrol, debt, housing, school fees, vehicle repairs) to prevent overspending and ensure faithful stewardship.



CORE HABITS: AVOID DEBT



Debt is a burden. **Proverbs 22:7:**
“The rich rule over the poor, and the
borrower is slave to the lender.”

Avoid debt where possible; saving
ahead for purchases can prevent
financial pressure and protect ministry
service.

Don't just buy things because they are wonderful and new and beautiful. My dad had a saying: The new model is always more beautiful than the previous model.





CORE HABITS: AVOID DEBT



Saving for a rainy day: Build reserves to weather lean years and sudden challenges, following Joseph's example of prudent anticipation (Genesis 41).

Be aware that there are cycles in our lives. Seasons when things are going very well, but there are also cycles where things are tough, and we need to have resources for those tough times.



CORE HABITS: GIVING

The first belongs to GOD. To live a generous life, don't just teach people about generosity but be generous yourself.

Do you live a generous life?

A photograph of a steaming cup of coffee on a saucer with a spoon, and a croissant on a plate, resting on a windowsill. The background is a blurred view of a city street at night with lights and a car.

A Personal Testimony of Generosity



CORE HABITS: BE CONTENT WITH WHAT YOU HAVE

Live a Godly life with contentment, because God will provide for you and me at the right time. (1 Tim 6:6)

Seek God's guidance before desires: Pray for discernment to avoid chasing overvalued purchases or borrowing for what pleases the eye.



CORE HABITS: PERSONAL INTEGRITY

We see so many times that some of our pastors fail in ministry because they think that what is God's is theirs, and they can do what they want.

Seek wise counsel: Proactively pursue financial counselling and trusted accountability; confess and rectify issues early to access grace and restoration.



Seek wise counsel



ASSEMBLY FINANCES AND STEWARDSHIP

A budget is like a theological document; it says what we value as an assembly.

Is your assembly making an impact? Is there money available for **community impact** – or is 80-90% spent on staff salaries?

Are you following GOD's purpose for the assembly?



ASSEMBLY FINANCES AND STEWARDSHIP

Recognize that the assembly's money is God's; follow constitutional safeguards and transparent processes,

Share governance and empower others:
Involve the right people, avoid unilateral decisions, and make group decisions to reduce risk and build trust.





Transparency and Accountability



ASSEMBLY FINANCES AND STEWARDSHIP

Transparency builds trust with the assembly, the Governing Body, and the public and community that we live in.

Do not run away from your responsibilities but face them. Take responsibility and trust God that HE will help you.

A Personal Testimony





Regular reporting and audits: Monthly/quarterly financial reports and annual external audits to ensure transparency, accountability, and trust across the assembly.

Open governance and joint decision-making: Share governance, welcome questions, and have the governing body work collectively for the benefit of the whole church.

Maintain integrity through verification: Audits and clear reporting prevent concerns of mismanagement and reassure members that funds are stewarded faithfully.



Jesus lived and ministered in the open.

John 18:20

“I have spoken openly to the world,’ Jesus replied. ‘I always taught in synagogues or at the temple, where all the Jews come together. I said nothing in secret.”

One of the pitfalls is when personal and church finances get mixed up. That's a huge red flag.



CONCLUSION

Can the Lord trust you with more? **Luke 16:10-11**

Let's commit to being faithful, wise, and accountable stewards.

Ask the Holy Spirit to search our financial practices and motives.



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