WEEK 03 · FAITHFUL WITH WHAT IS ENTRUSTED

MORE THAN *money*

MORE THAN
MORE THAN
MORE THAN
MORE THAN
MORE THAN

MARK MUMO · 4 OCT 2026

FAITHFUL WITH WHAT IS *entrusted*

WEEK 03

NOW, A PERSON WHO IS PUT IN CHARGE AS A MANAGER MUST BE FAITHFUL.

1 COR 4:2

LAST WEEK

MORE THAN MY *balance*

2006

MY FIRST JOB, AT SAFARICOM.

THE OFFER

ASKED FOR	70,000
OFFERED	35,000
TOOK HOME	29,000

THE NGUMO BARBER

50

THE TOWN BARBER

500

SHILLINGS A HAIRCUT

ZERO SAVINGS

LIFE CAUGHT UP WITH MY

TAUGHT TO EARN IT. TAUGHT TO SPEND IT.

NEVER TAUGHT TO MAKE MONEY WORK FOR US

WHEN YOU CHECKED YOUR BALANCE, WHAT DID YOU FEEL?

01 WORRIED

02 REMINDED OF BILLS

03 ANXIOUS

04 AT PEACE

A LOT OF US ARE UNDER FINANCIAL *stress*

24th **SALARY LANDS**

30th **HALF IS GONE**

1st **THE LONG WAIT**

THE TEN *virgins*

MATTHEW 25:1–13

MATTHEW 25:1

THEN THE KINGDOM OF HEAVEN WILL BE LIKE TEN BRIDESMAIDS WHO TOOK THEIR LAMPS AND WENT TO MEET THE BRIDEGROOM.

FIVE OF THEM WERE FOOLISH, AND FIVE WERE WISE. THE FIVE WHO WERE FOOLISH DIDN’T TAKE ENOUGH OLIVE OIL FOR THEIR LAMPS,

MATTHEW 25:2–3

MATTHEW 25:4

BUT THE OTHER FIVE WERE WISE ENOUGH TO TAKE ALONG EXTRA *oil.*

WHEN THE BRIDEGROOM WAS DELAYED, THEY ALL BECAME DROWSY AND FELL ASLEEP.

MATTHEW 25:5

AT MIDNIGHT THEY WERE ROUSED BY THE SHOUT, “LOOK, THE BRIDEGROOM IS COMING! COME OUT AND MEET HIM!”

MATTHEW 25:6

ALL THE BRIDESMAIDS GOT UP AND PREPARED THEIR LAMPS.

MATTHEW 25:7

MATTHEW 25:8

THEN THE FIVE FOOLISH ONES ASKED THE OTHERS, “PLEASE GIVE US SOME OF YOUR OIL BECAUSE OUR LAMPS ARE GOING OUT.”

BUT THE OTHERS REPLIED, “WE DON’T HAVE ENOUGH FOR ALL OF US. GO TO A SHOP AND BUY SOME FOR YOURSELVES.”

MATTHEW 25:9

BUT WHILE THEY WERE GONE TO BUY OIL, THE BRIDEGROOM CAME. THEN THOSE WHO WERE READY WENT IN WITH HIM TO THE MARRIAGE FEAST,

MATTHEW 25:10

AND THE DOOR WAS LOCKED.

MATTHEW 25:10

LATER, WHEN THE OTHER FIVE BRIDESMAIDS RETURNED, THEY STOOD OUTSIDE, CALLING, “LORD! LORD! OPEN THE DOOR FOR US!”

MATTHEW 25:11

MATTHEW 25:12

BUT HE CALLED BACK, “BELIEVE ME, I DON’T KNOW YOU!”

SO YOU, TOO, MUST KEEP WATCH! FOR YOU DO NOT KNOW THE DAY OR HOUR OF MY RETURN.

MATTHEW 25:13

THE FOOLISH

JUST THE LAMP

THE WISE

THE LAMP AND A JAR

THE GROOM WAS DELAYED

01 A CHEQUE DOESN’T COME

02 A CHILD FALLS SICK

03 A PHONE GETS LOST

HOW UNCOOL

IMAGINE CARRYING JARS OF OIL TO A

BEING WISE WITH MONEY INVOLVES A *budget*

EVERY SHILLING NEEDS A *job*

BUDGETING

A BUDGET

IS YOU TELLING YOUR MONEY WHAT TO DO

MONEY IS A *servant*

NO JOB, IT GETS EATEN

WITH NO PLAN

01 EATING OUT EVERY WEEK

02 EXTRA CASH, NEW DRESS

03 AN UNPLANNED HOLIDAY

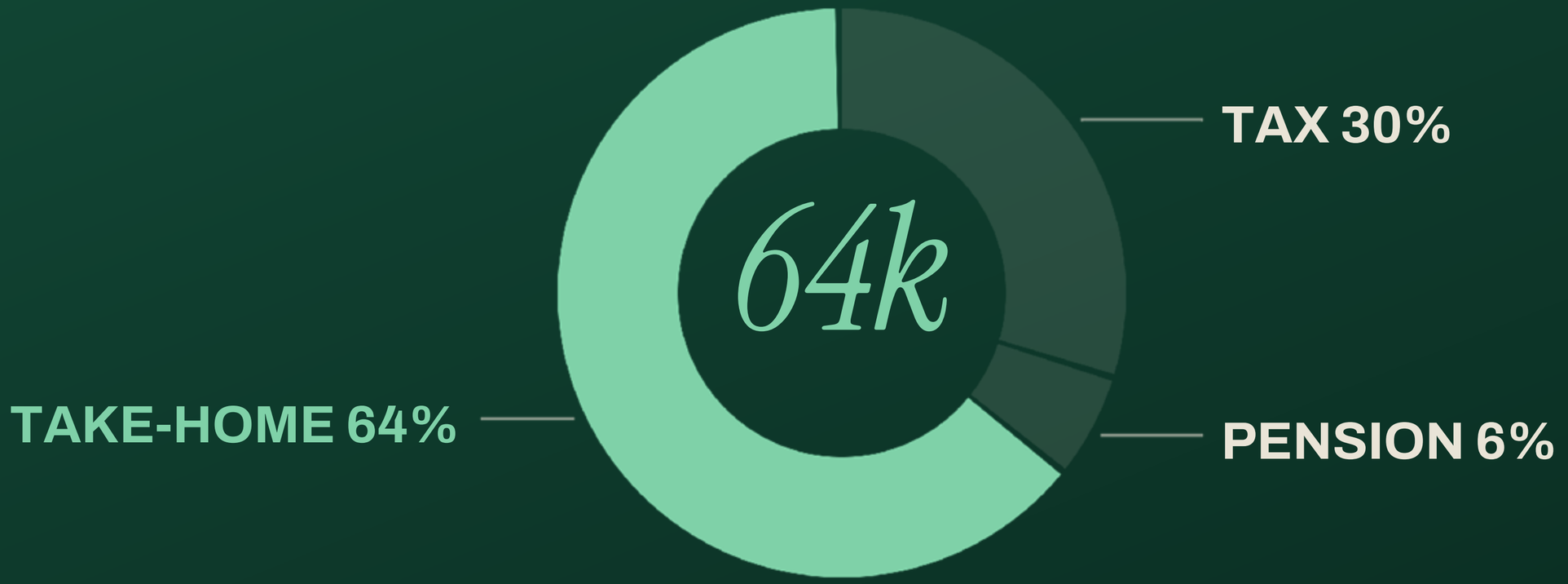
MEET TOM

PAID 100,000 A MONTH



TAX AND PENSION

MINUS 36,000



64k

TOM’S TAKE-HOME. THE GOVERNMENT TAKES ITS DUE FIRST.

PARTY ON THE 24TH

NORMAL TOM IS BROKE BY THE 10TH

WISE TOM HAS A

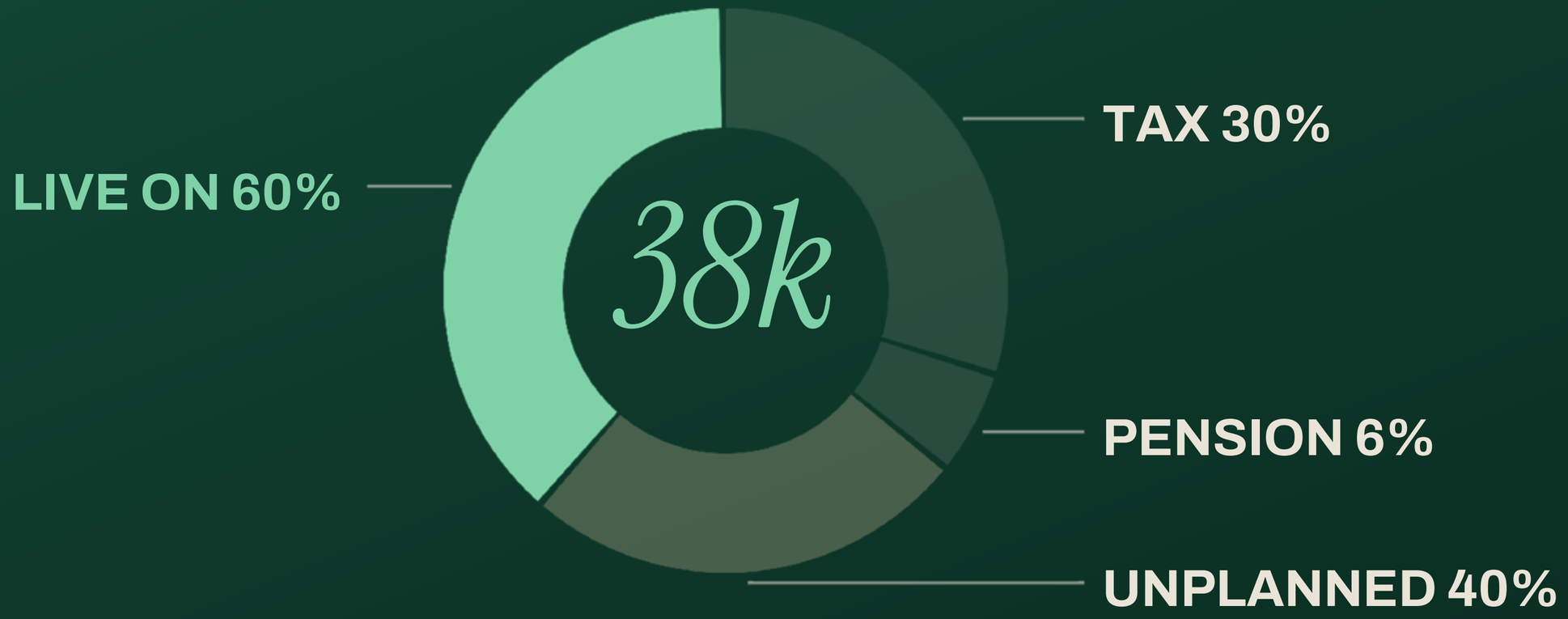
budget

60%

SPEND MORE THAN 60% OF YOUR TAKE-HOME AND YOU ARE LIVING ABOVE YOUR MEANS.

LIVE ON 60%

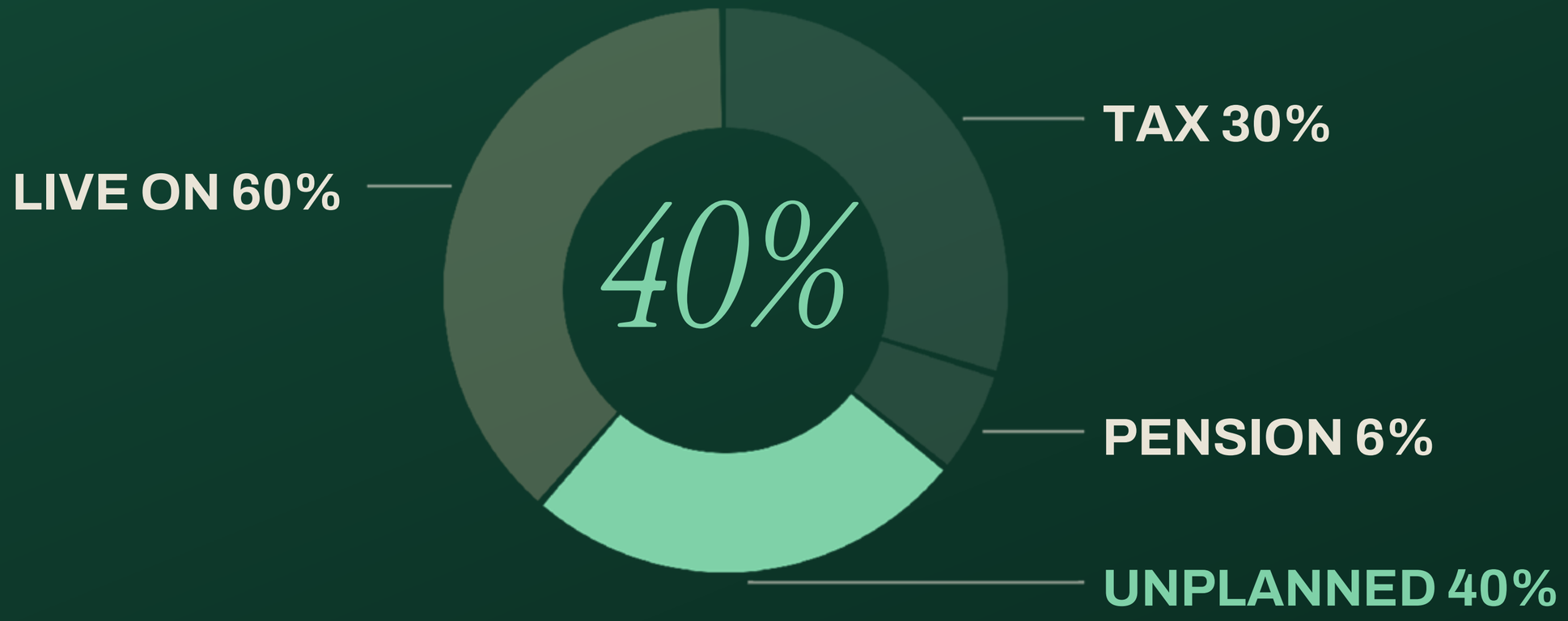
60% OF 64K IS 38K



DO YOUR OWN MATH

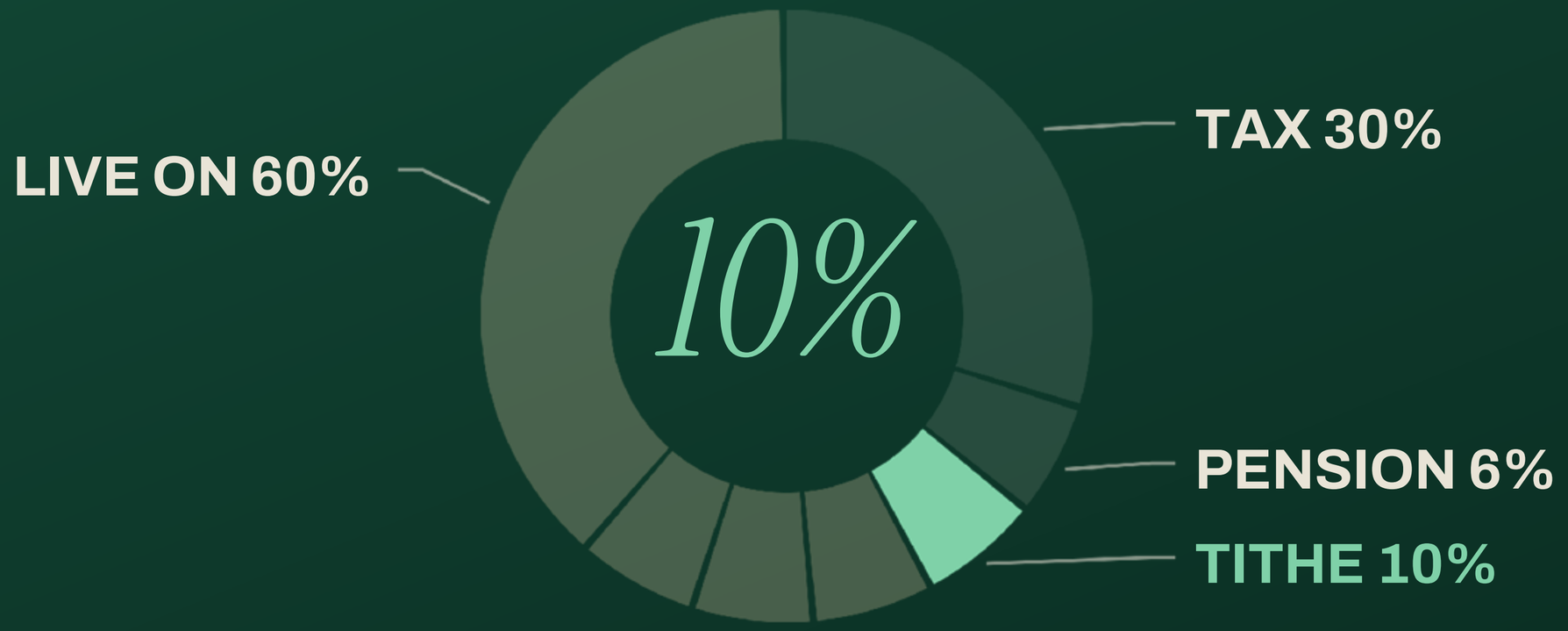
20,000	12,000
64,000	38,000
1,000,000	600,000

WHAT ABOUT THE 40%?



TITHE

THE FIRST 10%

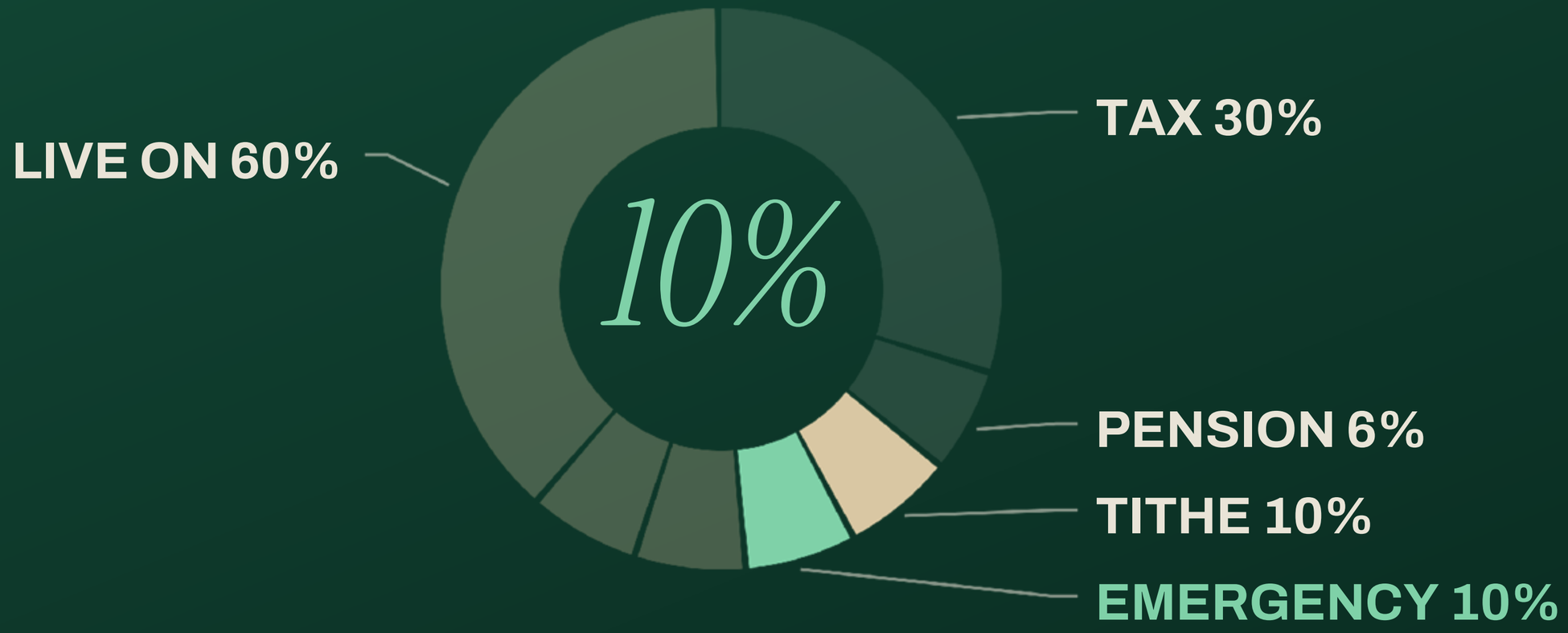


WHETHER YOU TITHE SAYS MORE ABOUT YOUR *heart*

THAN YOUR POCKET

EMERGENCY FUND

THE SECOND 10%



FOR THE DAY
THE ROOF
CAVES IN

THE DEPOSIT

HOSPITAL ONE	300,000
HOSPITAL TWO	200,000
THE TIME	1AM

IT COVERS

01 ILLNESS NOT COVERED

02 LOSING YOUR JOB

03 A BUSINESS COLLAPSE

THERE ARE FOUR THINGS ON EARTH THAT ARE SMALL BUT UNUSUALLY WISE: ANTS—THEY AREN’T STRONG, BUT THEY STORE UP FOOD ALL SUMMER.

PROVERBS 30:24–25

HYRAXES—THEY AREN’T POWERFUL, BUT THEY MAKE THEIR HOMES AMONG THE ROCKS.

PROVERBS 30:26

LOCUSTS—THEY HAVE NO KING, BUT THEY MARCH IN FORMATION.

PROVERBS 30:27

PROVERBS 30:28

LIZARDS—THEY ARE EASY TO CATCH, BUT THEY ARE FOUND EVEN IN KINGS' PALACES.

HOW MUCH?

LIVING EXPENSES	1 YEAR
SCHOOL FEES	2 TERMS
MORTGAGE	3 MONTHS

BYE BYE ARTCAFFE

NOT 12 TIMES YOUR MONTHLY SPEND

IT IS NOT FOR

01 RENT
02 TOPPING UP THE MONTH
03 SOFT LOANS TO FRIENDS
04 MEDICAL INSURANCE
05 NORMAL MEDICAL BILLS

IT IS FOR.
emergencies

20k

WHAT TOM NEEDS A MONTH, LIVING LEAN.

BUILD IT IN STEPS

3 MONTHS	60,000
6 MONTHS	120,000
1 YEAR	240,000

10

MONTHS TO HIS FIRST TARGET, SAVING 6K A MONTH.

TOP IT UP

01 YOUR BONUS

02 SKIP LUNCH, 30 DAYS

03 SIDE-HUSTLE PAY

SAVE AS YOU SEND

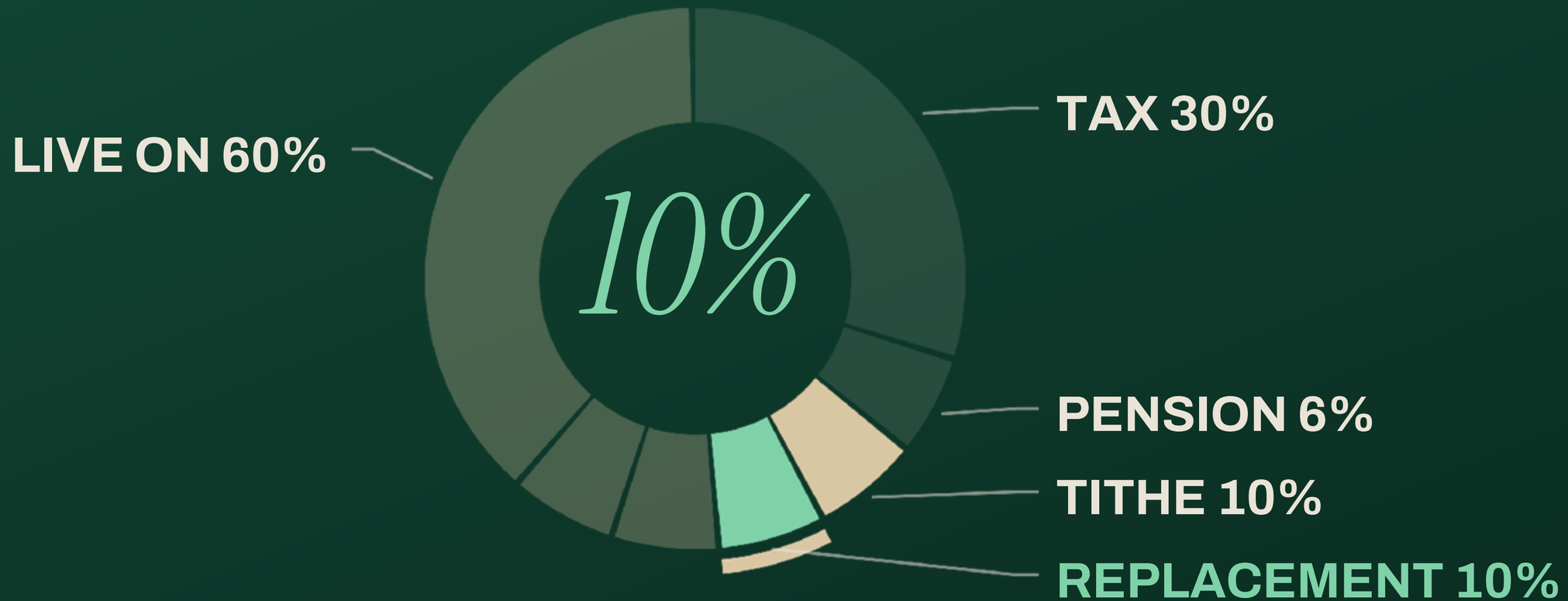
NGINA, M-PESA AND A MONEY MARKET FUND

THE EMERGENCY FUND IS YOUR JAR OF *oil*

SO YOU, TOO, MUST KEEP WATCH! FOR YOU DO NOT KNOW THE DAY OR HOUR OF MY RETURN.

MATTHEW 25:13

REPLACEMENT FUND
ONCE EMERGENCY IS FULL



PHONE
TV
FRIDGE

150k

A PHONE WORTH MORE THAN A MONTH'S PAY. WHO IS WORKING FOR WHOM?

USE IT UNTIL IT DIES

A TV — 15 YEARS

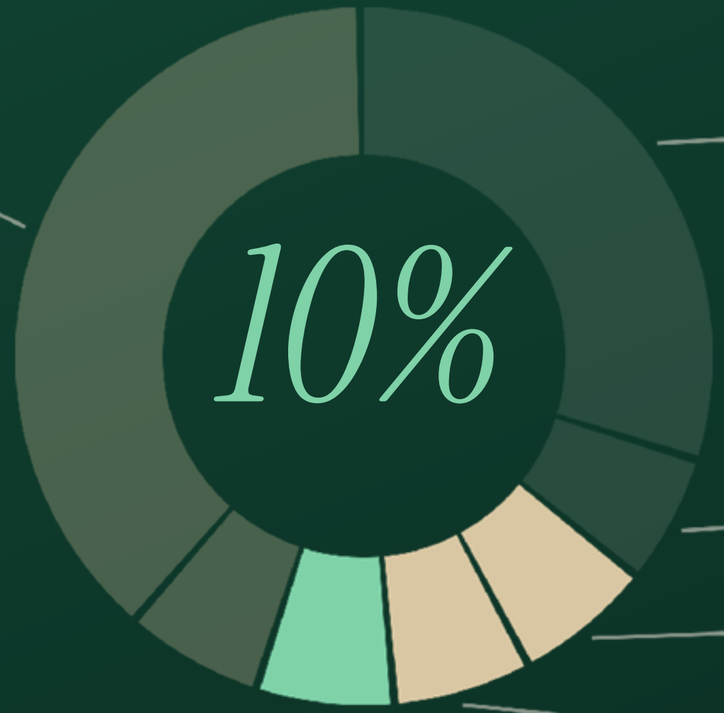
A PHONE — 5–6 YEARS

AVOID PEER PRESSURE

YOU DON’T NEED THE LATEST PHONE

RETIREMENT

THE THIRD 10%



LIVE ON 60%

TAX 30%

PENSION 6%

TITHE 10%

EMERGENCY 10%

RETIREMENT 10%

WHAT IS THE RETIREMENT AGE WHERE YOU'RE FROM?

YOUR WORKING LIFE

START WORK	25
RETIRE	60
LIVE TO	90+

35

YEARS OF EARNING TO CARRY THE REST OF YOUR LIFE.

CAN YOU SURVIVE 25 YEARS ON YOUR SAVINGS?

EVERY TWO YEARS YOU EARN PAYS FOR ONE YEAR AFTER

MY DAD’S PENSION

LUMP SUM	1,000,000
A YEAR LATER	0

WE WERE THEIR RETIREMENT *plan*

YOUR CHILDREN CANNOT BE YOUR RETIREMENT PLAN

4.5M

2,000 A MONTH FOR 35 YEARS AT 8%.

11.4M

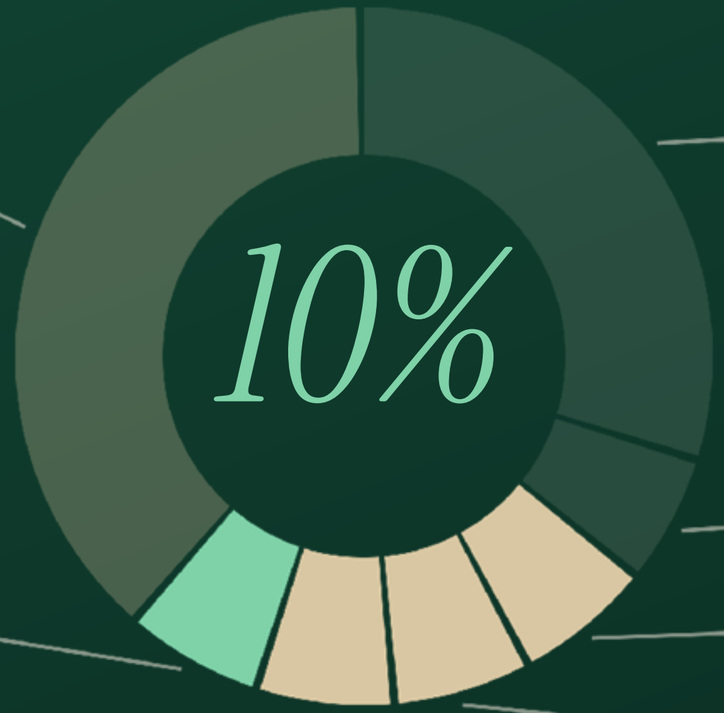
5,000 A MONTH FOR 35 YEARS AT 8%.

33,000

A MONTH FOR 15 YEARS TO REACH THE SAME 11.4M.

START
now

INVESTMENT
THE FOURTH 10%



LIVE ON 60%

TAX 30%

PENSION 6%

INVESTMENT 10%

TITHE 10%

RETIREMENT 10%

EMERGENCY 10%

01 **A CHAMA YOU TRUST**

02 **BONDS AND STOCKS**

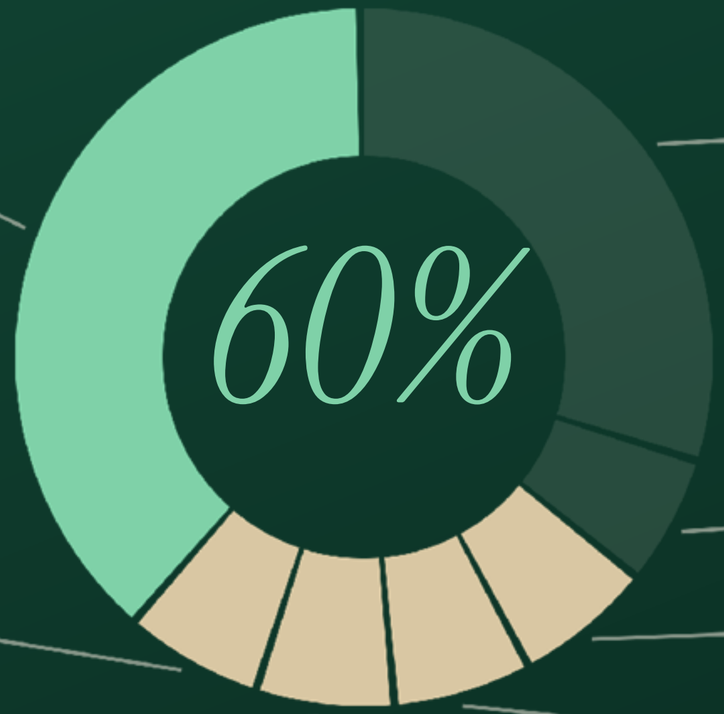
03 **LAND IN KAMULU**

THE NEXT KAREN?

YOU CAN AFFORD TO LOSE THIS ONE

HIGHER RETURN, HIGHER RISK.

THE 60%
WHAT YOU LIVE ON



LIVE ON 60%

TAX 30%

PENSION 6%

TITHE 10%

EMERGENCY 10%

INVESTMENT 10%

RETIREMENT 10%

01 RENT

02 FOOD

03 WATER

04 ENTERTAINMENT

05 MOVIES

06 JUNK FOOD

07 PHONE BILLS

08 DATA BUNDLES

09 NEWSPAPER

10 FUEL

11 UBER

12 HOUSE REPAIRS

13 TUITION

14 INSURANCE

15 HOLIDAYS

16 BIRTHDAYS

CALCULATE YOUR 60%

MY TAKE-HOME _____

MY 60% _____

WHAT PUSHES US PAST 60%?

01 BRAND-NEW CARS

02 THE LATEST IPHONE

03 ADVERTS

04 WINDOW SHOPPING

05 RETAIL THERAPY

06 LIFESTYLE CREEP

ADVERTS HAVE ONE GOAL

TO MAKE YOU DISSATISFIED WITH WHAT YOU HAVE.

LIFESTYLE CREEP

THE 60% EATS THE 40%



THE RENT LADDER

KAYOLE — 2K OF 20K

KILIMANI — 150K OF 400K

KAREN — 500K OF 1M

half

YOUR INCOME ON RENT, TO KEEP UP APPEARANCES.

THEN	NOW
KIBANDA	ART CAFFE
SOAP	SHOWER GEL
THE BUS	A FLIGHT
THE LOCAL	DSTV

DO NOT LET YOUR LIFESTYLE ACCELERATE AT THE SAME PACE AS YOUR INCOME

LIVE ON

less

& LOVE IT MORE

IF YOU LIVE LIKE NO ONE ELSE, THEN YOU WILL LIVE LIKE NO ONE ELSE.

DAVE RAMSEY

01 A CHEAPER HOUSE

02 SHARE A HOUSE

03 SELL THE CAR

04 A CHEAPER SCHOOL

05 LESS SALON

06 PHONE FOR 5 YEARS

07 EAT AT HOME

08 DRIVE ON WEEKENDS

TWO MATTRESSES

YOU DON’T HAVE TO BE WEALTHY TO BE GENEROUS

WHAT WE *decided*

MARK AND NGINA

10k

OUR RENT INCREASE IN 12 YEARS.

WE DON’T COMPROMISE

01 WE TITHE FAITHFULLY
02 EMERGENCY FUND BUILT
03 STARTED INVESTING
04 WE TRY TO BE GENEROUS

TAKE *home*

WHAT DID YOU HEAR?

SOME HEARD WORRY

SOME HEARD HOPE

37%

OF US DIVORCES ARE DUE TO FINANCIAL STRESS.

BUILD THE EMERGENCY FUND TOGETHER

25%

RENT: NO MORE THAN A QUARTER OF YOUR SALARY.

KEEP YOUR EYES ON GOD WHO *provides*

IF YOU ARE FAITHFUL IN LITTLE THINGS, YOU WILL BE FAITHFUL IN LARGE ONES.

LUKE 16:10

BUT IF YOU ARE DISHONEST IN LITTLE THINGS, YOU WON’T BE HONEST WITH GREATER RESPONSIBILITIES.

LUKE 16:10

AND IF YOU ARE UNTRUSTWORTHY ABOUT WORLDLY WEALTH, WHO WILL TRUST YOU WITH THE TRUE RICHES OF HEAVEN?

LUKE 16:11

LUKE 16:12

AND IF YOU ARE NOT FAITHFUL WITH OTHER PEOPLE’S THINGS, WHY SHOULD YOU BE TRUSTED WITH THINGS OF YOUR OWN?

FAITHFUL WITH WHAT IS *entrusted*

see you

NEXT SUNDAY

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