

# MANAGING MONEY LIKE

**Equipped with a powerful story and a heart for discipleship, Brenda Yong aims to help others manage their finances and lives in a godly way.**

BY CARISSA GAN

**D**RESSED IN A CHIC BLAZER with long dark hair cascading past her shoulders, Brenda Yong stood up to greet us with a big smile before motioning to the herbal tea in front of us, wisps of smoke curling from the lips of the white mugs. "Do make yourself comfortable."

As the founder of KP Financial Group, a financial practice firm, Yong is also the writer and coach for the Wealth of Life training series that enables participants to discover their purpose and potential in life.

She has a slew of achievements tucked under her belt, with the latest one being her induction as the first Malaysian woman to the Million Dollar Round Table, an international premier association of financial professionals.

Behind every successful woman is a story, and although Yong has told her challenging account numerous times to the media, it didn't quell the fresh tears that sprang to her eyes as she recalled the heart-wrenching incident that moulded her into the woman she is today.

## DEPTHS OF DESPAIR

When her world crashed down on her, she was in her twenties and struggling to make ends meet. Yong's mother was suddenly diagnosed with a rare case of rectal cancer that pinched away at her



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failing health and the family's financial funds. While Yong's career in corporate communications offered a comfortable salary, it wasn't enough to sustain the rising demands of her mother's medical bills. On top of that, she struggled between being a supportive wife to her husband and a mother to her toddlers while working a full-time job.

The dire situation forced Yong to sell her property and jewellery to feed her mother's medical expenses, thrusting herself deeper into the throes of a dark, emotional pit.

Things at work were barrelling downhill and Yong was on the verge of being broke. Her mother passed away at the young age of 62 despite all the care and treatment given to her. Frustrated and deeply wounded by everything that was going on, Yong even contemplated suicide.

"I cried out to God one day, asking 'Why me, Lord? Why my mom?'" Yong recalled quietly. "I couldn't understand why I was going through so much all at once. It was a lot to take in."

One day, comfort arrived in a string of words from a stranger: "Everything happens for His glory."

The only relief she had for the challenges she was going through was that God was in control, and He was going to use her pain for the glory of His kingdom. He had a purpose for her life and He

wasn't going to let her experiences go to waste.

She smiled at us, nursing her mug in her hands. "When someone hits rock bottom, the only way left is up."

## INVESTING IN LIVES

Her crucial financial predicament made her realise the importance of wealth

# IT MATTERS\$

protection, which led her to take up a financial planning course on how to craft a life of purpose out of the limited numbers that she had in her bank account.

"This whole process taught me to value firstly, life, and secondly, finances. It was then that I realised that wealth protection should not be taken for granted," Yong said. "I asked God to teach me the kingdom wisdom for finance."

In 2007, she became one of the first 100 financial advisers in the country to be licensed by Bank Negara. One year later, she started KP Financial Group and was joined by other financial planners who shared her vision of making financial literacy more comprehensible among Malaysians.

"I went into financial planning because I wanted to help others overcome whatever life challenges they are facing with the knowledge I've gained," she explained. "When finances are poorly managed, lives are affected. Stress levels rise, causing marital tensions and in some extreme cases, divorce or suicide."

When 2014 rolled in, Yong launched the Wealth of Life training series on the premise of helping participants understand themselves so they can discover their potential and live a life of destiny. The programmes are specially tailored to suit various age groups and demographics. To date, Wealth of Life has influenced more than 2,400 people from all walks and ages, the youngest being eight years old.

"Everyone is uniquely designed. We were created with a purpose. What's the

***What Successful Women Do With Their Money*** is priced at RM28.90. The first 300 readers who write in from *Asian Beacon* will receive a free copy of the book and a complimentary 1.5 hour biblical-based financial assessment worth RM2,500 from Brenda's team. The financial consultation, which will shed a clearer light on the reader's current financial health, is optional.

To receive your book and complimentary consultation, please register at [bit.ly/successfulwomenbook](http://bit.ly/successfulwomenbook)

point of chasing comfort and security if our life has no greater purpose?" she said. "This will just lead to frustration and dissatisfaction. A successful life is not just about the length, but the breadth of it."

Yong's ultimate goal is to invest in lives through discipleship. With the help of her diligent coworkers at KP Financial Group, they hope to bring the Scriptures to life through the application of biblical principles in the corporate setting. Yong and her team at Wealth of Life strongly believe in transforming lives and preparing leaders based on The Great Commission in Matthew 28.

"You need good vessels to carry out God's mandate for His people," she said.

## HEART OF SERVICE

In her line of work, Brenda has met women who are emotionally trapped in terrible relationships. Sometimes, they're badly abused or cheated on. Other times, they're falling apart because of a divorce. Early this year, she published her first book entitled *What Successful Women Do With Their Money* to raise awareness on the importance of financial literacy and to encourage women to take charge of their situations.

The book, co-written with other financial advisers and female powerhouses in her practice, is ideal for women in their '20s to '50s who are at the peaks of their lives and careers. While the book adopts a lighthearted tone, it addresses sensitive topics such as managing finances in the midst of divorce, raising children, and the importance of personal development. Presented in an educational framework, the book grants women a glimpse into how they can start making small changes to improve their finances, and ultimately, their lives.

A trip to Bangkok many years ago left an ache in her heart for the young women and children who were being prostituted, and she promised herself to channel her passion into curbing child and human trafficking. Some of the proceeds from her book will go to Redeeming Roses, a Malaysian-based ministry that aims to bring healing and wholeness through the love of Jesus to women who have been abused or exploited.

"Why focus on women? Women are the ministers of home affairs in the house. Why shouldn't they be the finance ministers as well?" Yong said. "They have a responsibility to nurture their family, manage their home, provide support and counsel to their husbands, so why should they not also learn how to be savvy in managing their finances so they can do all the above better?" 🙏

**"We were created with a purpose. What's the point of chasing comfort and security if our life has no greater purpose?"**