

# PLAN YOUR GIVING

Kenmore Presbyterian Church 2022

## **GIVING AND CHURCH**

We do not harp on about money. However, we do need to talk about it with our church family, because growing in generosity is part of growing as a Christian, and because consistent giving enables us to plan ahead as a church.

"But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving." 2 Corinthians 8:7 NIV

As Christians we are to be generous. We have benefited from God's great generosity to us in Jesus, and the Bible encourages us to be like our heavenly Father. We are to be generous toward the work of the gospel, toward each other, and toward people who are in need.

"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich." 2 Corinthians 8:9, NIV.

The purpose of what follows is to guide you with regard to financial giving. It aims to help you think about giving from a biblical perspective, and evaluate (or re-evaluate) the practicalities of how you give.

## STEP 1: HOW MUCH TO GIVE?

#### A. THE PRINCIPLE IS GENEROSITY ...

In the Old Testament, God's people gave a tenth of their produce to God in response to his generous blessings to them ('the tithe'). The idea of giving a tenth is first seen in Abraham and Jacob (Gen 14, 28), and is then made explicit in the Law of Moses. A tithe was to be given generously with much rejoicing, not legalistically or begrudgingly (Num 18, Deut 12, 14, 26, 2 Chr 31, Mal 3). Having received the tithe from Israel, God then redirects it to His work - to the priests and Levites, as well as to those in need, such as widows and orphans. In addition to the tithe the Israelites also gave free-will offerings (eg. Exodus 32:29, Lev 7:16...).

In the New Testament, there is no command to tithe. But we are to give in response to God's generous blessings to us. **Tithing is not the principle in the New Testament, generosity is**. Indeed we have benefited from God's generosity to us in the death of his Son, who though he was rich, yet for our sakes became poor, so that through his poverty we might become rich (2 Cor 8:9). If we truly understand the gospel, we will cheerfully give as much as we can, and even beyond our ability (2 Cor 8-9)!

So how much should we give away? Whatever we can! Don't be limited to thinking in terms of a tithe. For example, Paul commends the Churches in Macedonia because out of their poverty, they gave with great generosity for the support of their fellow Christians. How much you give will depend on you, your income, your situation, but the principle is other-person centeredness and generosity.

#### B. GENEROSITY IN PRACTICE...

There are many ways this might work out. Here are **four examples**:

- Plan a household budget for the year and decide how much to give in total to Christian ministries in relation to spending in other areas and total income.
- Or give a fixed percentage of your total income, then budget to live on the remainder yourself.
- Or budget to live on a certain amount and divide the rest up to give away.
- Or decide who you want to give to, and how much, and adjust your lifestyle to live on your remaining income.

Whichever way you choose, as with any lifestyle decision, it will be a matter of prayerfully reviewing, perhaps each year, and making adjustments as different situations and opportunities arise.

Families with older children might let their children become part of the decision making process, to model a proper attitude to money and giving.

If you have never budgeted before, it is a useful exercise. It helps you to see where your money goes, identify areas of overspending or under spending, and then work out how to direct money into the areas you would like it to go.

Using one of the four example methods above... or any method of your choosing – prayerfully decide how much money you would like to give away and at what frequency (perhaps you should consider this figure your minimum giving goal which you may choose to go over):

Weekly	or Fortnightly	or Monthly	or Quarterly	or Annually

When will you review this target (perhaps in six months, or twelve, or immediately after completing your tax return)? \_\_\_\_\_\_ (write it in your diary)

## STEP 2: WHO TO GIVE TO?

In the Old Testament, the Israelite tithe was channelled by God to those who needed it - to the priests and Levites who had no other source of income because of their duties, and to the poor.

We see a similar pattern in the New Testament, where Christian giving is directed to meeting the needs of those who labour amongst us in the Lord, as well as towards the poor. As Paul puts it in Galatians 6: "Let him who is taught the word share all good things with him who teaches" and then a few verses later: "So then, as we have opportunity, let us do good to all people, and especially to those who are of the family of believers".

In practical terms, this means directing our money not only towards Church, but to the work of the gospel further afield, and to those in need.

#### A. GIVING TO CHURCH

The ministry of our church receives its support from the giving of our church family. Most, almost all, of the budget is spent on gospel work - supporting our paid workers, as well as 'missionaries'. An increase in our income does not mean any individual gets paid more! But it does mean the possibility of growing our ministry team – and as our church continues to grow in number we need to work towards putting on more staff.

In 2017 we also established a 'Property Fund' in the hope of being able to build a church building. The goal in building is not to make our congregation comfortable but to increase ministry opportunities and facilitate long-term Christian ministry in the Western Suburbs. Our challenge is to generate funds to build a church while at the same time meeting the ongoing needs of our 'regular' church budget.

#### B. GIVING BEYOND CHURCH

There are other Christian organisations and individuals that you will wish to support such as:

- missionaries and missionary organisations (e.g. CMS and AFES)
- Friends in ministry or other gospel workers (at university, overseas, etc.)
- people in need in our Church family
- a specific person in need or perhaps a Compassion child
- an aid organisation

Thinking about the amount you prayerfully decided you want to give away – how will you distribute your giving?

	Weekly or Fortnightly		
	or Monthly or Quarterly		
KPC			
KPC Property Fund			
Other gospel ministry			
	·		
Other			

### STEP 3: HOW TO GIVE TO CHURCH?

This can be done by setting up a regular electronic transfer. It is possible to do this in a way which is reasonably anonymous. Here are the church bank account details:

Account name: Kenmore Presbyterian Church

BSB: 034 055

Account number: 209894

Transaction description: 'Morning (or Night) Church Giving'

A major advantage with regular electronic giving is that once you have decided how much to give, you can't forget, even when you are on holidays.

Now put your plans into action:

- set-up electronic funds transfers as required
- write reminders in your diary/calendar/computer/phone

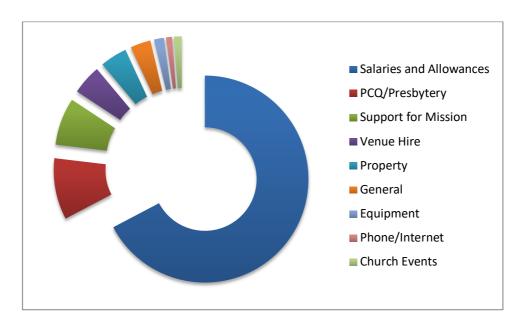
## MORE INFORMATION ABOUT KPC FINANCES

1. Why don't we 'pass-the-plate' during church?

We have decided not to. One of the reasons is that we do not want visitors to feel compelled to give. Another reason is that we would rather our regulars not give impulsively, but prayerfully consider their on-going support and give accordingly.

2. Where does money go when it is given to KPC?

The vast majority of our church budget pays for our staff. Some is given in support of mission. Some goes to the Presbyterian Church of Queensland. The rest covers running costs. The budget is reviewed annually and this is how funds are distributed in the 2018 budget.



- 3. Does my giving need to be anonymous? Do your best to be anonymous. Secrecy safeguards sincerity!
- 4. Getting a feel for what it might take for KPC to meet budget ... KPC will meet budget in 2022 if:
  - 115 people gave \$40 per week to church
  - or if 92 people gave \$50 per week to church
  - or if 40 people gave \$500 a month

If 50 full-time workers gave \$400 a month and 30 part-time workers gave \$100 a month we would have a surplus of over \$36,000.