



# Giving to the Church

A guide for church leaders  
to encourage fresh thinking



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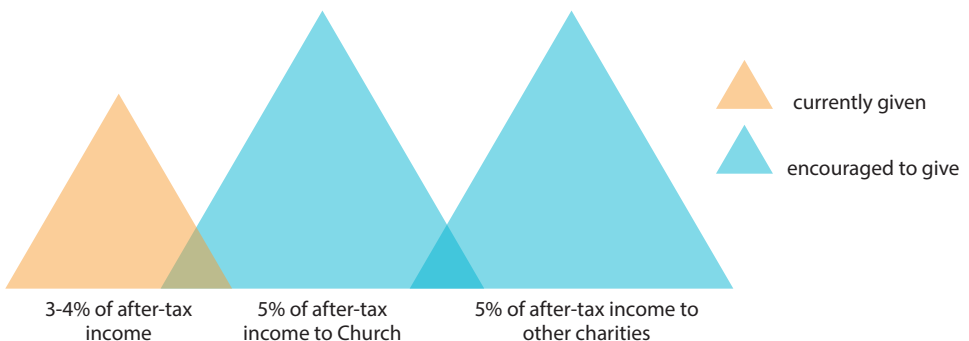
# Giving to the Church

Stewardship is about the relationship between Christian living and Christian giving. It first acknowledges that all we have comes from God, and then poses the question: how do we respond and use God's gifts to help achieve God's purposes of love?

Giving and generosity are vital issues for churches and congregations to consider. Obviously, money that is given provides resources for the work of the Church. Generous Christian lifestyles also touch others with the overflowing generosity of God.

Even when economic times are challenging we are still blessed with God's bounty in many ways. Giving is for all times, both good and bad, and for all people: the wealthy and those who have less to give.

Figures show that many in United Reformed Church congregations are already generously gifting part of their income to the Church; across the denomination this averages out at 3-4% of each member's after-tax income. However, General Assembly encourages URC members to give 5% of their after-tax income to the Church, and a further 5% to other charitable causes. If giving within our churches were to reach this level, both local and national church finances would be transformed – with huge benefits for mission and ministry.



# Encouragement from scripture

God gives to us abundantly, in creation and redemption, and in sustaining life day-by-day. Scripture shows that God's giving is characterised by extravagance, both for nations and for individuals.

Many of Jesus' parables and actions involve celebrations, meals, parties and the sharing of food, financial resources and time. Reflect, for example, on:

- The wedding at Cana in Galilee when Jesus turned more water into wine than the wedding guests could possibly consume (John 2:11)
- The significant provision made for an injured stranger of a different nationality in the story of the Good Samaritan (Luke 10:25-37)
- The decision of Zacchaeus, inspired by his encounter with Jesus, to make four-fold reparation to any he has cheated. This brings the response from Jesus: 'Today, salvation has come to this house!' (Luke 19:1-10).

By taking on human form through Jesus – his life, death, resurrection and the coming of the Holy Spirit – God reveals astonishing depths of generosity toward humankind. Jesus' life and parables show what this generosity looks like translated into human behaviour.

The challenge for Jesus' disciples is to align themselves with ways of living and giving that reflect God's generosity. Doing this helps us to realise God's vision of a social order that provides for the needs of all and redefines abundant living, from the accumulation of goods to the fulfilment of Christ-centred lives.

# Worship and teaching

Church services and study groups should help set money and giving in the proper context. Worship leaders have a vital role in ensuring that giving and generosity are taught within a broader context of:

- Discipleship
- Our relationship with money, and;
- Lifestyle choices from a faith perspective.

Passages dealing with money, wealth and possessions occur frequently in the lectionary cycle – yet many Christians simply do not connect their finances with their faith. This may be something for worship leaders to reflect upon. Beyond specific issues of giving and generosity, distinctive Christian viewpoints can be explored on wider money issues, such as ethical spending, debt, contentment and simplicity.

Magazine articles, blogs, house groups and other channels provide opportunities for reflection on these issues outside of Sunday services. Some recommendations are:

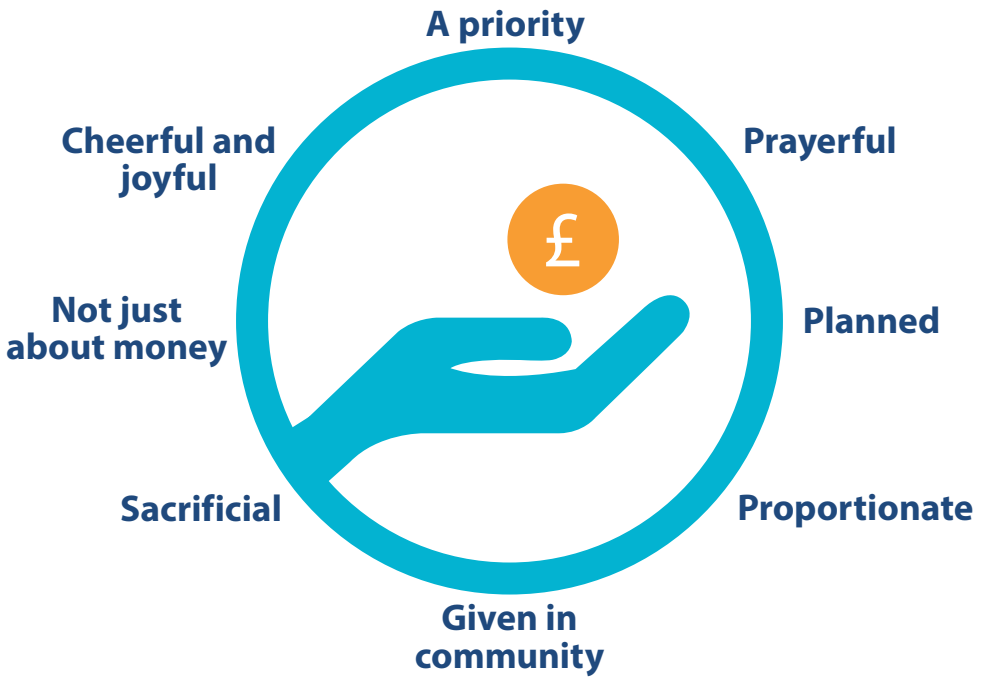
- Worship leaders taking the giving of money as their major theme at least once a year – as well as highlighting other links between faith and finance as the lectionary allows
- Including ideas around the discipleship implications of money and lifestyle among house group topics
- Including the use of money and giving, as well as wider stewardship subjects, in the programme for children and young people.

Follow 'The responsibility is ours' (TRIO) stewardship programme. This has recently been revised and updated for use within URC congregations and more information can be found on the stewardship page (<http://www.urb.org.uk/stewardship.html>) of the URC website.

# What should giving look like?

The Bible contains more than 3,250 verses on money, wealth and possessions. Over one third of Jesus' parables relate to these topics. Jesus teaches that giving should be:

- **A priority** – not just the spare change after all other needs have been satisfied. (Deuteronomy 26:3-4, 2 Corinthians 8:5)
- **Prayerful** – an act of worship and thanksgiving (1 Chronicles 29:10-14)
- **Planned** – but not prescriptive, allowing spontaneous generosity (2 Corinthians 9:7)
- **Proportionate** – a realistic proportion of our income (1 Corinthians 16:2; 2 Corinthians 8:11-13)
- **Given in community** – for a common purpose (2 Corinthians 8:13-14 Acts 2:42-47). The act of giving shifts our focus from individual wants to a communal need, demonstrating solidarity with the poor and a commitment to working together in mission
- **Sacrificial** – there is a cost to our giving. As a result we will have less to spend on ourselves and our lifestyles will reflect this. Those who have more to give will give more (Luke 21:1-4; 2 Corinthians 8:2-4)
- **Not just about money** – but also about how we use the time, talents, gifts and possessions that God has entrusted to us so that our living starts to resemble the overflowing generosity of God
- **Cheerful and joyful** – whether money, time or hospitality, we give with grace, from the heart, as an offering to God (2 Corinthians 9:7-8).



## Different approaches to giving

People give in different ways to their church, and think differently about how much to give. Do encourage the congregation to think through the concept of generosity by reflecting on how they currently give, rather than on how much they give.

**Plate givers** – around 23% of those who attend church contribute to the plate collection. Givers in this group could consider whether they would be willing to give in a planned way, perhaps through a regular standing order or through the envelope scheme.

**Tax efficient giving** – there may be some regular givers who could give through Gift Aid, but choose not to do so. It may be that they are just unaware of the benefits of the scheme – there is more information on the Gift Aid scheme on page nine of this booklet.

**Planned givers** – most planned givers give in a tax-efficient, regular way, such as through an envelope or standing order. However, many do not consider their giving as a proportion of income. In their reflections on generosity, this group could consider giving in a proportionate context.

**Proportionate givers** – those who already give a proportion of their income could review the percentage they give, across all the causes and charities they support.

**Legacy givers** – make sure your church has a policy on how these are acknowledged and used. If the life of the church has benefitted from a legacy in the recent past, tell the story of what you did with it.

## Good practice

As well as focusing on encouraging individual giving, the Church needs to demonstrate that it is a responsible, transparent and accountable corporate steward of the money entrusted to it. In order to ensure good practice, make sure these things are happening in your church:

- **Communicate openly and ethically** – Find ways to make sure your church community is aware of the mission and vision of the church and, vitally, how these translate into its activities. You can use examples from your own church and the wider URC. Use different opportunities and communication outlets – notices, newsletters, your website, events and meetings – to provide updates on those activities and clearly explain how giving supports them. Present figures in an annual report showing how much income the church has received over





the year and where it has been spent. Be transparent – report through the Church Meeting and other channels about projects that have been funded. Share project successes, but also admit mistakes and talk about things that didn't go according to plan. Show sensitivity in your communications to different types of givers and those who do not currently give; tailor messages where necessary.



- **Conduct an annual review of giving** – Review giving patterns at your church every year. A regular review can help build awareness and expectation that the church needs to respond to changes in its circumstances. At the same time it offers a mechanism for recognising that the circumstances of individual donors can change. Some members will have seen their own incomes increase over the year and might wish to increase the amount they give; others may have experienced a fall in income and should be encouraged to feel comfortable about reducing their giving if they need to.



- **Say 'Thank You'** – Write to your donors each year to thank them for their giving and to let them know how they have supported the work of your church. Be careful to pick a time of year that is set apart from times when your church might be fundraising or reviewing its income. January, following the end of the financial year, or April, at the end of the tax year, are both appropriate times to thank your donors.

Many churches have found it helpful to appoint someone to lead in the area of good stewardship practice, working in conjunction with those who preach and teach. Is there someone in your congregation you could ask?

## Church giving checklist

Does your church have a clear statement of its mission and vision, and is this regularly shared with the wider congregation?

- Are financial issues included as part of your teaching on discipleship?
- Do church members understand why your church needs money, and how it is spent?
- Are Church members aware of the link between their giving and the mission and ministry of the church?
- Does your church tithe its own income to other Christian causes and charities?
- Does your church celebrate its successes – and admit to its failures?
- Do your givers receive a regular and personal ‘thank you’?

## A note on Gift Aid

As most readers will know, Gift Aid is a tax relief scheme enabling UK tax payers to make tax efficient donations to charities, including churches, by completing a simple declaration. If you're a UK taxpayer, Gift Aid increases the value of your giving by 25% because it enables churches to reclaim the basic rate of tax on your gift at no extra cost to you. If you are a taxpayer the Church encourages you to use the Gift Aid scheme!

Once a Gift Aid declaration has been signed it covers all donations including regular planned giving and occasional one-off gifts to the charity. It is the responsibility of the donor to check they are paying sufficient tax to cover the amount claimed back from Her Majesty's Revenue and Customs (HMRC) – only those who pay income tax or capital gains tax equal to, or in excess of, their charitable gift can sign a Gift Aid declaration. For more information, talk to your church treasurer; they should be able to provide you with more information – and a Gift Aid form.

The Gift Aid Small Donations Scheme allows many churches to claim a Gift Aid style repayment on cash donations of £20 or less, even where no Gift Aid declaration has been signed. There are certain conditions relating to this scheme and the details can be found at:

[www.gov.uk/claim-gift-aid/small-donations-scheme](http://www.gov.uk/claim-gift-aid/small-donations-scheme).

General information on the Gift Aid scheme is available here:

<https://www.gov.uk/claim-gift-aid/gift-aid-declarations>

## Further URC resources

Further free resources can be downloaded from the stewardship page on the URC website:

- *Thought That Stewardship Was Just About Money?* (<http://www.urch.org.uk/images/Stewardship-Giving-Leaflet.pdf>)
- *To tithe or not to tithe* (<http://www.urch.org.uk/images/Finance/Stewardship/To-tithe-or-not-to-tithe.pdf>)
- *The relationship between Christian living and Christian giving* ([http://www.urch.org.uk/images/Finance/Stewardship\\_web.pdf](http://www.urch.org.uk/images/Finance/Stewardship_web.pdf))
- Information on the TRIO stewardship programme (<http://www.urch.org.uk/stewardship.html>).

We hope this booklet has been informative and encouraging – we want you to be equipped to talk openly and honestly about money – and how it relates to the mission of the church. The Walking the Way material, available from 2018, will include a section on giving, so watch out for that.

The stewardship subcommittee  
March 2017

