

*What should I
know about...*

Cheerful Giving?



We ask how much a man gives; Christ asks how much he keeps.

(Andrew Murray)

Not how much we give, but how much we do not give, is the test of our Christianity.

(Oswald Chambers)

When we give to God we are taking the gift out of one of his hands and putting it into the other.

(John Blanchard)

If we live at the same level of affluence as other people who have our level of income, we are probably giving away too little.

(C.S. Lewis)

We expect our young people to lay down their lives for God, but most of us are not willing to lay down our bank accounts.

(Paul B. Smith)

Many people will always be poor because they never give to the cause of God.

(C.H. Spurgeon)

A giving Saviour should have giving disciples.

(J.C.Ryle)

*By practicing the grace of sharing, a person is
storing up treasure for himself.*

Gifts are investments.

(William Hendriksen)

We make a living by what we get.

We make a life by what we give.

(Duane Hulse)

*God's greatest desire is to give. When man follows
God's example, he receives a divine blessing because
he demonstrates that he is one of God's children.*

(Simon Kistemaker)

*God has given us two hands – one to receive with
and the other to give with. We are not cisterns made
for hoarding; we are channels made for sharing.*

(Billy Graham)

*In this world it is not what we take up but what we
give up that makes us rich.*

(Henry Ward Beecher)

The story is told of a bank who hired a private investigator to track down a bank robber to retrieve money he'd stolen from them. The search led the investigator to Mexico. However because he couldn't speak Spanish, the investigator realized he would need an interpreter and so he hired a local man.

After many days, he finally captured the bank robber and through the interpreter asked him, *'So, where did you hide the money?'*

In Spanish, the thief responded, *'What money? I have no idea what you're talking about.'*

With that the investigator drew his pistol, pointed it at the suspect and said to the interpreter, *'Tell him that if he doesn't tell me where the money is, I will shoot him where he stands!'*

Upon receiving this message, the bank robber said to the interpreter: *'Señor, I have hidden the money in a coffee can, under the fourth floorboard, in the second-floor men's room of the Palacio Hotel on Via Del Rio in La Paz.'*

'What did he say?' the investigator asked the interpreter.

'Señor,' said the interpreter after a moment's hesitation, *'he says he is prepared to die like a man!'*

Isn't it's amazing how money can bring out the worst in people?

However the Bible says that money should bring the best out of a true Christian!

Writing to Christians living in the wealthy city of Corinth, the apostle Paul encouraged them to be joyful givers:

*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
(2 Cor 9:7)*

The Greek word translated ‘cheerful’ there is the word ‘hilaros’ from which we get our English word ‘hilarious’. It’s the only time in the Bible it’s used and it’s in connection with giving! Paul challenges us as Christians to be *hilarious givers!*

The Situation in Corinth

Corinth was a city well known for its prosperity and affluence. It was located on the busiest trade route into mainland Greece and so was a commercial hub where fortunes were made. However while the Corinthian Christians were probably fairly well off when it came to giving to God’s work, they were being outdone by their poorer brothers and sisters in the Macedonian churches.

The background to what Paul says in 2 Corinthians 8-9 is the plight of the Christians in Jerusalem who were under great financial pressure because of a famine sweeping throughout the region. Paul had highlighted this need during an earlier visit to Corinth and the Christians had been keen to contribute to the fund then. However for some reason their desire to give had cooled off.

And so Paul challenges them again:

Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. (2 Cor 8:10-11)

Paul devotes two chapters in 2 Corinthians to the subject of giving. He attempts to rekindle the Corinthian’s desire to give generously, by reminding them that God loves cheerful givers.

And God hasn’t changed – he still loves it when his people are ‘hilarious’ givers!

Paul gives THREE reasons why God loves cheerful givers in 2 Corinthians 8-9.

Joyful Generosity...

Is a Mark of God's Grace

The poorer Macedonian churches were going through a time of intense persecution that had left them financially destitute. However, despite having so little, they developed a remarkable attitude towards giving:

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. (2 Cor 8:1-4)

The Macedonian churches were models of cheerful giving:

- They gave **GENEROUSLY**:
Despite being on the breadline themselves.
- They gave **SACRIFICIALLY**:
They gave even beyond what they could afford!
- They gave **EAGERLY**:
They didn't need to be lobbied by Paul: *'entirely on their own they urgently pleaded'* for the *'privilege'* of giving to God's work.

However Paul also makes it clear in these verses *where* the Macedonian's heart of generosity came from. They were cheerful givers because the grace of God had gripped their hearts!

For Paul, joyful generosity was one of the signs of growth in grace. As God's grace gets more of a grip on our hearts, *so the grip money has on our hearts us is loosened and we grow in generosity!*

Which is why Paul goes to use the example of the Macedonian Christians to challenge the wealthier Corinthian Christians:

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 Cor 8:7)

And 2,000 years later, we should be challenged by their example as well.

Joyful generosity is one of the signs that God's grace has gripped our hearts. God has given to us generously, sacrificially and eagerly in so many ways: both materially and spiritually. And as his grace grips our hearts, we should reflect his heart by giving to his work generously, sacrificially and eagerly.

Joyful Generosity...

Is a Prelude to God's Blessing

In 2 Corinthians 9, Paul reminds the Corinthians of a farming proverb:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (2 Cor 9:6)

You don't have to be green-fingered to understand the principle Paul is getting at here! In just the same way that a farmer can expect a good harvest when he scatters his seed generously, so Paul says that if we give generously to God's work we can expect to be more fruitful as Christians!

The principle is really very simple:

- Miserly Christians are Miserable Christians.

whereas

- Generous Christians are Growing Christians.

Paul goes on:

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. (2 Cor 9:7-8)

When we give to God, says Paul, we get a great return from him! God rewards our faith by giving us more of his grace in our lives, so that we can *'abound in every good work'*.

In verse 10 Paul goes on to say that God blesses those who sow generously with a *'harvest of righteousness'*. The implication is that those who give cheerfully and generously are blessed by God with greater fruitfulness and growth as Christians.

As far as the Bible is concerned, there are really only two options when it comes to money: *as Christians we either tithe to God or we thief from God.*

This was the charge God brought against his people in Malachi. Tithing was a well established principle in the Old Testament: it was stated specifically in the law and practiced by Abraham long before then.

Our English word 'tithes' comes from the Old English word for 'tenth'. Old Testament believers were required to give a tenth of their crops and livestock to God for two main purposes:

- To provide for the Levites: the priests whose full-time job it was to serve in the house of God.
- To provide for other needs as the priests saw fit.

The people's tithes enabled the priests to do their job without distraction and the work of God to continue without disruption. However in Malachi's day God's people were not giving their full tithes and God had some harsh words to say to them as a result. In Malachi 3 God accused his people of robbing him and as a result, losing out on his blessing!

'Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.' (Mal 3:8-10)

The Hebrew word translated 'rob' is a very strong one. Our modern equivalent might be: 'to take at gunpoint'.

The implication in verse 9 is that there was a small level of giving still going on, just enough to salve the people's consciences perhaps. However God saw it for what it was: his people were prioritising their own comfort before their responsibility to give to his work.

And so God confronted his people! He reminded them that their priority should be to give to the House of God and he would not bless them until they showed, in this most tangible of ways, that they were prepared to put him first.

And although we are New Covenant believers, not bound by the requirement of the law of tithing, there is a clear principle here for us as well:

- While joyful generosity is a sign of a spirit-filled heart, and therefore results in blessing.
- Withholding from God is a sign of a rebellious heart, and therefore results in discipline.

Like the Old Testament believers we too should prioritise giving to the House of God. There are many other good causes we could give to, but our primary responsibility as God's people is to give to God's work: to support the local community of faith we belong to.

Why is joyful generosity a prelude to blessing? Not because God responds to bribes! But because the way we give to his work reveals the true state of our hearts and whether we are ready for God's blessing to be poured out upon us.

And one of the ways we show that is by open-handed generosity:

- by bringing the whole tithe into the house of God;
- by giving sacrificially and willingly and joyfully;
- without demands or restrictions: but with faith that he will guide those who have the responsibility to divide it up.

Joyful Generosity...

Is a Reflection of God's Heart

Paul challenged the Corinthians to model their giving on God's giving:

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 Cor 8:9)

Thanks be to God for his indescribable gift! (2 Cor 9:15)

How much should a Christian give?

As New Testament believers, should we give a 10th of our income like Old Testament believers were required to do? And if so, is it 10% of our gross income or our net income or our disposable income?

What's the benchmark for New Covenant Christians?

For many Christians the 10% tithe has been a helpful rule of thumb and if you're not in the habit of giving this is a good starting point. However there is no specific command in the New Testament that Christians should give 10%. Jesus didn't restate it in his teaching and neither did the Apostles.

In fact, the 10% figure can *sometimes* be unhelpful:

- For those who have higher incomes and fewer outgoings, the 10% rule can be an excuse for giving too little;
- Whereas for those who are on the breadline and struggling to make ends meet, the 10% rule can become a legalistic burden.

So what New Testament rule of thumb should we use as a guide for our giving as Christians?

The answer is in 2 Corinthians 8:9 and the example Jesus set us:

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 Cor 8:9)

Jesus didn't need to teach on sacrificial giving, because his whole life was an illustration of sacrificial giving. The New Testament benchmark for giving is much higher than 10%. If we are to imitate Jesus then we are to give 100%: we are to regard everything we have as belonging to God.

Which turns the giving-equation completely on it's head:

- The question is not: *'How much of MY money should I GIVE to God?'*
- But rather: *'How much of GOD'S money should I KEEP for myself?'*

The issue is how much I need to keep, not how much I'm required to give.

When we begin to think in that way, it completely changes the way we think about money and how we should use it. The money gathering interest in our savings account, the money we get each month from a pension or salary, the money tied-up in our house or investments is not OUR money to do with as we please. As Christians we are stewards looking after GOD's money, and we are to invest it in ways that advance his kingdom.

One Christian writer outlined the implications of this way of thinking by using the example of John Wesley:

'For some of us, that will mean that we can't give 10%. A tithe may push some Christians below the poverty line. But for others with substantial incomes, we can afford to give much more than a tithe. John Wesley followed a sensible policy. Out of his yearly stipend, he lived on £28 and gave the remaining £2 to a Lord. The following year his salary doubled, but he found that he could still live comfortably on the £28, and so instead of raising his standard of living, he resolved to give away the greater part of his increase the Lord. Wesley had the mind of Christ.'

Paul reminded the Corinthian Christians to be Christ-like in the way they gave, and the same challenge comes to us today.

Jesus once commended a widow at the temple who put two coins in the offering box, a pittance compared to what others were throwing in, but she caught Jesus eye because she put in everything she owned. She was a woman after God's own heart, she gave as God gave, she gave as Jesus was going to give just a few days later on the cross.

Jesus has given us a far higher benchmark for giving. It's not 10% anymore. In the light of the cross, it's 100% of all we have. The radical principle of giving we see in the New Testament is this: *we are to decide what we need to live on and then give the rest away to support God's work.*

Oliver Cromwell was once faced with a financial crisis. His government had run out of silver, and could no longer mint coins. A man of great resourcefulness, he sent his Treasurer on a mission to see if he could find more silver from somewhere. When the Treasurer returned, he reported that the only silver he could find was in the statues of Saints kept in cathedrals around the country.

'Good,' Cromwell said, 'Then we'll melt down the Saints and put them into circulation!'

And that's just what they did!

While Cromwell's approach to a monetary crisis would probably raise the eyebrows of most economists today, he stated a vital principle which would solve most of the funding problems churches face today. For Cromwell the difficulty was not a lack of silver - there was plenty of that around - the difficulty was that it was contained in the Saints and was not easily accessible. And the same is often true today.

What we need above all else is for God to melt our hearts so we are prompted to follow the example of our Saviour who:

'though he was rich, yet for our sakes became poor, so that we through his poverty might become rich.'

Regular giving to God's work is an important part of Christian discipleship.

The pages that follow are designed to help guide you through a process of reviewing your giving to Woodgreen in the light of the biblical principles outlined above.

Please take the time to do this, especially if you have not reconsidered the amount you are able to give recently, or do not currently give regularly at all.

If you would like to talk over your giving in strictest confidence, please speak with or contact an Elder.

NOTE: This booklet has been adapted from a sermon preached by Richard Lacey at Woodgreen: 'The Joy of Giving'. If you would like to listen to or download the sermon, please visit the church website where it can be found on the page: 'Get Involved' > 'Giving'.

www.woodgreenchurch.co.uk

REVIEWING MY GIVING

'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)

How we tend to treat giving:

How much can I afford to GIVE?

How we should treat giving:

How much do I need to KEEP?

A 'Giving Goal'

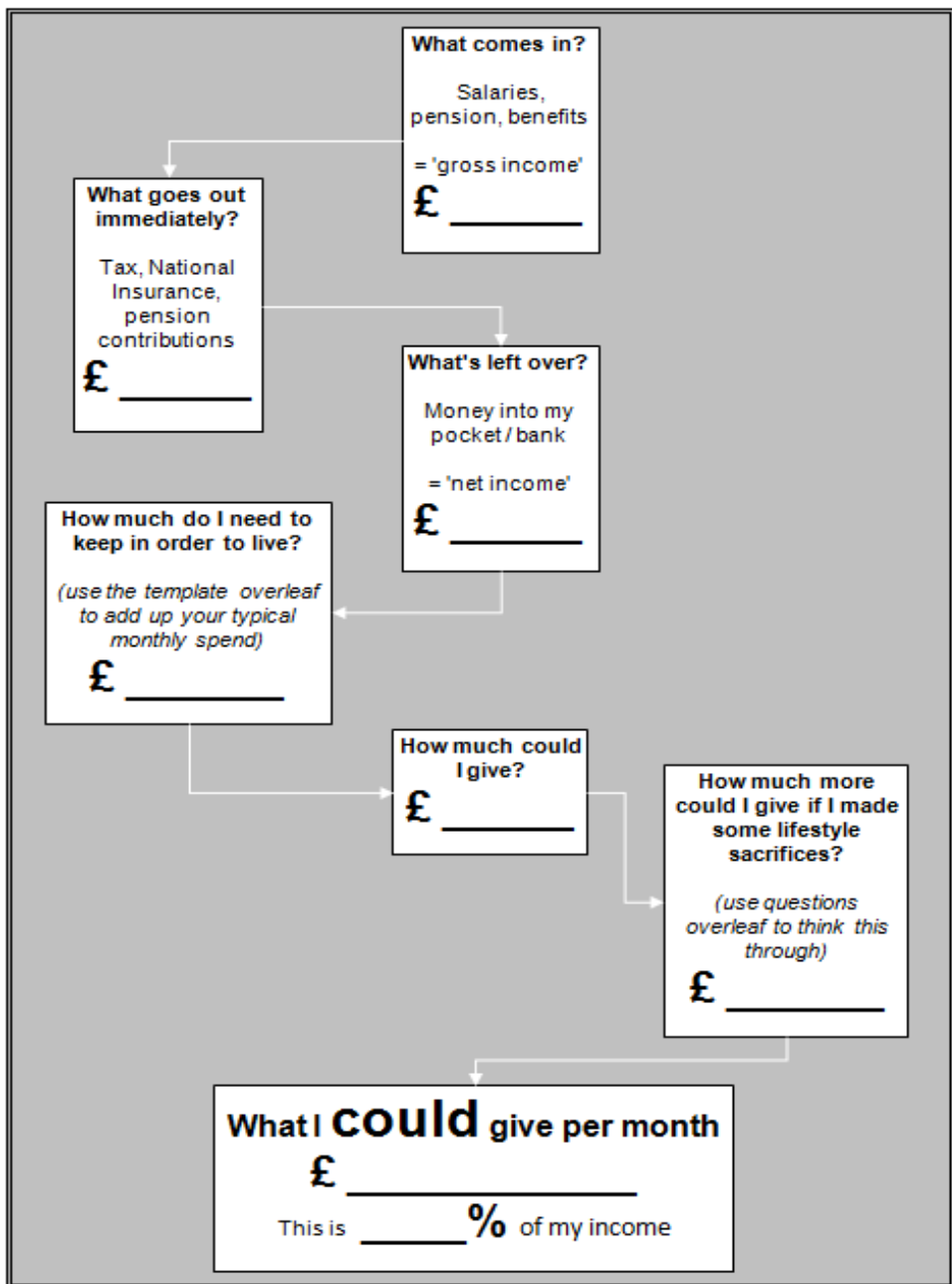
If we're honest, most of us tend to give a proportion of what we have available, after we have taken care of our lifestyle. The 100% rule described above, calls for a radical approach to giving. Instead of considering what we can give out of what's left, we attempt to give as near to 100% of what we receive as possible, by considering what we actually need, then targeting the difference as our 'Giving Goal'.

Use the flowchart and questions that are on the following pages to help you think through what your 'giving goal' could be.

What do I currently give per month?

£ _____

This is _____ % of my income



Setting yourself a target date by which to reach this goal may help you better achieve it

I pledge to reach this 'Giving Goal' by...

_____/_____/_____

Some helpful questions to think through...

- *How does your giving goal stack-up against your current giving levels?*
- *If it doesn't stack up, pray and talk over this, why is this? What causes the difference?*
- *As a percentage, how does your giving goal compare to other expenditure items?*
- *Do you have some decisions to make that demonstrate real sacrificial giving?*
- *If you do, what's your plan for bridging to your giving goal over time?*
- *If you don't, what is stopping you responding immediately?*

Some thought provokers..

Are we aspiring to a lifestyle beyond our means?

Am I really 'worth it'!
(should I expect this lifestyle?)

What size house do we need?

What does my spending say about my priorities?

Do I need to upgrade / replace as soon as my agreement expires?

What transport do we require?

Do we need that holiday next year?

Am I giving my children what they need or what they / peers expect?

Could I try surviving on half my personal weekly allowance?

Do I justify my lifestyle in comparison to others? (instead compare to Christ..)

What are our essential communications and what is really luxury?

Is my hobby causing too much of a drain on our resources?

Have treats become the norm, or are they still exceptional? (eg: takeaways or spas per mth!)

Could I avoid buying things on impulse, to ensure I do really need it?

Am I trying to maintain a lifestyle I used to be able to afford?

Am I getting value-for-money from my purchases / commitments?

What do I need?... What could I give?

What follows is intended as a guide to help you systematically think through what you need and what you could give to God's work: your 'Giving Goal'.

This is also available as a Microsoft Excel file that can be downloaded from the church website. The advantage of this is that it will do all the adding up for you!

TIP: Make sure all annual costs are included by dividing by 12 to give an average figure per month

£ p/mth Notes

What comes in?

Gross Salary / Pension 1	<i>Including bonus, commissions, overtime, expenses</i>
Gross Salary / Pension 2	<i>Including bonus, commissions, overtime, expenses</i>
Benefits / allowances	<i>Eg: Family allowance, Company Car</i>
Other	<i>Eg: Interest, Capital Gains, Gifts</i>

Total Gross Income

What goes out immediately?

Tax 1	<i>Income / Corporation / Capital Gains</i>
Tax 2	<i>Income / Corporation / Capital Gains</i>
Pension Contributions 1	
Pension Contributions 2	
Other	<i>Eg: childcare vouchers, savings / share plans</i>

Total Deductions £ _____

Net Income

If you're a higher-rate tax payer, and your tax code hasn't been adjusted to reflect your charitable giving, then add back the extra tax relief you get rebated on avg per mth.

Other Important Information...

Gift-Aid...

can be claimed if you're a UK tax payer and adds 25p to every £ donated (just fill in the form at the back of this booklet).

GAYE...

many employers operate a 'Give-As-You-Earn' scheme allowing you to make charitable donations before tax is deducted to save you claiming Gift-Aid, some employers will even add a contribution to your gift!

Higher rate relief...

if you're a higher-rate tax payer (earning over £42.5k pa) then you can claim another 25p of tax back in addition to Gift-Aid by informing HMRC. They will either write you cheques retrospectively or will adjust your tax code to avoid you paying the higher-rate tax in the first place. And this no longer creates the requirement for you to submit a tax return.

Claim expenses and donate to claim Gift-Aid...

if you frequently buy things on behalf of the church but don't submit expense claims, then why not start doing it, but donate the equivalent amount to allow Woodgreen to claim the additional 25p in the £? This also tells the budget holder what the real cost of their ministry area is.

Take control of your spending...

these days its easy to spend without keeping track of how much you are spending, with debit & credit cards and online payments. So make use of online banking facilities that enable you to download your statement onto your PC so you can budget better and keep track of what you are spending. Some banks are now creating online tools for you to see the make-up of your expenditure easily, calculating average spend by category, helping you to plan & manage your money more easily.

Set-up and change Standing Orders within minutes...

with the common use of internet banking facilities, setting up and changing standing orders to your church or charitable cause needn't involve any form filling. It can be done in a matter of minutes in the comfort of your home.



Hastings Drive, Warndon Villages, Worcester WR4 0SR

Registered Charity Number 1132700

Woodgreen Reference Number

GIFT AID DECLARATION

I declare that I wish Woodgreen Evangelical Church to treat my donation(s) as Gift Aid Donations, and reclaim the tax paid.

I shall make donations from time to time to Woodgreen Evangelical Church, Worcester, and this declaration shall apply to all donations made on or after (insert effective date)

I confirm that I pay tax (either on income or capital gains) equal to the tax deducted from the donation that the charity will reclaim.

NAME

ADDRESS

.....

Post Code

SIGNATURE DATE

- *Return this form to the Finance team (c/o Steve Marshall).*
- *Remember to notify us if, at some future time, you no longer pay enough tax to cover what we reclaim. Currently, this is 25p for every £1 you give.*
- *You should keep a record of how much you give through the Gift Aid scheme so that you can enter it on any Tax Return you send to HMRC.*
- *This Gift Aid declaration will remain in operation until you cancel it.*