



# GOD, CHURCH & GIVING:

Why, What and How?

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## Why, What and How?

### A bit of Theology

A Christian understanding of giving begins with the idea that everything in creation ultimately belongs to God. Everything we have, even down to our own bodies, is His! He intends for us to look after all of our resources wisely. Whilst we might be tempted to think that God simply wants us to give away as much of our money as possible, it's probably more helpful to say that God wants us to *steward* our money well. This involves giving generously, of course, but also means things like budgeting, thinking carefully about what we buy and why, planning as best we can for the future, and assessing our heart attitudes to money.

### What does it mean to give? Is God just after my money?

Throughout the Bible, giving financially was always a trait of God's people. In the Old Testament, the Jews gave a 'tithe', though it is a bit complicated because what they gave was also tied up with how the nation was taxed. In the New Testament, giving both to the poor and to support the local church are encouraged. To give is to voluntarily release money for which we are responsible to others. It is always done freely, with no 'strings attached'. Giving means entrusting others with how the money we give is used.

No, He's after a lot more than that! Let's be clear about this: God does not need our money. He loves us and wants us to be free from the control of money. Things like hoarding, over-spending, gambling, or simply worrying about money are examples of ways in which money can have a hold on us. Money tends to demand that we serve, love and find identity through it. This is particularly pronounced in a highly materialistic society like ours.



## Is the church just after my money?

No. At Maybridge, we place no pressure on anyone to give financially. However, we do expect that church Partners (those who have expressed a long-term commitment to the church) normally give, unless circumstances make it unwise or impossible. Financial giving is done anonymously, and so other than two people who oversee the administration of our accounts, nobody actually knows what anyone else gives anyway.

However, we each need to think about the kind of relationship we have with the church we're part of. There is sometimes a temptation to see the local church as a sort of external 'institution' that we stand back from, perhaps like a school or a college.

In reality, the church is a family. So, in one sense we don't give 'to' the church. As Christians we *are* the church. This means that giving is less like sending some money to a charity that we happen to like, and more like a family sharing their resources to accomplish things together.

Maybridge Community Church has virtually no income outside what our Partners give (other than a few room hires). Our building, our staffing, our bills, and our projects are all self-funded by the church community. God has generously provided for our needs through His people for decades. We should ponder that at least some of the money we give to church directly benefits us personally when we, for example, use its facilities, or get support from a paid staff member. When we give to our church, we actually invest in things that aid our own growth and support as much as anything else.

However, giving does not only mean giving to the church we're part of. It is also good to give to charities, people in need, and the poor.



## How much should I give?

This is a tricky question! True giving always involves a sacrifice. We tend to 'go without' something (be it a coffee, a holiday, or simply having a bigger bank account) when we give.

Traditionally, many Christians have advocated giving around 10% of income to church and/or other causes (known as a 'tithe'). However, there are a few problems with this.

Firstly, it does not account for circumstances. For some people, giving 10% would actually be irresponsible. For others, it would be very easy to give 10% of our income without feeling much of a difference to our lives.

Secondly, for those unaccustomed to giving, moving to 10% might feel like an overwhelming jump, especially alongside existing commitments.

It is perhaps better to simply begin giving, with regular reviews, and see how God blesses and provides for us. Those who give regularly and sacrificially often find that they have great stories to tell about God's provision.

In the New Testament letter of 2 Corinthians, it says that God loves a cheerful giver. Giving generously is a discipline which should bring us joy. If it does not, it might be worth thinking further about why that is and whether we need to make some changes.

## Should I give if I'm in debt?

If you are in significant debt, it might be unwise to give right now. If you need help, we can recommend contacting *Christians Against Poverty* for support and advice. It is said that the average person is in debt for 2 years before they seek help – but the quicker we get that help, the better!

If you'd like to speak to someone in person, we also have some people at Maybridge who are excellent with budgeting and financial planning who would be able to help you free of charge, completely confidentially. Just get in touch. Remember – it is not only those in poverty who struggle with money, many well-off people struggle with handling it too. We're happy to help people in any financial circumstances.

## Can I change how much I give?

Of course, any time. In fact, we'd recommend regularly reviewing how much you give. As our personal circumstances change, and the economy fluctuates, you might conclude that it is appropriate to adjust what you give.

# A PRACTICAL PLAN FOR GIVING WISELY, JOYFULLY & SACRIFICIALLY

**1** Look at what the Bible teaches about money. Some helpful passage might be: 2 Corinthians 9:6-16, Matthew 6:19-34.

**2** Pray and commit yourself and your resources to God and His purposes. Tell him your anxieties about money, and your hopes and dreams around it. What would you like to accomplish with your money?

**3** Use the budgeting tool overleaf. Try to fill in as much as you can, and be completely honest with yourself.

- Are there any changes you'd like to make?
- What do you wish you spent less on? More on?
- How much do you think you could give and be sacrificial without being irresponsible?
- Would you benefit from speaking to someone who's great with handling money?
- Who could you be accountable with about how you use money?

**4** Action any changes you'd like to make, including plans to be accountable with someone.

**5** Over time, log how much you give, and take note of how God provides what you need when you need it.

**6** Review your budget at least once a year.



# BUDGET TOOL

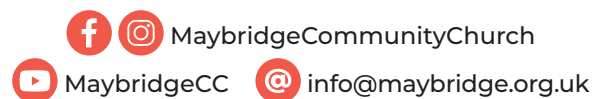
Income		Amount	Comments	Monthly
Income	Take Home Salary (After Tax) 1			
	Take Home Salary (After Tax) 2			
	Pension			
	Maintenance/Child Support			
	Lodgers/Property/Non-Dependants			
Benefits	Income support			
	Job Seekers Allowance			
	Child Benefit			
	Sickness & Disability Benefits			
	Housing Benefits			
	Working Tax Credit			
	Child Tax Credit			
Total Income:				

Expenditure		Regular Payments Account	Cash Account (Weekly)	Savings (Monthly)	Monthly Total (Weekly x 4.3)
Home	Rent and Mortgage				
	Ground Rental & Service Charge				
	Council Tax				
	Water				
	Gas I Electric / Oil				
	TV Licence				
	TV Package				
	Landline				
	Mobile Phone				
	Internet				
	Buildings & Contents Insurance				
Living Costs	Food and Supplies				
	Clothing & Footwear				
	Laundry & Dry Cleaning				
	Health Costs – Dental & Prescriptions				
	Bank Account Fee				

Expenditure Continued		Regular Payments Account	Cash Account (Weekly)	Savings (Monthly)	Monthly Total (Weekly x 4.3)
Travel	Petrol / Diesel / LPG				
	Vehicle Maintenance (Including MOT) Vehicle Tax				
	Vehicle Insurance				
	Rail / Bus / Taxi				
Family & Pets	School Costs				
	Child Leisure / Hobbies				
	Pocket Money				
	Childcare				
	Child Maintenance / CSA				
	Vet Bills & Insurance				
Leisure	Meals & Drinks Out				
	Hobbies				
	Big Days Out				
	Newspapers & Magazine Subscriptions				
Future Needs	Christmas				
	Birthdays				
	Holidays				
	Home Improvements				
	Pension				
	Lump Sum Savings				
Giving	Charitable Giving				
	Church Giving				
	Other				
Debt Repayment	Overdraft Repayments				
	Credit Card Repayments				
	Personal Loan				
	Hire Purchase				
	Vehicle Hire Purchase				
Subtotals:					
Grand total of all expenditure:					

Total income:	
Less total expenditure:	
Total surplus income:	

For more information and details about  
how you can give, head to  
**[maybridge.org.uk/give](https://maybridge.org.uk/give)**



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