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Showing the heart of Jesus, in the heart of Caversham

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# GIVING AT CAVERSHAM BAPTIST CHURCH



When Caversham Baptist Church was founded the stated vision was to be an **evangelical witness to Caversham** and this remains the core of our vision today.

The present church building was constructed in 1877 just five years after the church had outgrown its previous building. Within another five years it was paid for. It was the generosity of the local church members that made all of this possible.

This booklet tells you about our approach to giving at Caversham Baptist Church. It sets out some of the Biblical principles of giving, tells you how to begin to give to the church and explains the benefits of making regular tax-efficient gifts.

## WHAT DOES THE BIBLE SAY ABOUT GIVING?

The Old Testament contains many instances where the principle of 'tithing' was a normal and expected practice of supporting the work of the temple, providing resources for the priesthood and for collecting provisions and funds for the needy sections of the community. In Malachi 3:7-10 God made it clear that His people were robbing Him of the tithe and offering defective animals for sacrifice. They did this by refusing to give the whole tithe, refusing to give to the recognised storehouse, and they were refusing to offer the best of their provision for God's purposes.

In Jesus' ministry he spoke more about money than almost any other subject. He also pointed to the extravagant generosity of people like the widow who gave all that she had, tiny as it was, to the temple. In the New Testament tithes were a 'given' for God's people and the new believers were encouraged to give to the local gathering of believers by collecting resources and distributing them from a common purse. They were also encouraged to support the spread of the gospel through missionary activity and church planting. (See 2 Corinthians 8 & 9)

The Bible teaches us many things about giving:-

- **EVERYTHING COMES FROM GOD** – God is the creator of the world and everything comes from him, and so when we give anything to him we are simply returning what he first gave to us. David expressed this powerfully when the people made their generous gifts for the building of the Temple. (2 Chronicles 29.14)
- **GIVING AWAY IS GOD’S WAY OF BLESSING FOR US** – We live in a society which assumes that everyone will grab as much as possible for themselves. The Kingdom of God is the exact opposite. God blesses us as we give our lives and our possessions away. (Mark 8.35)
- **YOU REAP WHAT YOU SOW** – The law of the harvest applies to the Christian life. If you sow sparingly you will reap sparingly, and if you sow generously you will reap generously. (2 Corinthians 9.6)
- **THE RIGHT ATTITUDE** - God is more concerned about our attitude to giving than the amount we give. Paul encouraged the Christians in Corinth to give cheerfully (2 Corinthians 9.7) and we have every reason to do so if we reflect that our gifts will have eternal consequences.
- **INTENTIONAL GIVING** - Giving should be intentional and planned. We need to determine in advance how much we are going to give. (2 Corinthians 9.7)
- **GENEROSITY IS ALWAYS POSSIBLE** – However much we own and whatever our circumstances we can always be generous. (2 Corinthians 9.11) Our generosity will take different forms at different times, but we can always be generous.

## WHY SHOULD WE THEREFORE GIVE?

We should give because giving:

- is what God wants us to do,
- draws us closer to God,
- is the antidote to materialism,
- strengthens our faith,
- is an investment for eternity, and;
- blesses us in return – individually and corporately.

## HOW SHOULD WE THEREFORE GIVE?

It is clear from Scripture that we should give:

- willingly,
- thankfully,
- joyfully,
- systematically & proportionately, and;
- expectantly.

## HOW MUCH SHOULD WE GIVE?

Throughout the Bible the example is seen of God's people giving a set proportion of their income or produce for the benefit of the needy and to cover the costs of the faith community. This was collected and administered by the priesthood (Old Testament) and the local church leadership (New Testament).

Old Testament scriptures set out the standard of 'a tithe', which literally means 'a tenth'. The tithe was often described as the 'first-fruits' of a person's resources; a tenth of the whole amount and the first portion given from income. The tithe was an acknowledgment that God and his purposes were of first importance in their lives. It reflected their devotion to God.

In the New Testament, we see even more challenging examples of giving, such as Acts 4:32-37, where the believers are described as sharing all their possessions to support each other's needs.

As 2 Corinthians 9:7 says, "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." (ESV). Some Christians find the Old Testament concept of a tenth/tithe to be a helpful guideline and a blessing when considering their level of giving. Some may feel that in response to God's blessing in their lives they wish to give more than this level, while others will conclude that a lower proportion is appropriate for them. Ultimately each believer must submit their finances to God and with serious and prayerful consideration decide what the appropriate level of giving is for them at that time.

## WHERE SHOULD I DIRECT MY GIVING?

Based on the New Testament example of bringing together the offerings of believers to support the work of the faith community, we believe that the local church should be the primary recipient of a believer's offerings. If you are a member of Caversham Baptist Church, you have made a commitment to support the work of our church, and we believe that it is right that there is a financial element to this support. We work together as a fellowship to decide how best to deploy the money we receive to further the work of God in our community and beyond. The next section gives more details on how we currently spend our budget.

Many of our members also feel called, over and above what they give to Caversham Baptist Church, to give to other Christian charities directly. We encourage members to see this as additional giving rather than substituting for their giving to support the local church to which they belong.

## HOW WILL THE MONEY BE USED?

Our aim is to use the resources we receive to bring glory to God by sharing his message of salvation with the people around us. To achieve this, our expenditure, which amounts to around £75,000 per annum at the time of writing, is typically divided as follows

- **Staff Costs (53% of expenditure):** Our largest area of expenditure covers the cost of a pastor and part-time church administrator
- **Premises Costs (21% of expenditure):** our next largest item of cost is our premises, including utilities, cleaning, maintenance and insurance.
- **Giving to other charities (12% of expenditure):** We currently support
  - BMS World Mission, the overseas mission arm of the Baptist Union,
  - Baptist Home Mission, supporting Baptist work across the UK,
  - Churches Together In Caversham, through whom we support REInspired Caversham in local schools and the annual Holiday Club
  - Christian Community Action Caversham Drop-In, which supports the disadvantaged in our local area

- Prospects For People with Learning Disabilities, a national Christian charity working with people with learning disabilities.
- **Ministry and Mission (10% of expenditure):** The costs of running our activities, including our services, children's work and, outreach events.
- **Overheads and other costs (4% of expenditure):** The costs of running our church office, publicising our activities, and our membership of organisations including the Baptist Union and the Evangelical Alliance.

## HOW ARE THE CHURCH'S ACTIVITIES FUNDED?

Our activities are funded almost entirely by the generosity of the people in our fellowship. Typically, around 80% of our income comes via regular standing orders, 12% comes from the collections during our services with 8% from charges for the use of our premises and the income from our activities.

## HOW CAN I FIND OUT MORE?

A financial update is given to every church members' meeting and the full annual report is presented to the AGM each year following an independent inspection. Please contact the treasurer, Richard Wilson, with any questions.

## HOW CAN I GIVE TO CAVERSHAM BAPTIST?

If you are not yet giving regularly, we would encourage you to do so. We would like every member of this church family to invest in God's mission through our church.

If you would like to start making a regular gift or make a change to your existing gift, please complete the standing order form at the end of this booklet. Our standing order income gives us the reliable income that allows us to manage our finances effectively.

## GIVING TAX-EFFICIENTLY

If you are a UK taxpayer, we encourage you to cover your giving with a Gift Aid declaration. This will enable us to recover the tax which you have already paid on your gift, adding 25p for every £1 you donate. If you are a higher rate taxpayer you can reclaim further tax through your tax return.

# GIFT AID DECLARATION

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

I would like Caversham Baptist Church to treat all my gifts since 6 April 2000 until further notice as Gift Aid donations. I confirm that I have paid or will pay an amount of income tax and/or capital gains tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that all the charities or Community Association Sports Clubs that I donate to will receive on my gifts for that tax year. I understand that other taxes such as VAT or Council Tax do not qualify. I understand that the charity will reclaim 28p of tax on every £1 that I give up to 5 April 2008 and will reclaim 25p of tax on every £1 that I give on or after 6 April 2008.

I am willing for this information to be stored on computer.

Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

# STANDING ORDER

To the manager \_\_\_\_\_ Bank plc

Address: \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Please pay to Alliance and Leicester Commercial Bank plc for the credit of:

Sort code: 09-07-26 Acct. no. 66991588 Account name: Caversham Baptist Church

The sum of: £ \_\_\_\_\_ {figures} \_\_\_\_\_ {words}

On the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

and on the same day in each successive month/quarter/year [delete as appropriate]. This order cancels any previous instruction in favour of Caversham Baptist Church.

My Bank Sort Code \_\_\_\_\_ - \_\_\_\_\_ My Account Number \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Please return both parts of this form to Richard Wilson: 7 Blenheim Road, Caversham, Reading RG4 7RT. Thank you.

