



START GIVING

A journey you'll never regret starting

All you need to know about financial giving

Jesus said it is more blessed to give than receive (*Acts 20:35*). In other words there is joy and happiness that is unearthed in our lives when we grow in generosity. Around 15% of Jesus teaching was about money and stepping into what we call the grace of giving is a key part of following Jesus.

This pack is designed to help you understand the why, what, where, when and ways of giving at King's Community Church. Each section has references to different parts of the bible. We would encourage you to spend some time looking at these scriptures as you explore what it means to give financially as a follower of Jesus.

Why should we give?

Our primary reason for giving is simple. It flows from our understanding and experience of who God is and what He has done. God in his very nature is a giving God, He is both lavish and generous (*1 Timothy 1:14*). The bible tells us that God has given us his Son (*John 3:16*) and that God loves to give good gifts to His children (*Matthew 7:11*). When we give ourselves to God (*2 Corinthians 8:5*) and experience the generosity of God in our lives (*2 Corinthians 8:9*); living life in a generous way soon follows. This is seen in the way we spend

our time, talents and our treasure. We believe that everything we have belongs to God and we are simply stewards of (looking after) what He has given us.

At King's we don't want to be giving because we 'ought' to; to try and get in Gods good books or look good in front of other people (*Matthew 6:2*). We don't want grumpy, grudging or guilt driven giving (*2 Corinthians 9:7*). Rather, the bible encourages us to give, with love (*1 Corinthians 13:3*), as an expression of faith (*James 2:15-17*), willingly, eagerly, cheerfully, freely, generously, and sacrificially; that will result in people being helped, the church being built and God being praised! (*2 Corinthians 8:1-9:15*)

What do we give?

We recognise that there are some differences in the way churches approach the subject of giving and how much of their income a person is encouraged to give.

At King's we want people to grow in what Paul encourages the Corinthian church to do, which is to *"excel in the grace of giving"* (2 Corinthians 8:7). To excel means to abound in, be lavish, to go over and above, with grace, (not law) as the motivating factor (Romans 6:14).

How much do we give?

In the Old Testament, under the old covenant, people were encouraged to give a percentage of their produce to provide for the priests who served in the temple, for national religious festivals and for the poor in the nation (Deuteronomy 14:22-26; 2 Chronicles 31:4-6; Nehemiah 10:35-39).

This was known as a 'tithe', meaning a tenth of their produce, and there were three of them. So the actual percentage, when you add up the different tithes in the Old Testament (over a period of time), works out at around 23% of a person's produce given away.

When we come to the New Testament tithing is mentioned in a couple of places. First by Jesus when he rebukes those who are living under the old covenant, telling them that although they may have been 'tithing' their herbs they have neglected the more important aspects of the law, like justice, mercy and faithfulness (Matthew 23:23).

The second time it's mentioned is in the letter to the Hebrews (7:1-19). The

clue is in the title as to who this letter is written to, those who were Jews (Hebrews) who had been living under the old covenant but had come to believe that Jesus is the Messiah they had been waiting for.

The writer of Hebrews explains to them the supremacy of who Jesus is and how he has replaced or superseded the old covenant, that he is the Prophet, Priest, King, Temple and Lamb of God, that there is no turning back to the old way of doing things (which is now *"obsolete"* - Hebrews 8:13) that there is a *"new and better way"* that God has provided in Jesus Christ (Hebrews 12:24). This means new covenant giving under principles of grace replaces the entire tithing system (Hebrews 7:18-19).

So, back to the question, how much do we give? What does grace-giving look like?

In the New Testament, rather than percentages to keep we find principles to follow:

1. Give yourself first to God (2 Corinthians 8:5)

Our commitment to give flows out of a commitment to following Jesus; that we lose our lives for his sake (Matthew 10:39); surrendering 100% of all we are and all we have to God. Recognising that it's all his, we take nothing with us when we die and so all we're doing is stewarding some stuff while we're here!

Michael Wilcock puts it simply:

"The giving of oneself is expressed in the giving of ones' wealth."

2. Give in response to and motivated by grace (2 Corinthians 8:1, 7)

It has been said that no other chapter in the bible uses the word grace more often than 2 Corinthians 8. Grace is a rich word; it speaks about loving-kindness, good will, showing favour to another that results in joy, pleasure and delight. In Christ, God has given us an incredible gift, showing us loving-kindness that results in joy!
(2 Corinthians 8:9, 9:15)

We want to be those who are motivated by grace to give. Russ Kelly writes: *"Those who give to God's work actually receive of the grace of God. God gives us grace in order to give, and then God gives us more grace when we do give."* (2 Corinthians 9:8)

3. Give willingly and joyfully (2 Corinthians 8:11-12, 9:7)

When a person's life has been affected by the grace of God, it results in a change of heart. Our thinking, priorities, attitudes and actions begin to change, a transformation takes place. One area this becomes visible is in our attitude toward money and possessions. When we get grace we start to want to give and even smile at the thought of giving our money away! Around 500 years ago, Teresa of

Avila put it well when she said, *"from silly devotions and sour-faced saints, spare us O' Lord."* So, we don't give with reluctance in our hearts, or because we feel we ought to (there's no joy in that). Rather the words of Jesus start to ring true in our lives, that it really is *"more blessed to give than receive!"*

4. Decide how much to give (2 Corinthians 9:7)

The fact is that it's never easy to start giving and if you wait till you 'feel' like it then you may never start! So the first step is to decide to give and then decide how much.

Many at King's use 10% as a helpful starting point and provocation. But we must be careful that we don't feel condemned because we're not giving that much or get stuck at 10% and never go beyond it. Sometimes it can become the ceiling when really it makes a better floor! Some may start by giving 5% or 10%, others 20, 30, 40% or even more! The point of grace-giving is that it isn't restricted!

We ask all those who call King's their 'home' to prayerfully consider the amount that they give regularly in proportion to their income (1 Corinthians 16:2) and to review that sum as their situation may change. Maybe you need to start giving or maybe you've got stuck and need to go beyond the 10%, whatever your situation give it some thought, pray and make a decision as to how much you will give.

5. Give generously (2 Corinthians 8:1-3)

Paul was surprised at the generosity of the Macedonian churches. That although they were going through severe trials and facing extreme poverty, they overflowed with joy and spilled out in generous giving – even beyond what they were able to give! Rhodes Thompson writes: *“When faith responds to grace, God’s power at work within that life... or within the churches... is able to do far more abundantly than all that people can ask or think (Ephesians 3:20). What we cannot do or cannot imagine being done, God’s grace working through our faith does.”* Of course we want people to give responsibly and wisely but we have to be careful that we don’t slip into ‘measured’ giving rather than generous giving, which will sometimes go over the top!

Where do we give?

In the bible we find that people’s love for God is often expressed in giving into the purposes of God (*Exodus 36:1-7; 1 Chronicles 29:1-9*). So what is God’s purpose in the world today? Jesus made it pretty clear when he said: *“I will build my church” (Matthew 16:18)* and he wasn’t talking about buildings or religious meetings. He was talking about people like you and me who had become disconnected from God and each other; and how he would connect us back to God, through himself and build us together into a new community (the church)

with Him as the head (*Colossians 1:18*) and foundation of our lives together (*Ephesians 2:20; 1 Peter 2:9-10*). Jesus loves the church, gave himself up for it (*Ephesians 5:25*) and he’s coming back for her. The church is Jesus’ plan for demonstrating and declaring the message of the gospel to a broken world (*Matthew 5:14, Ephesians 3:10*).

Bill Hybels once said that *“the local church is the hope of the world”* and it is in light of this that we would encourage those who call King’s their home church to give primarily into things we do together. We believe that giving financially is one of the ways we can see people’s love for God, connection to the church and commitment to the vision we have together. The fact is, we can do more together than we can apart.

The money that is given by members of King’s goes into three main areas of church life: Firstly; people who are paid to serve the church in a full or part time capacity. Secondly; the practical things we do to serve the church and the city; and thirdly, the places we meet in and serve out from.

But we don’t just use the money given for what we do in the city. Part of our vision at King’s is to help resource churches outside of Norwich. So, we give regularly to help start new churches, strengthen existing ones and serve the poor in this and other nations. This is mainly done through Relational Mission (check out relationalmission.org for more info).

We are grateful for every penny that is given and take the stewardship of finance at King's very seriously. We want to be wise, open and accountable in the way we handle money and are blessed to have a very experienced trustee and finance team who serve the church superbly in this respect. If you have any questions or would like more details on how we use the money given to the church, please don't hesitate to ask.

When do we give?

One-off gifts are always welcome, but in order to budget effectively and plan for the future, having people who give every week or month, is essential. We encourage each member of King's to think this way and partner together with others to be regular-grace-givers.

Every week or month

It is our practice to give an opportunity for people to give at our weekly meetings. However, many give directly from their bank account by regular standing order or through Virgin Money (more details below). Giving in this way means that those who have responsibility for looking after the finances at King's have the benefit of knowing that an assured amount will be available each month.

Gift Days

A couple of times a year, on top of regular giving we have what we call gift days. These are opportunities for us all to stretch our faith, giving above and beyond our regular giving.

At these times we'll give into specific situations and needs both locally and internationally. In the past these have ranged from giving to the poor suffering from famine in Kenya to replacing the roof at the King's Centre. It takes resources to fulfil all that God has given us to do so let's ask God what we can do to play our part in giving to the work we do together at King's.

WAYS TO GIVE AT KING'S

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Please Gift Aid your giving!

If you are a UK tax payer this will enable the church to claim back 25p in every pound that you give. If you have not Gift Aided to King's before and are a UK taxpayer, please tick the box on the envelope with this pack, complete the form, sign and date and put in the bucket.

Set up a regular standing order

Through online banking or in your bank branch, give your bank our details: **Sort Code: 20-62-53** and **Account Number: 10673439**. Use your surname and initials as a reference to allow us to claim Gift Aid.

If you are unable to give regularly due to circumstances such as unpredictable work hours, you can still use the King's bank details to give one-off gifts directly from your bank account. Please use your surname and initials as a reference to allow us to claim Gift Aid.

Give online

If you do not wish to set up a regular standing order you can also give through our Virgin Money Giving page via kingsnorwich.com/giving and you can follow the instructions from there.

We do incur a small handling charge per transaction with Virgin Money and so would encourage more regular giving to be done via a standing order (which is free).

Give by debit/credit card

Enter your details and amount on the back of the giving envelope and place in the bucket. Alternatively you can use the card machine at the bookshop (at City Centre).

Payroll Giving

If your employer, company or personal pension provider runs a Payroll Giving scheme, you can donate straight from your wages or pension. In that way you get maximum tax relief straight away and King's can claim the Gift Aid if you tell us that you have done it.

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Please make cheques payable to 'KCCN'.

Give cash

Please put your name on the envelope, place your cash in the envelope and put in the bucket. By putting it in an envelope with your name on we can claim the Gift Aid if you are a UK tax payer.

Give via the King's app

You can download the app for Android and iOS. Go to 'Give' and follow the instructions. (This links through to Virgin Money Giving also.)

Higher rate taxpayers

Did you know if you pay tax at a rate of 40% or above, you can claim the difference between the higher and basic rate on your donation? Do this:

- through your Self-Assessment tax return
- by asking HM Revenue and Customs (HMRC) to amend your tax code

Example: You donate £100 to charity - they claim Gift Aid to make your donation £125. You pay 40% tax so you can personally claim back £25.00 (£125 x 20%).

With Payroll Giving, (see above) you get instant tax relief at your highest rate.

How much tax you keep depends on the rate of tax you pay. To donate £1, you pay:

- 80p if you're a lower rate taxpayer
- 60p if you're a higher rate taxpayer
- 55p if you're an additional rate taxpayer



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King's Community Church, Norwich part of Relational Mission, in partnership with Newfrontiers.