

The Grace of Giving



As those who give as an integral part of their Christian faith, it is always worth remembering what shapes our giving. Paul's letter to the Corinthian church gives us one of the most heart-warming visions for giving generously. He writes to Christian believers in Corinth urging them to consider how the grace of God

might motivate them to give out of their own abundance for the sake of others. The word grace appears eight times in his appeal. In addition to this passage in 2 Corinthians there are also other important Biblical principles to shape Christian giving. Each of these is important for us to think and pray through.

The foundation of giving

2 Cor 8:9 *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.*
Christians give as a response to receiving undeserved riches in Christ

The attitude of giving

2 Cor 9:7 *Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*
Christians give as an overflow of the heart, not out of duty

The wisdom of giving

1 Timothy 6:18 *Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

Christians give as an expression of faith in the all-surpassing worth of Christ's kingdom

The principle of proportionate giving

Luke 21:3-4 *"Truly I tell you," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."*

Christians give trusting their Father knows their situation in each season

The principle of hidden giving

Matthew 6:1-3 *"So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing."*

**Christians give not to impress others, or to feel good about themselves,
but in worship**

Giving to church

Whilst there are a great many worthy causes out there, Christians express their faith in God's ultimate solution to all human need by prioritising giving to gospel ministry. Giving to St Mary's supports gospel ministry in the local area as well as further afield. A proportion of the church's finances are allocated to the Mission Action Fund each year which supports local, national and international causes.

A common misconception is that the established church is already very wealthy. Whilst it is true that the national Church of England has considerable assets, these are safeguarded for the future in line with responsible stewardship. Each local parish congregation is therefore expected to be self-supporting, largely enabled through the generous support of the church family. At the time of writing, for St Mary's this means finding funds to cover annual running costs of approximately £176,000 (£482 a day).

Increasing our financial resources allows the church to do more to reach the community and beyond. Over recent months regular giving has reduced, and so we find ourselves as a church family needing to review our giving. For some this would mean considering a small increase in the amount they regularly give; for others it might mean starting to give to church for the first time.

Regular giving

Regular and systematic giving is encouraged throughout Scripture as a sustained act of worship and thanksgiving. Pragmatically it is also of great help in wisely stewarding what God has given us. Some like to incorporate this regular giving at each Sunday gathering, whilst others prefer to set up a standing order directly to the church in order to give. Christian giving according to the principle of proportionality will mean regularly reviewing giving and adjusting according to factors such as inflation, pay rises/cuts and other giving outlets. Regular giving to a pattern also greatly helps the church budget accordingly from year to year.

One-off gifts

There is also a New Testament pattern of responding to particular needs as they arise, motivated by a love and concern for others. This accompanies regular giving as an overflow of the heart. The church family have been very blessed by the response to appeals for specific causes over the years, most recently with the St Mary's Church Centre.

Legacies

A very tax-efficient way to give, and a great way to augment existing giving, is through a legacy. At the time of writing, if more than 10% of a deceased's net estate (after deducting inheritance tax reliefs, exemptions and the nil-rate band) is left to charity, then a reduced rate of 36% inheritance tax is levied.

Two ways to give through a legacy -

To leave a share of your estate (Residuary Bequest). Leaving a percentage share like this ensures that the gift keeps up with inflation.

To leave a fixed sum (Pecuniary Bequest). If you have already written a will, it is relatively easy to add a codicil to it. Just use a codicil template and lodge wherever your will is kept. Alternatively, you could write a letter of wishes to be kept with your will. This would not be legally binding but would guide your executor(s) to ensure that your personal wishes are carried out.