

all saints
a passion for life loose ⊕



Giving Review

October 2017



www.allsaintsloose.org.uk

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Why do we have to talk about money?

Talking about money in churches is always difficult. Our attitude to money is often like the elephant in the room that can't be mentioned. We try not to talk about it. But God does, and so we must too. In fact the 2 Corinthians texts would encourage bold and upfront discussion with no need for an apologetic approach.

More than anything God wants us to be willing givers.

“You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. “For God loves a person who gives cheerfully.”” 2 Corinthians 9:7

If discussion of the need to financially support the work of All Saints' angers you, then be reassured, in that case, God does not want you to be giving at all.

In addition to this, some have circumstances other than financial ones that make giving difficult. For example family circumstances: where perhaps we have a shared income, but other members of our family would themselves not want to support All Saints'. The key is that if circumstances won't permit, our consciences must not condemn us.

However, for the majority of us, our circumstances are straightforward. Our giving is then a matter of prayerful consideration as part of living

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out our lives as Christians. Billy Graham's pithy analysis is robust: “A cheque book is a theological statement. It tells us what we worship.” We might update that to our 'bank statement' in our age of internet banking and standing orders.

Martin Luther, similarly links our spiritual maturity and our giving when he said there are three conversions for the Christian “Conversion of the head, conversion of the heart, conversion of the purse.”

What does God say to us about giving?

In addition to willingness above, below are some key points from our three studies in 2 Corinthians 8 and 9 this September / October. (Missed any of these sermons? Listen here: <http://www.allsaintsloose.org.uk/sermons>)

1) *Giving: motivated by the generosity of Christ*

Surprisingly Paul compares the giving of the Corinthian Christians with that of the Macedonian. He writes of the Macedonians:

² In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, ⁴ they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people. 2 Corinthians 8:2-4

They were much poorer than the Corinthians, and yet rather than pleading for the relief of their poverty, instead they pleaded to be able to give! And so Paul later writes to the Corinthians about their earnestness:

⁸ I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others.

2 Corinthians 8:8

You can give without loving, but you cannot love without giving.
Amy Carmichael

Given the Macedonian approach we must ask ourselves: To what extent does our giving impinge on our lifestyle? What do we go without that we

might otherwise be able to enjoy if we weren't giving? The answer to the question is clear in the Biblical example of the Macedonians. All the Biblical material suggests giving begins with affecting our lifestyle. But the ultimate comparison, to eclipse all others, is of course Christ himself:

To what extent does your giving impinge on your lifestyle?

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. 2 Corinthians 8:9

2) Giving: prioritised by a planned approach

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Corinthians 16:2

And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. 2 Corinthians 8:5

Jesus himself said: *"It is more blessed to give than to receive"* Acts 20:35

God asks us to assess our giving in relation to all of our income, to set the amount aside so that our giving is not simply the spare change after all other needs and wants have been satisfied. The guideline the Bible gives us is a 'tithe' or 10% of our income as a starting point.

If we, as members of All Saints', were to give 10% to God's work through All Saints' we would meet all our current costs and have enough extra to significantly expand God's ministry.

So it is something prayerfully planned at the start of the month.

How do the finances look?

Despite every effort to minimise unnecessary costs and economise where possible we are running at a deficit at the moment.

	Cost	Income	Balance
Ministry Costs / month	£15,300	£14,100*	-£1200

* This income is from our current giving. It does not include income from external givers who have kindly contributed to our costs to establish a families' ministry. These external givers have committed to a fixed period which is coming to an end this year.

The single largest cost is the amount we must pay to the Canterbury Diocese - known as the 'Parish share' (Approximately 41% of monthly cost). It represents about 1.5 times the costs of employing and housing the vicar. The cost is higher than you might expect because it includes paying for theological training and administration of the national church, and to support other parishes where their parish share is less than the costs of their vicar.

The second largest cost (Approximately 20% of monthly cost) represents salary and housing costs for our Associate Minister.

The remainder is a mix of evangelism and ministry costs, utilities bills, cost of administrator, insurances, licences, printing and building maintenance.

How the money is spent is available for all to see in the PCC minutes on the book shelf at the back of church if you'd like to know a more detailed breakdown of costs.

Naturally we cannot operate indefinitely with this deficit, and so do need to seek to meet our costs; but more particularly to have funds that enable us to fund plans for further exciting gospel growth through All Saints' Loose. These plans will be shared as they form over the next year at regular Church Central meetings, and God willing, represent the next phase in our vision "Going for Growth in Christ".

How much should I give?

Firstly we must consider the principles set out at the start of this leaflet. That is the first answer. Meeting our monthly cost could be achievable if 80 givers contributed £190 per month.

This would be the average amount. But please remember a few households will have a below average income, may be giving generously and still could not contribute that. Others on the other hand would have an above average income and could afford more, enabling others to be a part of All Saints' ministry, without contributing at that rate.

What if I currently give to other charities?

Other town wide or national charities can draw from a very wide pool of givers for support. So a large number of donors giving a little amounts to a significant income.

All Saints' on the other hand cannot draw on such a wide pool. The only people who will support All Saints' is us.

If we follow the argument of giving to other charities to its logical conclusion, namely if we all gave a very significant portion of our giving to other charities, All Saints' could no longer be funded.

It is therefore entirely reasonable to consider giving the large proportion of our giving to All Saints' as we are the only ones who can support that work.

Thousands live around All Saints' and come into contact with us through our work places, clubs etc. Too few believe in Christ as Saviour and live for him as Lord; but *"God so loved the world that he gave his only Son"*. (John 3:16) Giving to the gospel ministry of All Saints' will enable us to grow that gospel ministry and reach more people with that truth. Our giving to All Saints'

helps others to know God's "*indescribable gift*" (2 Corinthians 9:15)

Our vision is exciting and has real potential for growth of God's Kingdom. Don't we all want to be part of a thriving and growing fellowship? To do that requires funding.

How will your partnership with All Saints' play a part in God's vision?

There is such an exciting opportunity, as God is opening the door for the Gospel through us in so many ways. Ways that allow us to reach the individuals and families that He has privileged us to reach.

We need to see the expansion of our ministry so that more people experience the love of Jesus through contact with us. We want the Holy Spirit of God to reach hearts through the Gospel that brings faith.

How wonderful to see people rescued from the aimlessness of life without God; to see people transformed by a saving faith, knowing the love of God that is so vast that nothing can separate us from it. How wonderful to see God restoring self-worth and confidence in a world that constantly derides people. Genuine, certain hope, guaranteed by God.

We want to continue to create a critical presence in the community, becoming known and trusted, so the All Saints' church family becomes a recognised sign of goodness, love and openness in Loose and beyond.

It is an exciting vision that God has given us and a vision that we hope is shared by all of us as members of the All Saints' fellowship of whatever age.

We want to reach as many as possible for the glory of God. It will require sacrificial support financially.

Your prayers and consideration of the points raised in this leaflet cannot be underestimated.

The Mechanics

There are several ways to partner with All Saints' financially in God's mission in Loose. Overwhelmingly preferred is a monthly gift through your bank. It is the easiest way for you and for All Saints' financial team. You set the amount and control when it is taken from your account. Many give generously through the plate scheme. If you are a regular giver in this way and could please consider moving over to the automated approach it is much preferred for many reasons.

Be assured you set the amount of the automated scheme. It is not like the utilities companies that set the amount they take. You remain in control.

Gift Aid It:

If you are a UK tax payer then the government will add to your contribution, giving in addition the tax you paid on that amount. This means that at NO COST TO YOU All Saints' receives an extra 25% on top of the amount you give. Please complete the form at the end of the leaflet.

Response Form

Having prayerfully considered your response please could you complete this response form (including the Gift Aid Declaration where appropriate) and return it to Roz Turner via the church pigeon holes by the bookstall or scan and email back to rozzie_t@hotmail.co.uk.

Name:.....

Address

.....**Post Code**

Phone:.....

Email:.....

Monthly amount:

(Tick as appropriate)

I have set up a standing order for this amount via Internet banking

Please use:

Account name: PCC All Saints Loose at CAF Bank

Bank Sort Code: 40-52-40

Account Number: 00019770

I have completed an enclosed standing order form



Canterbury Diocesan Board of Finance for the Parochial Church Council of:

ALL SAINTS' LOOSE

Parish Gift Aid Code:

MALSE

Envelope No. / Standing Order:

Boost your donation by 25p of Gift Aid for every £1 you donate

Gift Aid is reclaimed by the charity from the tax you pay for the current year / Your address is needed to identify you as a current taxpayer

In order to gift aid your donations you must tick the appropriate box or boxes below

I want to gift aid my donations from this tax year onwards

I want to gift aid all the donations I have made in the previous four tax years.

I am a UK taxpayer and understand that if I pay less Income Tax (and/or Capital Gains Tax) than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Title _____ First name _____ Surname _____

Home address _____

Postcode _____ Date _____

You must sign this box to show you agree to your details being held securely by the parish and the diocese, and being sent electronically to HMRC. They will be used for processing gift aid and for no other purpose. Your details will be retained for as long as required under the relevant Finance Act.

Please notify the church if you want to cancel this declaration, change your name or home address or no longer pay sufficient tax on your income and/or capital gains

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code

GAD Number: _____

CDBF Charity Number 249972

Bank Standing Order Mandate

I wish to set up a standing order from my account at _____ (name of bank)

My account number is _____ and my sort code is _____

Please pay the sum of £ _____ on the _____ day of each month, commencing ____/____/____ and continue until instructed otherwise.

Please pay the money to the Parochial Church Council of ALL SAINTS' LOOSE
at CAF Bank. Their sort code is 40-52-40
and the beneficiary account number is 00019770.

If you need to clarify this instruction then please contact me using the details you hold.

Name _____ Date _____

Signature _____



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