



# Financial Giving Booklet

Financial giving is one of the many joys of the Christian life: whether it is supporting your local church, giving to a mission organisation or missionary in the field, or simply supporting someone less fortunate than yourself. It is both a joy and a privilege to do so.

This brochure is designed to help you think through a number of issues related to giving at Northern Hope Anglican (NHA) and beyond, specifically the following questions:

- \* Why should I give?
- \* How much should I give?
- \* To whom should I give?
- \* How does NHA spend its money?
- \* How can I give?

# Why

## should I give?

We give to God primarily for the following three reasons:

***Firstly, because God is God.*** We must not forget that God created everything (Genesis 1) and therefore everything belongs to Him (Psalm 24:1). We exist because He created us (Genesis 1:27). We also must not forget that all we have comes from Him, even including our ability to earn a dollar (Deuteronomy 8:18). He is also the one who sustains us and ultimately provides everything for us including our daily bread (Psalm 54:4; Psalm 23:1; Matthew 6:11). Yes, God is God; He is our Creator, our Lord, our Shepherd and Provider.

And this is why, right from the beginning, even before the Mosaic law was given, God's people gave to Him gifts in appreciation of who He is and what He does for them (Genesis 4:3-4, 28:22).

***Secondly, we give to support the work that God is doing*** in spreading His Gospel and therefore building His Kingdom. Such giving to support this work is part of the biblical story in both the Old and New Testaments.

In the OT, God specified how much of one's wealth His people, Israel, were to give to sustain the ministry of those who worked in the temple (the Levites and Priests: Numbers 18:21ff). He also specified how much each person was to give to help the poor among them (Deuteronomy 14:28-29, 26:12).

In the NT, although the exact amounts are not spelled out, we are clearly told that those who preach the gospel are to be financially supported 'in the same way' as those who worked in the temple in the OT (1 Corinthians 9:13-14). Likewise the need to help those 'doing it tough' is repeated throughout the NT (Matthew 25:31-46; Luke 12:33; James 1:27, 2:14-18).

Yes, God is at work; and His work is about redeeming people from their sins. The plan started in the OT is fulfilled in the NT. He now calls all people to turn back to Him in repentance and to turn to His Son Jesus in faith as He builds His Kingdom (Acts 20:21). And this is the work that we are to joyfully and generously support through our giving. He also wants His people to live like redeemed people in how we care for those in need.

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*Thirdly, we must not forget that God is our judge*, and so when His Son Jesus returns to judge all people, not only will everyone be judged on their response to Jesus, but we will also be judged on what we have done with what He has given us, including money (Matthew 25:14–30). And sadly, for some, what they've done with their finances will reveal that they weren't one of His redeemed people.

Therefore we need to very carefully consider how we invest not just our time and talents in ways that please the Lord, but also how we use the treasures He has given each of us. Hence why Jesus implores us to be rich toward God and not be found wanting (Luke 12:21).

So primarily, why give? We give because of who God is, what He has done, continues to do, and what He one day will do. We also therefore give, *because of who we now are*: we are now children of God through faith in His Son.

But as followers of Jesus there are *many other reasons too* as to why one should give joyfully and generously. For example here are several...

- Because God loves a cheerful giver. (*2 Corinthians 9:7*)
- To avoid the attractive sin of the

- To resist being mesmerised by our society's materialism which says: spend, spend and spend, and buy toys, toys and more toys and if you can't afford it now, put it on your Credit Card. (*1 John 2:15–17*)
- To keep one's heart from straying and therefore in the right place and focussed on the right kingdom. (*Matthew 6:19–21*)
- To grow our faith and be further enriched in what we can do for others and what God will do in us. (*Malachi 3:10; 2 Corinthians 9:6–11*)
- To not only ensure that the needs of God's people are met but also that much thanksgiving for such will come God's way. (*2 Corinthians 9:12*)

And finally, why give? Because we remember the words of our Lord Jesus: *It is more blessed to give than to receive (Acts 20:35).*

# ***How much* should I give?**

Some churches will say that you should tithe, that is, give 10% of your income, because that is the actual amount commanded in the OT, and the NT nowhere says otherwise. They will also refer you to the very words of Jesus in the NT where He says He hasn't come to abolish the OT Law, but to fulfil it, and we must be most careful not to teach people to break any of God's commandments (Matthew 5:17–19).

Other churches (and websites) will say how legalistic the above answer is. They will say that we now live by grace and not the Law. They usually appeal to what the apostle Paul says in the NT when talking about giving, and how one should give what one has decided in their heart to give (2 Corinthians 9:7); and therefore refuse to mention any amount.

Still others say that asking 'How much should I give?' expresses a wrong attitude. If everything we have comes from God and belongs to Him, maybe the better question

Firstly a couple of comments on the two approaches just mentioned:

When one looks more closely at what was expected of even the poorest Israelite in the OT, one soon finds that there seems to be other tithes as well (Festival Tithe & Charity Tithe: Deuteronomy 14:22–29, 26:12) over and above one's regular tithe to the Levites & Priests (Numbers 18:21–29). And so some conclude that God's people should actually be giving 23.3% of their income, not 10%.

Also, when one looks more closely at what the apostle Paul is talking about in the NT, it is not about one's regular giving. It actually concerns a special gift or offering (the 'freewill' kind) that is being collected to help the struggling church in Jerusalem (1 Corinthians 16:1–3 & 2 Corinthians 8–9).

In saying the above, these two comments have alluded to something very important. When one looks more closely at both the OT and the NT there is much more mentioned about giving than just one's regular giving. So a reply to the question, 'How much should I give?' needs to include this.

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So before we further consider one's regular giving, the following areas of giving evident in both the OT and NT should be mentioned and not overlooked. And we at NHA will teach and encourage God's people to give generously in these three areas, over and above one's regular giving:

***Offerings & Gifts (freewill):*** This type of giving is something that one decides in one's own heart to give (Exodus 35:29; 2 Corinthians 9:7) and usually proportionate to one's income (Deuteronomy 16:17; 1 Corinthians 16:2). It could include helping another church, supporting a missionary, Mission organisation or Bible College.

Such giving could also be in response to a particular need somewhere in the world, or need in one's church, such as a project or property development, to make up a financial deficit, or to help with a particular ministry venture (Cf. Exodus 36:1–7).

***Offerings (thanksgiving):*** Our whole life is to be a continual offering of praise and thanksgiving to God through Jesus (Hebrews 13:15) and one way of showing such would be to give to the Lord a thank offering (Psalm 50:23, 107:22); and we certainly have much to thank Him for, living on this side of the cross and living in Australia.

***The poor & needy:*** As God's people we need to reflect his love and compassion on those who are doing it tough and so are to help those in need: maybe someone you personally know, a stranger or for example: a Compassion child (Deuteronomy 15:11; James 1:27).

We now turn to one's ***regular giving***.

It must firstly be said that Jesus had an opportunity to knock 'tithing' on the head, but didn't. Instead, it appears ***we shouldn't neglect*** to tithe (Matthew 23:23). Secondly, although many of the OT sacrifices and offerings have been fulfilled through the coming of Jesus, and therefore are no longer required, we must be careful to not quickly conclude that all fall in this category.

The theologian and pastor Matthew Henry (1662–1714) sums up very well as to why God's people in the OT were required to return to Him a tenth of all they produced, made or received (their income you could say). He says:

*Thus they acknowledge God to be the Owner of their land, the Giver of its fruit, and themselves to be his tenants, and dependants upon Him.*

Obviously the above principles have not changed, even with the coming of Jesus. What has changed, however, is that we need to also acknowledge that God has given us His Son (John 3:16) and that His Son has also given us the Great Commission to make disciples of all nations (Matthew 28:19).

And in light of that it would be most reasonable to conclude that we should therefore ***at least tithe*** in response to who God has now

Hence, one of the likely reasons why the NT doesn't actually talk a lot about tithing is that to commend tithing as the ideal, simply doesn't capture the extent of God's amazing grace in giving us His Son, let alone capture the New Testament view of discipleship, which clearly demands our life, our soul, our all.

For example:

- *The one who has two coats should share with the one who has none, and the one who has food should do the same (Luke 3:11).* That's 50% not 10%.
- *Zacchaeus stood and said, "Look Lord! Here and now I give half of my possessions to the poor" (Luke 19:8).* That's 50% again.
- *Jesus said to the rich young man, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21).* That's 100%.
- *Those of you who do not give up everything you have cannot be my disciple (Luke 14:33).* That's 100% again.
- *All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone who was in need. (Acts 2:44f)*
- *There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet. (Acts 4:34f)*

- *For they gave as much as they were able, and even beyond their ability. (2 Corinthians 8:3)*  
Is that more than 100%?

So clearly the best way to seize the spirit of the New Testament's generosity is *not* to ask the question, 'How much should I give?', rather 'How much should I hold back?' or 'How much dare I keep?'

This means that we at NHA will implore one another to *at least tithe*: for it to be a starting point in your giving rather than a goal that might never be reached. This means that we will also exhort one another to not put a cap on one's standard of giving but rather a cap on one's standard of living, so that we can give as much as we can; this way the more one earns the more one is able to give.

And it also means, in light of our great wealth here in Australia and the many warnings in the Scriptures concerning the attractiveness of wealth, that we will regularly urge one another to examine the place of money in our lives, for where our money is, there our heart will be also.

Over the page is a real life example of someone's journey of faith in this area of financial giving. Please read it to see what all of the above looks like in practice, as well as be encouraged by the power of God's Spirit to transform a person's life as they follow Jesus: discipleship is the word; the Great Commission is the mission.

*Freely you have received, 7  
freely give. (Matthew 10:8)*

## Personal Testimony

I became a Christian in my 30th year of life in 1988. I immediately got involved in the life of a local church. I also joined a Home Group and started regularly reading the Bible. But when it came to giving the church some of my money when the collection bags were passed around I must admit I wasn't sure what to do, that is, how much should I give? I more-or-less decided to give whatever we basically had leftover, but as we were a family of five with three young children and a mortgage etc., etc., sometimes that meant we gave \$5, other times up to \$20... sometimes we forgot to bring anything.

Some years down the track I found myself at a Bible College after the Lord had put on my heart the desire to pastor his people. In my second year at Bible College (1995) the minister at the church we were attending asked me to preach on Malachi 3, which refers to tithing and God's faithfulness. It was in preparing that sermon that I realised I didn't know much about discipleship in the area of money and we therefore weren't honouring the Lord in this area of our lives.

When I did the sums (Family Tax Benefit and Austudy from Social Security, plus financial support from church friends), if we were to at least tithe, we should have been giving \$55 each week – we were still giving at the most \$20 and thought that was good whilst fulltime at Bible College. I was convicted by this and spoke to my wife about increasing our giving and making sure it was regular. Several not-so-easy conversations later, she reluctantly agreed. Good I thought! But then after selecting a New Testament reading for my sermon and discovering how the Lord very much prefers that we joyfully give to him, we had some more conversations about that too. In the end, we sort of got there, and so rather than ring my minister and say I can't preach on something I am not doing myself, I shared with the congregation our journey in this area of discipleship.

Looking back on it all I can certainly say that our Lord has always provided for us and also grown our faith in Him because of it; and whenever money is spoken about at church my response now is how much more can we give to help, rather than taking offence or feeling somewhat guilty. So from basically giving what we had leftover each week, almost 30 years ago, we now give first and foremost to the Lord and more than a tithe of our gross income (Proverbs 3:9). And over and above such regular weekly giving, besides supporting the various projects brought before our church family, we also regularly give to the mission organisations: Bush Church Aid Society, Compassion, Church Missionary Society, Gafcon Australia, Gideons, Mission Aviation Fellowship and Scripture Union. And we have also now developed the habit of giving a Compassion Offering to help those in great need, and a Thank Offering: sometimes using part of our Tax Refund and sometimes just doing it out of the blue.

In summing up, we give to God because of who He is, what He has done (especially in Christ) and what He calls us to do. And what a joy it is!

# To whom should I give?

The New Testament basically teaches us that we should give to support Christian ministry:

*In the same way [as those who ministered in the Old Testament], the Lord has commanded that those who preach the gospel should receive their living from the gospel.*  
(1 Corinthians 9:14)

Elsewhere we read:

*Those who are taught the word must share all good things with their teacher.*  
(Galatians 6:6)

And...

*Let the elders who rule well be considered worthy of double honour, especially those who labour in preaching and teaching. For the Scripture says, "You shall not muzzle an ox while it is treading out the grain," and, "The labourer deserves to be paid."*  
(1 Timothy 5:17-18)

And as we have already seen, we should also support the poor and the needy.

Now there are many ways we can do this:

- First and foremost we should provide for those at NHA who have left their secular jobs in order to preach the gospel, instruct us in God's word and govern the affairs of our own local church family.
- By supporting a missionary directly or through a missionary agency.

- By supporting a specific missionary organisation or para-church ministry such as SU chaplains, Bible colleges and Katoomba Christian Convention.
- Through giving to an aid organisation such as BCA, TEAR, Barnabas Fund, Anglican Overseas Aid or Compassion.
- Through giving to one's local church to ensure its healthy administration, provide suitable and modest facilities, and where possible, further its development of ministry and mission.

In order to foster an environment of ongoing and increasing generosity toward our Lord and therefore His work, we will always encourage one another to consider any giving beyond one's own local church family's needs, as additional to one's regular giving.

In saying this, however, we do acknowledge that some of us might have formed a very close relationship with a past church, missionary or Christian organisation, and therefore much of one's regular giving might still go to support that.

## *Important note...*

**If your husband or wife is not yet a believer, please sensitively and carefully discuss the level of your giving. You do want them to see that Jesus is very important to you, but at the same time, you don't want them to think that the church is just on about money.**

# *How does NHA spend its money?*

It is important to note the following:

- The ministry at NHA is entirely dependent on the giving of its people.
- NHA has no other significant sources of income.
- We receive no money from the Diocese of Southern Cross.

Northern Hope Anglican Church Cairns spends most of the money we receive on supporting the staff team here. Their role is to equip God's people for ministry, and if you are reading this, that probably means you!

*And He gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to equip God's people for works of service, so that the body of Christ may be built up (Ephesians 4:11–12).*

We provide our pastor/s with a stipend, car and housing allowance, as per our Diocesan Regulations, so they can focus on this important task, a task which we have summed up in our mission statement as:

They, we, want to see people of all ages being disciplined; we don't want to see a generation missed. Rather, we want to see a healthy church passed on to those who follow in our footsteps. Therefore we want God to continually be glorified as His people here at NHA hold out His word of life to the people of Cairns and beyond (Philippians 2:16).

We also presently contribute to missions beyond NHA, including various missionaries, mission organisations, para-church ministries and aid organisations.

A small amount of money is spent on resources for the many and varied ministries as we seek to reach out and disciple people of all ages.

NHA also supports the Anglican Diocese of the Southern Cross.

**Each year, the leadership here, will provide an audited report of how we spent our money in the previous year. We encourage you to read this report and ask questions about it.**

# How can I give?

There are two main ways of organising your giving at NHA: Online and Offline.

## 1. Online giving

This is the most popular and convenient way that God's people give today. Currently, approximately 80% of the giving here at NHA is done electronically, rather than handed in on a Sunday in cash or a cheque.

Online giving includes Credit Card, Direct Debit, Periodical Payment, that is, ***all forms of electronic transfer.***

Below are the details you will need for online giving. You can either go on the internet yourself and set it up, or go to your bank/institution and they will do it for you, or you might be able to arrange it through your employer.

Bank: National Australia Bank  
Account Name:  
Northern Hope Anglican Church  
BSB Number: 084 961  
Account Number: 42 066 4612

If you choose to use your Credit Card, please see our Treasurer or one of the leaders here. They can help you to organise this.

We have an EFTPOS machine that is used for this and can also be used for specific giving above one's regular

## 2. Offline giving

This refers to giving by ***cash or cheque*** either in an envelope or not. This would normally be done in our Sunday service/s by placing your giving in the box at the back of the church building.

If you are elderly and cannot get to the church service/s on a Sunday, please let us know and we will organise suitable arrangements for your giving.

With offline giving we do encourage the use of envelopes (Matthew 6:1–4). Please advise us if you require envelopes, either by contacting our Administrator or indicating on a Care & Communication Card.

**The key to one's regular giving is to plan to give beforehand, and obviously to be regular, even when you are not at church. We all, as a church family at NHA, have a responsibility to support the ministry here every week of the year.**

A brief word on specific giving: please ***indicate very clearly*** what it's for. For example: any gifts to help toward a future building need to be marked: ***Building Fund***. Likewise if your gift is to assist those going on a Christian Camp, please specify which camp. For example: ***SU Boost Camp***.



# NORTHERN HOPE ANGLICAN CHURCH

## Further Information

Additional details about how to financially support gospel ministry at NHA can be obtained from our leadership. Also, in the second part of the Discipleship Course we run here at NHA (Truth Experienced or TE2) one of the study booklets is completely devoted to the topic of financial giving. Please talk to one of the leaders if you'd like to do this course. And finally, a word on confidentiality: your privacy is respected. Financial information is only collected for managing church finances, and Credit Card giving is kept in a secure location. You can contact our Administrator, Roger Sandford, for assistance in any of this. His email is:

**[office@northernhope.church](mailto:office@northernhope.church)**

Note: A summary of this booklet is found on our website:

**[www.northernhope.church](http://www.northernhope.church)**