



# Giving for Life

Encouraging Generosity in Your Parish

Where your treasure is, there your heart will be also.

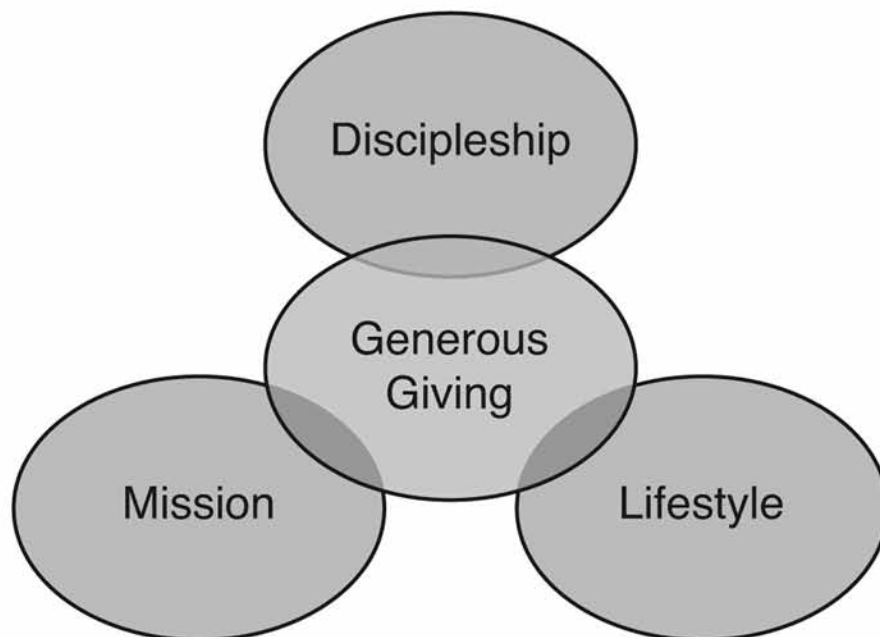
Luke 12.34

## Introduction

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Giving and generosity are vital issues for churches and for church members. Generous giving provides resources to enable the mission and ministry of the Church and fosters distinctive Christian lifestyles that enable others to be touched by the overflowing generosity of God. This short guide aims to help PCCs encourage generous giving amongst their church members.

Giving for Life has four key themes: **generous giving** is an integral part of our **discipleship**, that resources God's **mission** in the world, and has an impact on our **lifestyle**.



At the time this report was written the British economy was entering a significant recession. This economic background is significant, but is neither a stimulus for the production of this report, nor a reason to avoid the topic of generous giving. Discipleship is an ongoing challenge in good times and bad, and our message and teaching must be constant. If they are not, there is a risk of unintentional

miscommunication. Ceasing to talk about giving when times are tight would suggest wrongly that our giving should be from surplus. Only teaching on giving during more prosperous years might also accidentally imply that giving is for the wealthy, and the challenge of generous giving does not apply to those who have less to give. Yet it is often precisely the converse that is true – experience across the Church suggests that those on the lowest incomes are the most generous givers when their gift is expressed as a proportion of their income.

This guide has been commended to parishes for prayerful discussion and action by General Synod, who in doing so *'encourage church members (including children and young people) to live generously as disciples of Jesus Christ, joyfully giving time, skills, money and other resources to God's mission in the world'*.

Many church members are already giving generously. Church members give an average of just over 3% of income to and through the church. Yet General Synod also *'challenges church members to assess annually their financial giving as a proportion of income, and to take as an initial target 5% of after-tax income to and through the church, and a similar amount to other work that helps to build God's kingdom in times of economic stringency as well as of plenty, in response to the lavish generosity of God to us in Christ.'*

If church members were to reach that target, the ability of parishes to engage with social structures would begin to be transformed. For example, this might mean having the resources to :

- ◆ expand the number of youth, children's and family workers working locally in parishes.
- ◆ provide proper support for fresh expressions – forms of church for our changing culture established primarily for those not yet members of any church.

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- ◆ provide ministry to ensure the physical and spiritual care of elderly people whose numbers are predicted to rise by 85% in the next three decades.
- ◆ sustain engagement with community projects.

Accountability and openness are important. As parishes seek to resource their mission, it is vital that the needs of an individual church are shared with its members, who need to know the financial situation of their church, its vision and the cost of achieving it.

There can, however, be a temptation to focus too strongly on the difficulty of meeting the costs of the church, and to lose sight of some key elements. This guide encourages your PCC to develop a strategy based on good practice distilled from parishes around the country and recommends that:

- ◆ regular and systematic teaching and preaching on giving and generosity are set in the context of discipleship.
- ◆ money is not only talked about in the context of giving to the church, but that wider money and lifestyle issues are also addressed.
- ◆ communication with church members clearly explains how their giving supports the church's mission and ministry, both within the parish and more widely.

This guide also points you to several practical resources.

### **For Discussion:**

**How would you as a PCC like to see your mission and ministry develop?**

**How would an increase in parish giving transform your mission and community?**

### **God's Generosity and our Response**

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Any reflection on giving must start with God. God gives to us abundantly and graciously in creation and redemption, and in sustaining life, day by day. Scripture shows that God's giving is characterised by extravagance, both for nations and for individuals.

Many of Jesus' parables and, indeed, his own actions involve celebrations, meals, parties and a sharing of food, financial resources and time, especially with those who might least expect to be included. We might think of the wedding at Cana in Galilee when Jesus turns more water to wine than could possibly be consumed by the wedding guests (John 2.1-11). We might ponder the significance of the provision made for an injured stranger of a different nationality in Jesus' story of the Good Samaritan (Luke 10.25-37 ) or the reason why Zacchaeus is inspired by his encounter with Jesus to make fourfold reparation to any he has cheated, bringing this response from Jesus 'Today, salvation has come to this house!' (Luke 19.8). It is striking that the writers of the Gospels record Jesus reserving his sternest warnings for those who see the need of others and refuse to respond; the parables of Dives & Lazarus and the sheep & goats demonstrate how strongly Jesus rejects the meanness of spirit that allows some to suffer while others are cared for and well fed.

The incarnation, the cross and resurrection, and the coming of the Holy Spirit reveal to us the astonishing depths of God's generosity toward humankind. It is the earthly life and parables of Jesus that show what this generosity looks like translated into human behaviour. In the life and stories of Jesus lies the potential for a way of life that can make real God's intention of wholeness for all. The challenge for the disciple of Jesus is to be prepared to do whatever is needed to align him or herself with ways of living and giving that release rather than obstruct the flow of God's generosity. Doing so helps to create a social order that not only provides for the needs of all, but also redefines abundant living from the accumulation of consumerism to the fulfilment found in Christ-centred lives.

### A Framework for Generosity

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There is no shortage of biblical material on giving, with over 2,300 verses in the Bible on money, wealth and possessions. Jesus talked about it frequently, and over one-third of his parables relate to these topics. This material suggests generous giving should be:

- ◆ a priority – assessed in relation to all of our income, and not simply the spare change after all other needs have been satisfied. (e.g. Deut 26.2-3, 1 Cor 16.2, 2 Cor 8.5)
- ◆ prayerful – an act of worship and thanksgiving. (e.g. 1 Chron 29.10-14)
- ◆ planned – but not prescriptive, and allowing spontaneous generosity. (e.g. 2 Cor 9.7)
- ◆ proportionate – a realistic proportion of our income. (e.g. 1 Cor 16.2, 2 Cor 8.11-13)
- ◆ given in community – both for the needs of others, and given with others for a common purpose. (e.g. Acts 2.42-47, 2 Cor 8.13,14). The act of giving shifts our focus from individual wants to a communal need, demonstrating solidarity with the poor and a commitment to working together in mission.
- ◆ sacrificial – in that there is a cost to our giving. As a result, we will have less to spend on ourselves, and our lifestyles will reflect this. Those who have more to give, will give more. (e.g. Luke 21.1-4, 2 Cor 8.2-4)
- ◆ cheerfully and joyfully given – whether giving of money, time or hospitality, we give with grace from the heart, as an offering to God. (e.g. 2 Cor 9.7,8)

The scope of Christian giving is not just financial giving but how we use the money, time, talents and possessions God has entrusted to us. Generous giving should become second nature to us, and as it

becomes so, our living and our giving are transformed to start to resemble the overflowing generosity of God. This is 'Giving for Life'.

### **Case Study: Personal Giving**

Steve and Margaret have been trying to see how they can live in a way that reflects God's generosity. After prayer and a lot of discussion they now set aside 12 per cent of their income each month to support God's work. Half is given to their local church by standing order. With the other half they support seven charities and mission organisations regularly, but keep some back to be able to respond to some of the one-off appeals they receive. They also give of their time, doing pastoral visiting through their church, and also use their home to offer hospitality regularly. They are aware that this level of giving means that they have less to spend on themselves, but have felt for some time that this is the right path for them.

### **For Discussion:**

**How is giving talked about in your church? Is it set firmly in a discipleship context, or is there a tendency to focus on paying the bills?**

### **Pointers to Action**

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The eight statements on the next two pages will help you identify areas for future focus. For each question, tick the box that you think most closely represents your parish. If you want to engage in a fuller review, most dioceses have a staff team member willing to help PCCs review their activities and develop an action plan.



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**1 Do you have a clear statement of the church's mission and vision, and have you shared it with the wider congregation?**

- We don't have one
- We have one but have not shared it effectively
- We have one and it is well-known

- ▶ *People give more generously where there is a clear vision – it helps to stimulate enthusiasm and joy in giving. If you don't have a plan or vision, writing one should be your first priority.*

**2 How frequently do you include financial issues as part of your ongoing teaching on discipleship?**

- Never
- Seldom
- Sometimes
- Often

- ▶ *With 2300 Bible verses on money, wealth and possessions, and a third of Jesus' parables about these topics, there is plenty of opportunity to include money topics in the regular diet of preaching (see p.10).*

**3 When did you last provide church members with some principles to guide them in their giving of money to the church?**

- Never
- Some time ago
- Within the last 12 months
- Always available

- ▶ *If the Church doesn't provide an alternative perspective on giving, then church members' view of giving and generosity will be shaped by secular charities (see p.10).*

**4 Do your church members understand why your church needs money, and the link between their giving and resultant mission and ministry?**

- Probably not
- Don't know
- A few do
- Most members do

- ▶ *Helping people see the connection between their giving and the Church's provision of ministry and mission the church is vital (see p12).*

### 5 How do you give away money to other Christian causes and charities?

- We don't give much away       Only via special collections  
 We have a policy of giving a percentage of income away

- ▶ *Nationally, parishes give away £46m, more than is raised by the BBC's Children in Need appeal. A policy for giving money away both models generosity and also supports Christian ministry and mission elsewhere. See the case study on p.9.*

### 6 Do you celebrate successes?

- Never       Seldom       Sometimes       Often

- ▶ *It is good to celebrate the things that go well – and to let givers know what their giving has enabled. See pages 12 and 16.*

### 7 Do you have a policy for how the Church would use legacy gifts?

- No       An informal one       Yes  
 Yes, and we have publicised it in the church

- ▶ *Making and communicating a simple policy removes the main barrier to people leaving gifts to the church in their will, that they don't know how the church will use the money they leave.*

### 8 Do your givers receive a personal 'thank you' regularly?

- Never       Hardly ever       Some years       Every year

- ▶ *Saying 'thank you' values the donor and their gift, is good corporate stewardship and provides an opportunity to link giving with outcomes that have been achieved in the past year (see p.16).*



### Encouraging Giving in the Local Church

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Over the past three years the National Stewardship Committee has sought to adopt a 'Good Practice' approach, identifying, documenting and resourcing good practice. At the heart of good parish practice are four key tasks:

- ◆ preaching and teaching about giving in the context of discipleship.
- ◆ providing clear communication that links giving to the church with the mission and ministry of the church that flows from it.
- ◆ holding some form of annual review that builds momentum.
- ◆ sending an annual, personal, thank you.

Many parishes have found it helpful to appoint someone to lead this work. This person, together with those who preach and teach, can play a significant role in resourcing the parish's mission and ministry.

As well as focusing on encouraging individual giving, the PCC also needs to demonstrate that it is a good corporate steward of the money entrusted to it; it should be open, transparent and accountable, and corporately generous in supporting mission and ministry elsewhere.

#### **Case Study: The Impact of Christian Giving**

A suburban parish with an Average Sunday Attendance of around 70 adults surveyed its overall giving. Average giving to the church was £12.50 per giver per week. The PCC's policy was to give 12% of general income away to four mission organisations, who received over £5,600 between them last year. The survey showed that church members each supported an average of 5.1 other charities and organisations, with approximately 52% of their giving going to them, and 48% to the church. Overall 142 different charities and Christian organisations were supported by members of the church.

## 1. Preaching and Teaching Generous Giving

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Of the four key tasks identified, the most significant is that local teaching and preaching ministry sets money and giving in the proper context. Clergy and readers have a vital role in ensuring that giving and generosity are taught within a broader context:

- ◆ within a framework of discipleship teaching.
- ◆ as part of wider teaching on our relationship with money, and our use of it.
- ◆ in encouraging church members to consider the impact of lifestyle choices from a faith perspective.

With over 2,300 verses in the Bible on money, wealth and possessions, there is no shortage of resources for the preacher. These passages occur frequently in the lectionary cycle, and yet, many church members have not connected their finances with their faith. Dietrich Bonhoeffer wrote, 'We can only achieve perfect liberty and enjoy fellowship with Jesus when His command, His call to absolute discipleship, is appreciated in its entirety'. The outworking of our faith must touch every aspect of our lives, including our finances. So as well as issues of giving and generosity, there are also distinctive Christian viewpoints on wider money issues such as ethical spending, debt, contentment and simplicity.

As well as preaching and teaching within services, there are other ways that church members can think through these issues: home groups, personal reflection, magazine articles and so on.

### Recommendations

- 1) It is recommended that preachers take the giving of money for Christian work as their major theme at least once a year. There will be other occasions where the lectionary easily enables additional points to be made on the link between faith and finance.

- 2) Where a church has home groups, it is recommended that material relating to the discipleship implications of money and lifestyle issues is included periodically.
- 3) It is recommended that issues of giving and generosity be taught to children and young people within the church. Such teaching should include the use of money, including giving, as well as wider areas, such as volunteering and lifestyle.

### Resources to help (see page 17)

- ◆ The Parish Resources website has a range of resources to support preachers and teachers. There are also links to home group resources, and sample magazine articles.
- ◆ Giving in Grace provides extensive resources for preachers, with tracks on Matthew, Luke, 2 Corinthians, and an all-age series on Exodus.
- ◆ The Money Revolution includes free home group materials on the website.

### **Case Study: Teaching**

Through a series of initiatives over ten years involving teaching on Christian giving for the congregation and a village-wide approach for support, a Nottinghamshire village church tripled its income from regular giving. The church now receives over £18,000 p.a. from over 50 regular givers, many of whom do not attend regularly. This has enabled the church to build a welcome area and an additional room, available for church and community meetings. These facilities are used imaginatively to provide outreach and ministry to both villagers and tourists, through regular village lunches and coffee mornings.

## **2. Link Giving to Mission and Ministry**

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The second of the four tasks is to communicate why givers should give to your church, what your vision is, and where money is spent. This is vital for two reasons.

First, our giving of both money and time resources the mission of God in the world, both locally and further afield. Our primary reason for giving to support the Church should never be that the heating bill won't be paid unless we give, or even that the Parish Share has gone up. The principal motivation for giving should be that we are helping to resource mission and ministry.

The second reason is that the wider charity sector has become proficient at linking donations with charitable outcomes. Giving a certain amount of money will buy a goat, plant some trees, enable a community to build a well, etc. It has been shown that donor decisions on which causes to support, and how generously to support them, are strongly influenced by how the charity is seen to use the money given to it.

Parishes are, therefore, encouraged to consider reporting on where the money goes in these terms, as well as in broad financial categories. For many parishes the cost of ministry will be the largest single item of expenditure. It is vital that church members understand not only the relationship between 'Parish Share' and the provision of front line local Christian leaders across the diocese; but also the ministry that results.

Examples might include :

- ◆ teaching of X children and young people through school assemblies,
- ◆ the provision of a spiritual place for the community
- ◆ services of worship led for Y attendees
- ◆ bereavement care for Z families,
- ◆ N visits to the church by tourists

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There are often many good reasons to celebrate that can slip by unnoticed. The Annual Parochial Church Meeting can be a time for celebration as well as transacting annual business!

### Recommendations

- 3) That a statement of the church's mission and vision, together with the financial implications of resourcing that vision, is shared with the wider congregation annually.
- 4) That parishes use the Annual Report to celebrate the mission and ministry outcomes achieved in the year, and also to explain the mission impact of money given away, and how this enables the parish to make a broader contribution to God's work across the world.

### Resources to help (see page 17)

- ◆ The Parish Resources website.

#### **For Discussion:**

**How could you improve your communication about where the money goes, and what it achieves?**

#### **Case Study: Vision Fosters Increased Giving**

A church in the south of England experienced growth in its work with young people. Wanting to continue to grow, but constrained by the size of their building, members developed a vision for extending the building and employing a youth leader. The congregation of roughly 120 gave in the region of £500,000 through one off donations and increased regular giving. Once the extension was completed they maintained their increased levels of giving to enable a youth leader to be employed.

## 3. An Annual Review of Giving

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Prior to 2000, tax-efficient giving was made through four-year Covenants. Many parishes therefore adopted a four year cycle of giving reviews. Parishes are now recommended to encourage an annual review of giving for a number of reasons:

- ◆ givers are likely to see annual changes to their income and should therefore review their giving each year.
- ◆ the church budgets and reports annually. This leads naturally to an annual presentation of vision and needs.

Encouraging an annual review of giving need not become staid, as there are several alternative forms that such a review can take; from running a full programme every three or four years or so, to simpler review mechanisms presented on the Parish Resources website.

### Differentiated Messages

Church members give in different ways to their church, and think differently about how much to give. It is good practice to challenge givers to take one more step along a journey of generosity, basing that challenge on how members currently give, rather than on how much they give.

**Plate Givers.** Around 40% of those who attend church give through the collection plate when they come (if they give at all). For givers in this group, the next step is to consider whether they would be willing to give in a planned way, perhaps through regular standing order, or by using an envelope scheme.

**Non-Tax Efficient Planned Givers** (just over 10% of church members). Many of this group will not be taxpayers, but there may be some givers who could give through Gift Aid, but choose not to do so. This could be a next step for them.

**Planned Givers.** We estimate that about one in five planned givers think about their giving in terms of a proportion of income (at variable percentages of income). The challenge for them is to consider

whether they might increase the percentage they give (across all the causes and charities they support.) The vast majority of planned givers give in a tax-efficient, regular way, such as envelope or direct debit, but do not think of their giving as a proportion of income. Their level of generosity varies significantly. A possible next step for this group is to consider seeing giving in a proportionate context and to consider greater levels of generosity.

It is good practice to tailor messages to different groups of givers on the basis of observable behaviour (e.g. planned givers and plate givers could receive different letters).

### Recommendations

- 5) That church members are asked to review their giving annually.
- 6) That communication is tailored to different groups according to how they give.

### Resources to help (see page 17)

- ◆ Your diocese is likely to have someone who can help you.
- ◆ The Parish Resources website has several annual review programmes.
- ◆ TRIO.
- ◆ Giving in Grace - Annual Renewal section.

### Case Study: Annual Review

A suburban Yorkshire parish identified a vision for service to its neighbourhood. Over five years, a 'Parish Giving Officer' led annual initiatives which have doubled the parish income. This has enabled the PCC to meet running costs, and upgrade the facilities in its buildings. As a result, over thirty different groups now meet there regularly. The Parish Giving Officer attributed this result to a combination of clear teaching that our giving reflects God's love for us, coupled with a clear vision for the church.

### 4. Thanking Givers

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It is strongly recommended that parishes write to their donors once each year to thank them for their giving. Doing so provides an opportunity to value the giver and their contribution to the life of the church, and to express how their giving and the giving of others have financed mission and ministry in the life of the local church.

It is recommended that parishes do this at a separate time from the process of Annual Renewal, lest it be misinterpreted that the letter of thanks is simply a request for more. The natural times in the church's year to write to thank donors are January, following the end of the financial year, or late April at the end of the tax year.

#### Recommendations

- 7) That churches write to thank givers personally at least once a year.

#### Resources to help (see page 17)

- ◆ The Parish Resources website offers some template letters which can be adapted for local use.

#### **Case Study: Thanking Givers**

A small Midlands parish started on the four key tasks by writing to thank all their givers. Their Parish Giving Officer commented, 'The response has been amazing, but we probably should have been doing this for a while. One of the most touching responses was a gentleman who said "I don't come very often, but I've been giving to this church for 20 years, and this is the first time anyone has said thank you." When I visited him, we had a really good conversation about the mission and ministry of the church, about which he knew very little.'

### **For Discussion:**

Having worked through this guide, what would you say is the most appropriate action plan for you as a parish?

Who will do this?

How will you keep track of progress?

## **Tools and Resources**

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Some of the tools and resources available to support parishes are listed below. The Parish Resources website has links to a number of further resources. Most dioceses have a Stewardship/Giving Adviser who can help you develop and implement the right strategy for your parish.

### **Parish Resources website ([www.parishresources.org.uk](http://www.parishresources.org.uk))**

The Parish Resources website provides access to a wealth of resources relating to topics of giving, as well as resources for treasurers and Gift Aid secretaries. A dedicated section is included for those who preach and teach, and there is a toolkit specifically for smaller rural churches. All resources are free.

### **Giving in Grace website ([www.givinginace.org](http://www.givinginace.org))**

Giving in Grace, developed and maintained by the Diocese of Liverpool, offers free resources that enable parishes to run full giving programmes and annual reviews. The website includes prayer, preaching and all-age resources, as well as templates for letters, publicity and meeting agendas.

### **TRIO ([www.southwark.anglican.org/what/trio](http://www.southwark.anglican.org/what/trio))**

TRIO has run successfully in a wide range of churches for many years. It is a programme which challenges church members to take responsibility for the cost of running their church, providing education on what the church costs to run and where the money goes.

### **The Money Revolution ([www.themoneyrevolution.net](http://www.themoneyrevolution.net))**

The Money Revolution is a short book for church members on Christian principles for handling money. The website offers free homegroup resources and presentations and sermons. It also includes some reflections on the challenge of adopting these principles during a recession.

### **Legacies ([www.churchlegacy.org.uk](http://www.churchlegacy.org.uk))**

Information for individuals and PCCs on all aspects of making a will, and leaving a gift to the Church.

#### Remember the **Four Key Tasks**

- 1. Preach and teach generous giving**
- 2. Link giving to mission and ministry**
- 3. Encourage annual review of giving**
- 4. Thank givers annually**



THE CHURCH  
OF ENGLAND

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This guide was produced by a sub-group of the National Stewardship Committee, bringing together a wide range of stewardship experience: Mr Colin Slater (chair), Ven Janet Henderson, Mr Nick Hutton, Rt Rev'd James Newcome, Mrs Rosemary Pearce, Rev'd Canon Wendy Robins and Dr John Preston.

PDF versions of this Guide for local printing, including large text versions are available at [www.parishresources.org.uk/givingforlife](http://www.parishresources.org.uk/givingforlife)