

GIVING GUIDE



Guide to Giving

As a church we are totally funded by donations from attendees and members and the Gift Aid we receive from these donations. For us to be the church God is calling us to be, every member and every gift matters – we do not take giving for granted.

We should always approach the subject of giving by seeing that giving our money is part of our worship to God. The motivation to give comes from first understanding that everything you have comes from God, including your gifts and abilities that have enabled you to work to earn money. As you respond to the call to follow Jesus that includes trusting in Him for your finances and seeking to be faithful with how you use them. This is called **biblical stewardship**.

We all have a finite amount of time, talents (our gifts and abilities) and treasure (money in our possession), we can easily and unthinkingly invest in things that don't last. Jesus exhorts us in Matthew 6:

¹⁹ "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal. ²¹ For where your treasure is, there your heart will be also."

We have one earthly life, and so the joy of being able to invest in the gospel through the local church ensures we leave a legacy that will endure into eternity!

When the New Testament Church understood the power of the gospel it had a radical effect on their lives:

"Selling their possessions and goods, they gave to anyone as he had need. Acts 2 v45

With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. 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, and it was distributed to anyone as he had need." Acts 4 v33-35

Where should I give?

The Bible says we should give in two ways: centrally to the local church (1 Cor 9 v7-11 & 14; 1 Tim 5 v17-18) and to relieve needs in the church community (Acts 4 v33-35; Rom 15 v26).

How much should I give?

This is entirely up to you. You don't *have* to give anything in order to be a Christian. Your salvation is free and all because of God's grace. Your giving is something that reflects the free gift you have received from God. It must be a freewill offering of thanksgiving to God. Here are a few passages that affirm the practice of generous giving:

2 Corinthians 8:7:

"But since you excel in everything— in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving."

1 Cor 16 v1-2:

"Now about the collection for God's people: Do what I told the Galatian churches to do. 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."

This passage suggests our giving should be planned and proportional to our income. There is a biblical guideline for the proportion called a 'tithes.' This is 10% of an income. Tithing predates the Law of Moses and was first done by Abraham to Melchizedek, God's priest (Gen 14 v18-20).

Matthew 23 v23b:

"For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others."

In this passage Jesus challenges the religious leaders who ignored the serious matters of mercy, justice, and faithfulness, whilst giving great attention to the specific details of their tithing. However, notice that Jesus affirms the commitment to tithing as he says: *'These (justice, mercy and faithfulness) you ought to have done, without neglecting the others (tithing).'*

2 Cor 9 v6-8:

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work."

Luke 6 v 38:

"...give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use, it will be measured back to you."

Starting a Journey of Giving

Being faithful to the biblical command to give can seem very daunting, particularly if you have not given before! We suggest you just start by prayerfully setting an amount you feel comfortable with, even if it is just a few pounds and make a regular and consistent commitment to give that amount (setting up a Direct Debit helps). You'll be surprised how you'll always have enough.

If you can't currently afford to give, look at whether you have anything you could go without so that you can begin this giving journey. If there isn't anything, ask God

to provide so that you can give it back to Him. If you are in financial hardship you can apply to our **Hope Helps Fund** for support, email hello@christcentral.church.

It helps to choose how much you want to give at the start of the month, and to give it then rather than just looking at what you have leftover (if anything) at the end of the month. This way you can gladly and freely enjoy your remaining money without feeling you had wished you had given some.

As your faith grows for giving, you can then increase that amount and commit again – 10% is just a guide not a ceiling. We have people that give well over 10% of everything they receive - they recognise they are blessed to be a blessing.

How can I give?

Some practical points for giving to Christ Central Church:

- It is possible to give to the church in **cash**, by **cheque**, **credit card**, **online** or **by standing order**:
 - **Cash.** If you give in cash and are a taxpayer, please put your gift in an envelope (provided at the back of the hall) and write 'From: [Your Name]' on the flap. This will enable us to claim back the Gift Aid from it.
 - **Contactless.** We have a contactless card terminal at the back of the hall if you don't carry cash and would like to give a financial gift. Just wake it up using the button on the side, enter the amount you would like to give and follow the instructions on the card terminal. You can give above the contactless limit if you insert your card into the back of the machine.
 - **Standing Order/ Online Banking.** Standing order payments are a great convenience to us and can help you plan your giving. It is possible to make one-off and regular standing order payments through your bank's online banking. Here are the details for our Ethical Co-op Banking Provider:
 - Account Name:** Christ Central Church
 - Account Number:** 67314182
 - Sort Code:** 08-92-99
 - **Cheque.** Please make cheques payable to "Christ Central Church."

- **Credit Card.** You can give a gift via credit card during the service, or at any time, using ChurchSuite on your phone or on our secure website <https://christcentral.church/give>.

Gift Aid

If you are a taxpayer, please complete the enclosed Gift Aid declaration form so we can claim back 25p on top of every £1 you give. Doing this costs you nothing but can mean a lot to the church! (20% of our annual income comes from the Government through this scheme.)

If you pay tax at a higher rate, you will be able to claim tax-relief on all your charitable donations by informing HMRC.

How We Spend Our Income

We report on the money we receive and how we spend it twice a year at our Vision Nights (Spring and Autumn). The majority of our income is used to pay for our staff, we would rather invest in people than in paying for our own building.

After staffing the next largest expense is renting a premises for our Sunday mornings, maintaining our tech, and providing refreshments. These are costs incurred to **Connect** people to the church and to the gospel.

We then need to service our overheads: paying for an office, our website and IT tools, legal and accountancy costs. These are our **Core Costs**.

We then use a proportion of funds to help us in our **Care** of individuals, although this care is usually in the form of time invested by staff and volunteers.

We invest in **Coaching** and equipping, through providing financial assistance for theological training, running our internship programme, and purchasing and producing resources to aid discipleship.

Our Giving Out to Others

As a local church **we are committed to giving 10%** of all we receive to other organisations and people as we partner in the gospel with them.

We freely give 5% of our monthly income to Commission (the family of churches we relate with), supporting church plants and mission around the world. This is not something we are obliged to do, but we know it is a much-appreciated part of our partnership and will release ministry in the UK and overseas. For more on Commission and how they support our work, go to <https://commission.global>

We also give a further 5% of our income to other excellent organisations through our Local and Global Giving Funds. Some of the organisations we support financially include:

- Pregnancy Options (local)
- Street Pastors (local)
- Hope into Action (local)
- City of Sanctuary (local)
- UCCF (local)
- Portsmouth University Christian Union (local)
- Home for Good (UK)
- Compassion Child Sponsorship (Ghana)
- International China Concern
- Ministries in Sudan, Israel, India, Philippines, Egypt, Portugal, Uganda

Our 10% giving to external organisations is in addition to the money we give to individuals to alleviate poverty, such as our **Hope Helps Funds**.

Frequently Asked Questions on giving in the Church

Q. Do I have to give in order to be a church member?

A. No! We receive people into membership who love the Lord Jesus, follow him and desire to grow within our local church community. However, this is a wonderful thing to do, and we desire for every member to know the joy of giving, irrespective of how much. Again, it's all about the heart!

Q. Isn't tithing an Old Testament law, aren't we free from the need to give financially?

A: The Old Testament law instructed the people of God, the Israelites, to tithe. Jesus did not come to abolish the law but to fulfil it, he said not a single letter will be removed from the law. Instead of being legally required to give, we are now **free to give** having met and received Jesus into our hearts through faith.

In the Sermon on the Mount, Matthew 5-7, Jesus did not do away with the requirements of the law, He elevated the requirements, by getting to the heart of the matter. Instead of murder just being wrong, Jesus points out having anger in your heart is just as bad. Instead of adultery, lust is just as bad. Therefore, our heart attitude to giving matters - God wants our hearts not to be corrupted by the deceitfulness of wealth – the antidote being giving joyfully as part of our worship.

Q: What about other needy charities, Christian groups and causes? Is it biblical to give part of my tithe to them too?

A: The Bible teaches us to give first (our tithe) to the local church - both centrally (through the offering) and in gifts to those in need. The 'tithe' relates to the amount given to the church. The Bible also teaches us to be generous - so feel free to be generous above your tithe!

Q: I have just stopped working and no longer pay tax; do I need to inform someone?

A: It is important that we know if you have stopped paying tax. Contact the office on 02393200184, or email finance@christcentral.church to let us know.

Q: I am a student, should I tithe?

A: If you can then do. Remember, this shouldn't be a reluctantly done thing, but a joyful/worshipful moment. Even pennies given as an act of worship thrills the heart of God when done in faith, just like the widow whom Jesus praised (Mark 12:41-44). We have made it super easy to give, by having a contactless card reader on our giving table in the hall so you can set your own amount and give as you feel led.

Q: Should I give if I am in debt/have a student loan?

A: Every circumstance is different. E.g. if you use your student loan income for fun activities, coffee, and evenings out, it stands to reason you should also worship with it. If you can pay your debts while also affording non-essential items, and saving for holidays, again it would make sense to prioritise worship and trust in God that you will be able to manage your debts with His help. NB. If you are in debt, we can provide money advice and connect you with the nearest CAP Debt Centre.

Q: How will my money be spent?

A: As a registered charity, all the money we received must be used in the pursuit of our declared charitable objectives, the Trustees ensure this, and accounts are made publicly available on the Charity Commission's website. Our charity number to help you find these reports is: 1118477.

Q: Do you accept legacies?

A: Yes. If you would like to leave something in your will to further the work of the gospel in, around and beyond Portsmouth, you can add Christ Central into your will. We advise you speak to a solicitor, financial advisor and/or an agency such as Stewardship.org.uk for advice as this may be a sensitive and delicate subject. As a church we do not apply any pressure whatsoever to give in this way, we simply present it as an option that can allow your legacy to continue to further the work of the church.

If you have any further questions about giving – go to Christcentral.church/ask



GIVING

GIFT AID DECLARATION

for past, present, and future donations

Boost your donation by 25p of Gift Aid or every £1 you donate
Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current taxpayer

I wish to Gift Aid my donation to: **Christ Central Church LTD**
since 6 April and in the future.

*gift aid claims can be backdated 4 tax years - where sufficient tax has been paid during the tax year

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

My Details:

Title _____ First Name or Initial(s) _____

Surname _____

Full Home Address _____

Postcode _____ Date _____

Please notify Christ Central Church Office if you:

- want to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income or capital gains

finance@christcentral.church / 023 9320 0184

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due, 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.

