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Toolkit 10

Growing in the Grace of Giving

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Communicating the Grace of Giving

Every day Christian churches miss opportunities to encourage their congregations to grow in their faith and in the grace of giving.

If you understand what members of your congregation need and, if you draw inspiration from the Bible you can encourage them to love God, love people, and grow spiritually through financially supporting the mission and ministry of the church.

Church-centric Fundraising

'Help us to help others' has often been our message. If you give to and through the church, we can change people's lives. The problem with this is that the local church becomes the mission hero, with supporters invited to help by praying and giving.

They give because they love the church or the mission partner but the relationship is transactional.

Donor-centric Fundraising

You may have moved a little towards 'Because of You...' requests for support. For example, "Because of what you give to church, we are able to offer all this to our local community". The donor becomes the hero not the church. The donor is appreciated, thanked, and inspired.

The relationship is transformational but mostly at an emotional not a spiritual level.

The Biblical Model of Fundraising

This approach means doing all the things we do in donor-centric fundraising and then adding something extra.

By helping them grow in the grace of giving you can intentionally pour something of lasting value into their lives. You do this by praying with them and for them, affirming them for the steps they are taking in their faith journey, and learning discipleship lessons together with them.

Generosity Encouraged (2. Corinthians 9: 6 -15)

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us, your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in

sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!

God's Promise to the Giver

- If you sow sparingly you will reap sparingly
- You are to decide in your heart how much to give
- When you give cheerfully God makes all grace abound in you
- God gives you all you need so you can abound in good works
- God increased the store of your seed (the resources, abilities, etc) and enlarges the harvest of your righteousness
- God makes you rich in every way so you can be generous on every occasion

Questions to Ask Yourself

- ? How are you sowing generosity in your congregations lives?
- ? What can you do to encourage members of your congregations to be led by God's spirit in their giving?
- ? What spiritual lessons can you as a leader learn from God's cheerful givers?
- ? How will you pray for your congregations so that God's grace will abound in them and they can abound in good works?
- ? How can you encourage your congregations to reflect on their journeys of generosity and see how God has increased their store of seeds and increased their harvest of righteousness?

There are many different ways of encouraging congregations in their discipleship journey. These may include

- Preaching and Teaching
- Group Study
- Individual Study
- Personal Modelling

Preaching and Teaching

The lectionary offers many opportunities to preach and teach about the grace of giving. Here are some examples which you might find helpful. Further examples are in the [Worship Resources](#).

Zacchaeus: Luke 19:1 - 10

From 'collector' to 'giver'

Generous people give because their lives have been transformed by the gospel

The poor widow: Mark 12:41 - 44

She gave all that she had.

Generous people give out of their poverty. They give sacrificially.

The Good Samaritan: Luke 10:25 - 37

He made himself vulnerable and available.

Generous people give more than money.

Joseph and his brothers: Genesis 45

Doing the right thing even when it hurts.

Generous people give even when it doesn't make much sense.

The young boy's gift: Matthew 14:14 - 21

Something profound happens because of this boy's gift.

Generous people give to turn something seemingly impossible into reality.

The Philippians: Philippians 4: 15 - 16

Don't be discouraged by the lack of response.

Generous people give when others will not.

The Queen of Sheba: 1 Kings 10: 1 - 13

She saw for herself and was satisfied.

Generous people give once you have satisfied their questions.

Moses and the sanctuary: Exodus 36: 1 - 7

We have more than enough.

Generous people give more than they are asked to.

[Preaching resources | The Church of England](#)

Group or Bible Study

When we study in groups, we profit from multiple insights and perspectives. The amount of knowledge and experience may be broader than when we study on our own, and we can gain much by learning from others. We can also serve others by sharing our knowledge and experience. Group Bible study also offers a place for discussion and application of what we are learning. When we talk about what we are learning with others, it tends to become more embedded.

The Giving in Grace website has several [small group programmes](#) with between three and four sessions each.

[Group study resources | The Church of England](#)

Individual Study

Individuals can use the small group study resources and the Church of England has some useful links to resources for individual. Short video clips may provide useful learning.

[Individual study resources | The Church of England](#)

[Doughnuts - J.John - YouTube](#)

Planning for Action

- How can I inspire my congregations to give the best gift they can?
- How can we infuse our communications with messages that encourage members of our congregations to draw closer to God?
- What does a beautiful soul-enriching experience look like in our ministry's context?
- How can I help members of our congregations to overcome personal differences and hurts?
- How can I connect those who support our mission and ministry at a deeper level?

When you falter

Talking about money doesn't come easy to us. Unlike other cultures, we see our money as a private matter. You can expect criticism when you challenge people to consider how they can grow in the grace of giving. Rather than letting this stop you, remind yourself that you can also be challenging when you teach them about other aspects of their faith journey - such as forgiveness and loving their neighbour (who may not be very lovable). The journey of faith will be challenging at times and that is how we grow. Here are some other thoughts which may help.

- God determines the outcome, not us! (Proverbs 21:31)
- It's about raising generous givers not just raising cash (Philippians 4:17 -19)
- Helping people to grow in the grace of giving is a ministry that invites members of your congregations to participate in God's mission and break the hold of money over their lives (Matthew 6:24)

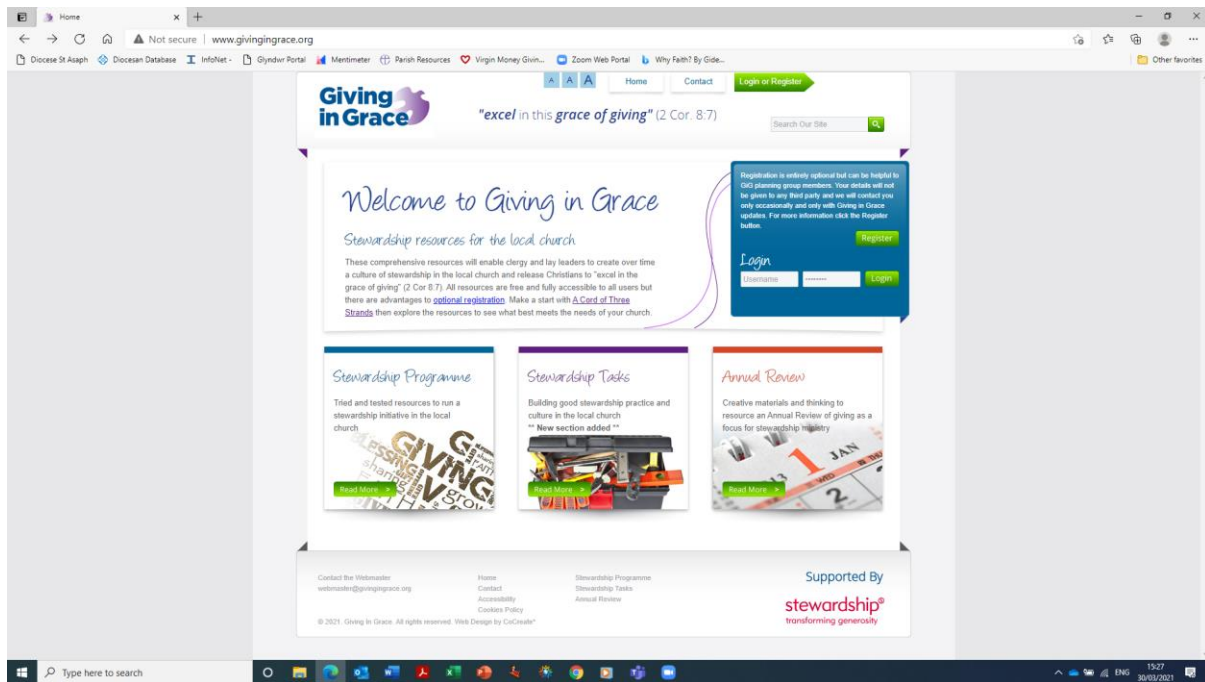
Giving Programmes or Campaigns

Running a full giving campaign or programme takes time to organise. Done well, it can be transformational for members of your congregations and the culture of your church. When the grace of giving becomes part of the culture of your church you stop worrying about church finances and can concentrate on mission and ministry.

Giving in Grace

Provides resources for

- Running a Stewardship Programme
- Stewardship Tasks – including resources for preaching, teaching and small study groups
- Financial Analysis
- Church Income Streams
- Annual Review



The Campaign

- Have Vision – link to Mission Area review/Mission Action Planning
- Preach & teach consistently – [resources for worship](#)
- Expect a Response – using appropriate [mechanisms](#)

Response Mechanisms

(for members of the congregation both in-person and digital)

Promise Sunday

As church members consider their responsibilities towards the financial resourcing of God's mission through the local church, their response needs to be channelled into action.

Promise Sunday invites an act of personal 'pledging' or 'promising' to be undertaken each year and offered on Promise Sunday. It is assumed that all who are invited to make a pledge will have heard the teaching that precedes Promise Sunday.

It is possible that there will be some people who will object to completing a pledge card. However, the giving of our money is part of our self-offering in worship. We cannot separate our money from the rest of our concerns and lives. God desires to reign over our financial affairs as well as everything else. Public worship is an eminently suitable place to offer such commitments.

Pledges

The Giving in Grace website offers a range of response forms. You may also choose to use the pledge form in [Appendix 2](#) which can be customised to reflect your own church or Mission Area.

Turning Pledges into Action

Members of the congregation who give regularly should be encouraged to sign up for the free Church in Wales service, Gift Direct.

Gift Direct

Gift Direct is a way to give regularly to your church or Mission Area. You can use Gift Direct whether or not you pay tax. If you do pay tax you can ask for Gift Aid to be claimed on your donations which increases the donation by 25% at no cost to you.

You can also ask for your donation to be increased every year in line with inflation if you wish. You can sign up for Gift Direct at [Online Giving by Gift Direct - The Church in Wales](#)

With Gift Direct:

- The giver is always in control
- Managing donations is easier for the giver and their church or Mission Area
- There are no last-minute scrambles for spare change or envelopes to keep track of.
- Churches get a regular monthly amount which helps planning

For more details on how the Gift Direct system operates, please download the [Gift Direct Leaflet \(PDF\)](#), see our [FAQs](#) or contact giftdirect@churchinwales.org.uk

Benefits of Gift Direct

- The scheme is delivered locally at church level but administered centrally reducing the administrative burden on churches.
- Gifts can be given to a specified church or Mission Area in the diocese, and it suits regular and fringe donors.
- Increased cash flow through faster recovery of Gift Aid, enabling treasurers to manage cash flow more easily.
- Regularly increasing giving through the majority of donors opting for index-linking.
- Direct Debit offers greater flexibility with regards to managing giving; increases and decreases can be made easily.
- Central system ensuring that Gift Aid is processed accurately.

You can sign up for Gift Direct or amend your giving at [Online Giving by Gift Direct - The Church in Wales](#)

Standing Order

The reasons for encouraging a move to Gift Direct over using Standing Orders are:

- It removes a huge administrative burden from our churches of having to claim gift aid. It is getting harder to find people willing to take on the task of Church Gift Aid Secretary.
- It improves cash flow to the church, making receipts more frequent and reliable. In most churches, the Gift Aid from Standing Orders is claimed annually, and

sometimes not for several years. Using Gift Direct the Gift Aid is claimed on every eligible gift each month. This means that in addition to the gift, the treasurer knows that the tax will be received and can plan accordingly.

- Gift Direct offers the opportunity for the donor to choose to raise their gift in line with the RPI each year. This keeps the gift up to date and means that the donor's original intention continues. Many Church Gift Aid Secretaries report that Standing Orders that were set up to reflect a generous gift have not altered for many years, effectively reducing the size of the gift year on year.
- Even without choosing the RPI increase option, the annual summary of giving from the Gift Direct team encourages people to faithfully consider their gift, and to choose to increase or decrease it as their circumstances allow.

If despite all the benefits of Gift Direct, you have people who want to set up a standing order, you can use a [mandate](#) which you can customise for your church or Mission Area.

Numbered Envelopes

The numbered envelope system allows donors to place a regular gift to the church onto the collection plate. It is useful in three respects:

1. A list kept which matches donors to each set of envelopes allows the Gift Aid Secretary to know which gifts can be claimed under Gift Aid and which under the Gift Aid Small Donations Scheme (GASDS).
2. It helps those on low incomes to budget their giving.
3. When used correctly, the envelopes ensure that giving occurs even when the donor is not in church.

Loose Collection

Cash on the plate is usually the method used by visitors to the church, not the regular congregation. Gifts of £30 or under can attract a tax reclaim of 25% under the Gift Aid Small Donations Scheme (GASDS).

For Visitors (both in-person and digital)

Contactless Terminal

As we move away from using cash, the use of contactless terminals in our churches is expected to grow. The diocese is running a trial of terminals to ascertain the best solution. At present there is no clear front runner.

Costs for such a terminal are

- The cost of purchasing the terminal.
- The monthly cost of the merchant fee (i.e. the fee for using the bank to process payments) in 2021 averaging around £18 per terminal.
- The commission taken by the terminal provider (to provide for software updates etc.) usually taken as a percentage of the donation. In 2021 averaging around 2 – 3%.

Some providers allow you to rent the terminal, merging the cost of purchase and the merchant fee into a monthly payment.

Donations made on a contactless terminal can attract a tax reclaim through the GASDS scheme providing the gift is £30 or less.

Types of terminal

Fixed Position

There are models which are designed to be fixed in one position. These will usually need to be plugged into an electricity supply. They can be fitted into large stands which ensure they are highly visible.



Flexible Terminal

These are designed to be used as a hand-held device and run on battery power, though experience has shown that the batteries only last a few hours.

One manufacturer has made a terminal that fits into a church collection plate.



Preferential rates for terminals are available from Parish Buying from time to time. They have a useful survey to help you identify the best terminal for your context.

<https://www.parishbuying.org.uk/categories/giving-and-payments>

Donate Buttons, QR Codes and other ways to attract donations from visitors

Visitors don't always come to your building. They may visit your website or your FaceBook page and they may be inspired to give by

- A desire to support a particular project which requires funding
- A response to an online service
- A visit to a church and a wish to support its work or to protect the heritage of the building

In all these scenarios, churches need to give a clear message about the need for support, and offer an easy way for people to give.

Most fundraising platforms provide a QR code and access to a donate button as part of the package.

Fundraising Platform

Using a Fundraising Platform like JustGiving enables people to give as and when they wish. Costs vary, but this is a guide:

- Some charge for set up costs
- Monthly fee or percentage of funds donated
- Charge for processing regular payments (we recommend Gift Direct for these)
- Gift Aid claim submission is usually available at a cost

If each individual church were to set up their own fundraising portal, they would each incur the above costs, and there is the possibility that, because they do not have individual charitable status, they would miss out on Gift Aid.

JustGiving has set up a free service for charities.

Appendix 1 - Worship Resources

Bible Reference	Stewardship Message
Psalm 16 v1-2	All good things come from God
Psalm 16 v 5	God gives us all we need
Malachi 3 v 8-10	Cheating God – and promise of blessing
Malachi 1:16-9, 13,14	Our giving says something about our picture of God. Nothing twists or deforms the soul more than a low or an unworthy conception of God. Our notion of God will determine the quality of our religion. Poor giving reveals an unworthy and inadequate view of God.
Matthew 6 v 19-21 Luke 12 v 32-34	Your heart will be where your riches are
Luke 19 v 11-26 Matthew 25 v 14-29	Parable of the gold coins / the three servants
Matthew 19 v 16-23 Mark v 17-25 Luke 18 v 18-25	Parable of the rich young man
Mark 12 v 41-44 Luke 21 v 1-4	The widow's offering of "all she had".
Luke 6 v 38	Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."
Luke 13 – 21	Parable of the rich fool – storing treasure
Acts 2 v 42-45 Act 4 v 34-35	Each one receiving according to their need
Acts 20 v 35	It is more blessed to give than to receive
1 Corinthians 16 v 1-2	Guidance on how to give
1 Corinthians 6:20, 7:23 Ephesians 2:1-10	Our giving springs from an understanding of our status, who we are in Christ – 'bought at a price', 'has been' in the sense that we 'have been' where the world still is.
2 Corinthians 8 v1-5	Giving generously
2 Corinthians 8 v 7-9	The grace of giving
2 Corinthians 8 v 10–12	Giving willingly

2 Corinthians 8 v 13–15	Sharing and equality
2 Corinthians 8 v 20–21	Transparency in accounting
2 Corinthians 8 v 6–7	Giving willingly and cheerfully
Hebrews 13 v 16	Pleasing God by sharing with others
James 2 v 14–17	Faith means action

Penitential Prayers

When we have sown sparingly;

Lord, have mercy.

Lord, have mercy.

When we have given reluctantly;

Christ, have mercy.

Christ, have mercy.

That we may know the joy of cheerful giving;

Lord, have mercy.

Lord, have mercy.

Stewardship Network Resource Book (adapted)

Father in creation, you are generous towards us;

When we are tight-fisted in return;

Lord, have mercy.

Lord, have mercy.

Jesus, you call us to turn to you;

When we are deaf to your call;

Christ, have mercy.

Christ, have mercy.

Holy Spirit, you show us the gift of charity;

When we fail to respond;

Lord, have mercy.

Lord, have mercy.

Stewardship Network Resource Book (adapted)

Lord, when we have failed to recognize your presence;

Lord, have mercy.

Lord, have mercy.

Lord, when we have failed to recognize the needs of others;

Christ, have mercy.

Christ, have mercy.

Lord, when we have not responded generously to the call of the gospel;

Lord, have mercy.

Lord, have mercy.

Stewardship Network Resource Book (adapted)

Father of all,

you loved the world so much that you gave your only Son,

so that all who believe in him

should have eternal and abundant life:

grant us grace to accept all your gifts and to use them

for the good of others,

for the care of your world

and to proclaim the values of your kingdom;

through Jesus Christ our Lord.

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Lord of all,

in a world marked by pain and suffering,

yet saved by your intensity of giving,

make us thankful for our good fortune,

protect us from hardness of heart

and teach us to respond with gratitude and generosity

to you and to others;
through Jesus Christ our Saviour.
© *Anglican Stewardship Association*

Loving God,
you are generous and forgiving:
grant that we, living in comfort and security,
may accept your abundant love with gratitude and humility;
heal our guilt, dissolve our greed,
and send us out to meet the world and our neighbours
with thankful hearts and generous spirits.
Through Jesus Christ our Lord.
© *Anglican Stewardship Association*

Intercessory Prayers

Periods of silence may be kept and appropriate responses may be used.

Loving God, giver of all that is,
we pray to you in faith with thanksgiving.
We pray for ourselves and for each other,
for our families and loved ones.
We give you thanks for all who care for us.
Give us grace to see Christ in others
and to love others as he loves us.

We rejoice in your steadfast love
offered to all through Jesus Christ.
We ask your help for all who suffer.
Bless all who seek to bring your help to them.

We praise you for all your gifts to us,
for the world and all that is in it.
Help us and all your people
to share every sort of wealth.
Teach us to act with justice
so that there may be peace.

We pray for your Church,
for all who serve Christ and his kingdom.
Strengthen us
for our work and witness in the world.
Grant us wholehearted generosity,
so we may live in liberty
and reflect your glory in the world.

We give thanks for those who have died,
for those who have gone
before us in the faith,
and those whose faith
is known to you alone.
Grant us, with them,
entry into your heavenly kingdom.

Generous and merciful God,
loving and giving God,
you look with compassion
on all who turn to you:

**accept these prayers
for the sake of your Son,
our Saviour Jesus Christ.
Amen.**

Lord, as we gather together as a church family, we remember all our brothers and sisters in Christ throughout the world, and that they will be strengthened by your love, so that your kingdom will keep growing wherever they are.

Generous Lord, Hear Our Prayer

Lord, we pray for those who are sick and for their families and those who care for them. We pray especially for.....

Generous Lord, Hear Our Prayer

Lord we pray for those who have departed this life and for those who mourn them. We pray especially for.....

Generous Lord, Hear Our Prayer

Lord, we thank you for the opportunity to be a part of this church family. We pray for all who have a role in growing your church in this community. Give them wisdom to discern your will, the courage to see the work through, and the resources they need to fulfil the tasks.

Generous Lord, Hear Our Prayer

Lord, we give thanks for your generosity. You supply us with all we need, and bless each one of us with special skills. Help us to be generous with our time, our skills, and our financial resources. Help us to share these gifts with our neighbours, the church, the community and the world so that your kingdom may grow on earth.

Generous Lord, Hear Our Prayer

Offertory Prayers

Blessed are you, Lord, God of all creation;
through your goodness we have our money to offer.
Fruit of our labours, symbol of our commitment.
It will become a tool to be used for your glory.
Blessed be God for ever.

Blessed are you, Lord, God of all creation;
through your goodness we have our time and skills to offer.
Fruit of our lives and experience.
They will become tools to be used for your glory.
Blessed be God for ever.

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Blessed are you, Lord, God of all creation;
through your goodness we have these gifts to share.
Accept and use our offerings for your glory
and for the service of your kingdom.

Blessed be God for ever.

Source unknown

Thanksgiving after Communion

Dear Father God, your love is constant.
We rejoice in the gift of your Son,

who became poor that we might become rich.
Thank you for giving us the rich food
of his body and blood.
By your Spirit enable us to respond cheerfully,
by giving ourselves generously to you and to others,
all our days.
Through Jesus Christ our Lord.
Stewardship Network Resource Book

Giving Father,
We receive so much from you,
and therefore have much to give.
Help us to discover, develop, and direct our gifts
that we may be lively agents of your love.
Stewardship Network Resource Book

Blessings

May God who loves a cheerful giver,
and gives us all things in Christ,
swell the harvest of your benevolence.
Amen.

May Christ who for our sake became poor
make you rich in everything –
in faith, speech, knowledge and love.
Amen.

May the Holy Spirit who gives gifts to all people,
flood your hearts with thanksgiving to God.
Amen.

And the blessing of God Almighty,
the Father, the Son, and the Holy Spirit,
be among you and remain with you always.
Amen.

Stewardship Network Resource Book

Appendix 2 – Promise Sunday Response Forms

Sample Letter To Congregation To Accompany Pledge Card

**To all members of the Congregation, Electoral Roll
and subscribers to the Planned Giving scheme.**

The financial support of many to the life and mission of our church is vital. Many are generous in their offerings and we are grateful for their commitment and support to the mission and ministry of our [church/Mission Area]

Once again we are inviting you to review your giving to see if you feel it is as it should be in your present circumstances.

If you are not using Gift Direct giving may I invite you to consider that and so help your church to budget its money properly and reduce the burden on the Church Treasurer and Gift Aid Secretary.

Please consider the recent teaching on this subject, then, after prayerful consideration, complete the enclosed card which will be received during the offering on Promise Sunday which will take place on [insert date of Promise Sunday]. If you are unable to attend the Promise Sunday service you may return your pledge by posting in the box at the rear of the church.

Thank you for your partnership in our mission.

Yours faithfully

Giving Pledge Card

Name _____

Address _____

In recognition of the goodness of God, and of my responsibility to Him to play my part in resourcing His work through His Church –

I will gladly and honestly try to give back to God during the next year:

£ _____ per week / month

for the mission and ministry of this [church/Mission Area].

I understand that my giving may be revised or cancelled at any time.

Signed _____ Date _____

Please tick the appropriate boxes:

I wish to sign up / *have already joined* Gift Direct ☐

I wish to sign / *have already signed* a monthly Bank Standing Order ☐

I pay Income Tax and will sign / *have already signed* a Gift Aid form ☐

I require / *already have* weekly envelopes and will return 52 of them ☐

Remember:

- Please think prayerfully before filling in this pledge card.
- No one will tell you how much to give. You may give a percentage of your monthly income, or your first hour's pay each week, or the same as you spend on some other necessity or hobby or habit or luxury. The decision is yours.
- Please put this pledge card in an envelope or send by email [to] and return to the [Gift Aid Secretary/Treasurer].
- Only the [Gift Aid Secretary/Treasurer] will know the amount you pledge and how you pay.
- If you pay tax, signing a Gift Aid form costs nothing and adds at least 25 pence for every pound.

Gift Aid Declaration



Using Gift Aid means that for every pound you give, we get at least an extra 25 pence from the Inland Revenue, helping your donation go further.

Imagine what a difference that could make, and it doesn't cost you a thing.

So if you want your donation to go further, Gift Aid it. Just complete this form and put it in the envelope with your pledge form.

First Name _____ Surname _____

Address _____

_____ Postcode _____

I want all donations I've made since 6 April 2016 and all donations in the future to be Gift Aid until I notify you otherwise.

To qualify for Gift Aid, what you pay in income tax or capital gains tax must at least equal the amount we will claim in the tax year.

Gift Aid Declaration



Using Gift Aid means that for every pound you give, we get at least an extra 25 pence from the Inland Revenue, helping your donation go further.

Imagine what a difference that could make, and it doesn't cost you a thing.

So if you want your donation to go further, Gift Aid it. Just complete this form and put it in the envelope with your pledge form.

First Name _____ Surname _____

Address _____

_____ Postcode _____

I want all donations I've made since 6 April 2016 and all donations in the future to be Gift Aid until I notify you otherwise.

To qualify for Gift Aid, what you pay in income tax or capital gains tax must at least equal the amount we will claim in the tax year.

Bank Standing Order Form

I would like to make donations by **bank standing order**

full name _____

address _____

postcode _____

standing-order mandate
to the manager

bank plc

branch

please debit my account no.

account name

with the sum of £ per month
for the benefit of

[Church/Mission Area]

who bank at

[insert name of bank]

sort code [insert sort code] account no. [insert account number]

commencing date / /

signed

date