

An aerial photograph of a coastal city, likely Victoria, British Columbia, showing a mix of residential and commercial buildings, a large bay with a sandy beach, and a clear blue sky. The text 'GOSPEL GIVING' is overlaid in large white letters within a white rectangular frame.

# GOSPEL GIVING

THE HOW AND WHY OF GIVING AT SALT CHURCH

**saltchurch.**



# PART ONE:

## A BRIEF THEOLOGY OF GIVING

“but who am I (King David asked), and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.”

1 Chronicles 29:14

# WHY SHOULD WE GIVE?

The bible gives a bunch of reasons why we should give. Here's 4 of them:

1

## GOD GAVE FIRST

We worship a generous God. The most famous verse in the Bible says that "God so loved the world that he gave his one and only Son" (John 3:16). God has been exceedingly generous to us. Amazingly, that gift has also made us rich in Christ. Paul motivates the Corinthians to give by reminding them of 'the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich' (2 Corinthians 8:9). We give because God first gave to us.

2

## TO WORSHIP GOD

Jesus warned that it is impossible to serve both God and money (Matthew 6:24). One of the ways we demonstrate the fact that we worship God and not our money is by giving it away. The Apostle Paul refers to the financial gifts of the Philippians as 'a fragrant offering, an acceptable sacrifice, pleasing to God' (Philippians 4:18). In other words, the act of giving our money away is a sacrificial act through which we worship and honour God.



### 3

## TO BE ENRICHED

Paul told the Ephesian elders, 'It is more blessed to give than to receive' (Acts 20:35). He tells the Philippians, 'Not that I desire your gift; what I desire is that more be credited to your account' (Philippians 4:17). After telling the Corinthians to give generously, he says, 'God is able to bless you abundantly' (2 Corinthians 9:8). This is not to say that if we give our money away we will always get more more money in return, as if God is some broken slot machine. That may happen, but it's certainly not guaranteed. Rather, the act of giving is spiritually enriching.

### 4

## TO MULTIPLY MINISTRY

While Paul occasionally worked as a tent maker (Acts 18:3), his calling was to preach the gospel. In order to enable him to continue in this work, he received financial support from several partner churches (Philippians 4:15-16). This enabled him to multiply ministry and to make and mature more disciples. He also told Timothy, 'the elders who direct the affairs of the church well are worthy of double honour, especially those who labour in preaching and teaching' (1 Timothy 5:17). By financially supporting gospel work, we can free up more people to multiply ministry and grow God's Kingdom.

# HOW MUCH SHOULD WE GIVE?

The New Testament never names a specific amount that we should give. Rather, it simply tells us to be generous in proportion to our income (1 Corinthians 16:1-2). This means that a widow's 2 copper coins can be considered more generous than a rich person giving much more (Luke 21:1-4). In the New Testament, we learn that God wants our giving to be cheerful, sacrificial, and flowing from thankfulness, faith and love for God and others.

*"The absence of a specific mandate creates dependence on God because we must actively seek his will for our finances. We can't identify a percentage and 'set it and forget it.' Rather, giving is meant to be an ongoing, dynamic component of lives lived in worship of Jesus."*

Jamie Munson in 'Money: God or Gift'

## **What does generosity look like?**

In the Old Testament, God's people were encouraged to give a tithe (10%) of their income back to him. This idea is first introduced in Leviticus 27:30,

"A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD."

An additional tithe was also given once every three years to support the poor. On top of this, many Israelites voluntarily gave free will offerings to God as an expression of their faith in him and thankfulness for all that he had done for them.

By the time we reach the New Testament, a new principle is introduced - that of sacrificial generosity. Sacrificial generosity replaces the Old Testament principle of tithing. In Romans 12, as a response to the great mercy that God has shown us in Jesus, we're told to offer our whole life to God as living sacrifices. All of our life belongs to God now and that includes 100% of our time and our money. All of it is his. So, rather than being commanded to give 10%, Christians are now called to show generosity in response to God's grace shown to us in Jesus Christ.

## **So how much should we give?**

Even though the New Testament does not lay upon us the old law of 10%, it would seem rather inconsistent with the gospel of grace for us to conclude that we should give any less than 10%. Paradoxically, grace actually lifts the bar on generosity rather than lowering it.

We are those who have been enriched in every way by the generosity of Jesus. Christians could use the tithe concept as a benchmark from which we can launch into sacrificial generosity. In other words, if you want to know what generosity looks like, why not try starting with a tithe and see if you can build up from there? Let the 10% tithe be your springboard for generosity.

*“Giving is meant to be an ongoing, dynamic component of lives lived in worship of Jesus.”*

# A BENCHMARK FOR SACRIFICIAL GENEROSITY

So how much should we give to God? As we've seen, 10% is a good starting point, but it should only be the starting point for considering how generous we can be, rather than a legalistic figure that we must obey. The more fundamental question to ponder is: **how much have we received from God?** As we answer this question, we see that He has given us immeasurably more than we could imagine through His Son, Jesus Christ.

The first practical step is to work out how much money you have to begin with. The table below is a tool to help you calculate how much you could give per week based on your income:

Annual Income	6%	8%	10%	12%	14%
\$10,000	\$12/week	\$15/week	<b>\$19/week</b>	\$23/week	\$27/week
\$20,000	\$23/week	\$31/week	<b>\$38/week</b>	\$46/week	\$54/week
\$30,000	\$35/week	\$46/week	<b>\$58/week</b>	\$69/week	\$81/week
\$40,000	\$46/week	\$62/week	<b>\$77/week</b>	\$92/week	\$108/week
\$50,000	\$58/week	\$77/week	<b>\$96/week</b>	\$115/week	\$135/week
\$60,000	\$69/week	\$92/week	<b>\$115/week</b>	\$138/week	\$162/week
\$70,000	\$81/week	\$108/week	<b>\$135/week</b>	\$162/week	\$188/week
\$80,000	\$92/week	\$123/week	<b>\$154/week</b>	\$185/week	\$215/week
\$90,000	\$104/week	\$138/week	<b>\$173/week</b>	\$208/week	\$242/week
\$100,000	\$115/week	\$154/week	<b>\$192/week</b>	\$231/week	\$269/week
\$120,000	\$138/week	\$185/week	<b>\$231/week</b>	\$277/week	\$323/week
\$140,000	\$162/week	\$215/week	<b>\$269/week</b>	\$323/week	\$377/week





## Do I have to give 10%?

The tithe isn't a law. Some of us can give much more than 10%, while there may be times where, for various reasons, this is not possible for others. As 2 Corinthians 9:6-7 reminds us, our giving is ultimately a matter for prayerful consideration before God. At the end of the day, our finances are just one of the many areas that we must bring before God in prayer as we consider how to worship him with all that he has so graciously given us.

Nevertheless, we must be careful not to fool ourselves. Australians are not typically generous givers. An article in the Sydney Morning Herald revealed that on average, Australians give 0.4% of their taxable income to not-for-profits<sup>1</sup>. We live in a stingy culture, obsessed with building our own kingdoms and securing our next piece of real estate. This world is not our home, so let's take seriously what Jesus says in Matthew 6:19-21:

*<sup>19</sup>Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. <sup>20</sup>But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.*

<sup>1</sup> <https://www.smh.com.au/opinion/australians-are-giving-less-to-charity-heres-why-20171017-gz2oop.html>

# WHO SHOULD WE GIVE TO?

While all of our giving is ultimately a gift given to God, the Bible highlights a few key people groups that Christians can and should give to:

1

## THE LOCAL CHURCH

Galatians 6:6, 1 Timothy 5:17-18

2

## MISSIONARIES AND CHURCH PLANTERS

Philipians 4:16, 2 Corinthians 11:8

3

## CHRISTIANS IN NEED

1 Corinthians 16:1-2, James 2:14-17

4

## OTHERS IN NEED

Luke 14:12-14, Galatians 6:10

## Why should we prioritise the local church?

While Christians should always seek to give to worthy causes beyond their local church, it would be a mistake to neglect the responsibility we have to support those who minister directly to us at church. In 1 Corinthians 9:7-11, Paul writes,

*<sup>7</sup>Who serves as a soldier at his own expense? Who plants a vineyard and does not eat its grapes? Who tends a flock and does not drink the milk? <sup>8</sup>Do I say this merely on human authority? Doesn't the Law say the same thing? <sup>9</sup>For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? <sup>10</sup>Surely he says this for us, doesn't he? Yes, this was written for us, because whoever ploughs and threshes should be able to do so in the hope of sharing in the harvest. <sup>11</sup>If we have sown spiritual seed among you, is it too much if we reap a material harvest from you?*

When Pastor and author John Piper was asked about tithing to his local church he gave this response:

*"... As a pastor, if somebody came to me and said, 'I'd like to tithe. Where should I give it?' I would say, 'Well, I think it's a helpful rule of thumb to say that, considering that this is your family of believers with its own set of needs and that you benefit from the church and give your life to it, starting with a tithe here is a good idea. And from there you can give more here and more elsewhere.'"*<sup>2</sup>

## So who should I give to?

Given the enormous good that can be done through our generosity, we invite all our members to consider giving financially Salt Church, and encourage them to give over and above this to other worthy causes. In the next section we'll see what that could look like.

<sup>2</sup><http://www.desiringgod.org/resource-library/ask-pastor-john/should-all-of-my-tithe-go-to-the-local-church>



A dimly lit church interior with a large window and hanging lights. The scene is captured from a low angle, looking up towards the ceiling. The ceiling features a large, dark, textured surface, possibly a skylight or a decorative element, with several large, industrial-style pendant lights hanging from it. The window in the background shows a dark blue sky, suggesting dusk or dawn. The overall atmosphere is warm and intimate, with soft lighting from the pendant lights and a string of small lights visible in the background.

# PART TWO:

## GIVING AT SALT CHURCH

"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."  
2 Corinthians 9:6

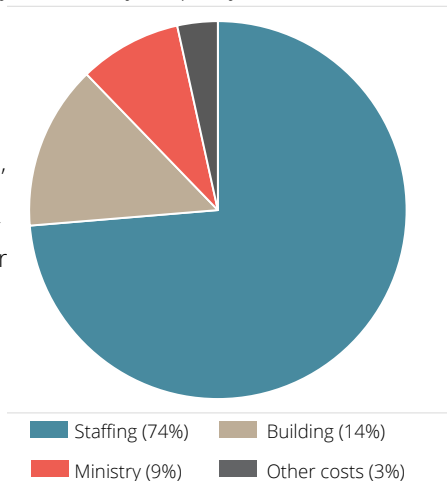
# ANSWERS TO COMMON QUESTIONS

## How do I practically decide how much to give?

The practical part of financial partnership is pretty straightforward. Simply get out a calculator, work out all your income streams (weekly/monthly pay packets, bonuses, windfalls and other sources of income) and then figure out what 10% of that is. The table we've provided on page 6 will help with finding out this amount. Eyeball that figure, and then prayerfully ask God to help you use it as a springboard for generosity. Once you've done that, decide on the amount you want to give to church and other causes, and then go for it. Whether you choose to give weekly, monthly or annually is up to you.

## Who decides how my contribution is used?

Half-way through each year, the Salt Church Leadership team go away for several days to discuss, pray and determine our ministry plans for the upcoming year. These plans are then brought to our Administration Committee who approve a budget for the following year that is both financially responsible and enables us to effectively pursue our vision and mission in Wollongong. A report on spending is then provided at our Church's Annual General Meeting the following year.



## How is my contribution used?

The graph to the right shows the breakup of the church budget for 2019.

## Who will know?

All giving information is kept private. At Salt Church, only our Treasurer, Bookkeeper and Lead Pastor have access to this information.

## Do I have to give to be a member?

No. In 2 Corinthians 9:7, Paul stresses that nobody should ever feel like they are 'under

compulsion' to give. At Salt Church there are no debt collectors! While we do encourage all of our members to be generous, any member can participate in and benefit from our ministries regardless of whether they financially support us or not. The two exceptions to this are staff members and the leadership teams at Salt Church, as we want our leaders to be modelling Christ-like generosity.

## **Is giving tax deductible?**

No. Unlike in the USA, churches in Australia do not have Deductible Gift Recipient (DGR) status and so general giving to Salt Church is not tax deductible. We can provide receipts for large one-off amounts if requested.

## **Are there opportunities for over and above giving?**

Yes. Each year there will be opportunities to give over and above your regular giving to church. These will typically fall under one of the following three categories:

### 1. External mission partners

At Salt Church, we want to see a flood of disciples throughout the Illawarra and beyond. To that end, each year we financially support a number of churches, missionaries or organisations external to Salt Church that is actively seeking to make and mature disciples. Our general practice is to raise these funds in addition to general giving, which we collect through the Salt Church bank account. We invite members to make their donations to Salt Church, including the name of the particular mission partner in the description field. We then distribute these gifts as lump sums across the year.

### 2. Special projects

From time to time, Salt Church will also seek to raise funds for certain special projects. These may include projects such as purchasing or developing property, planting of new churches, or funding of new ministry initiatives.

### 3. Organic giving

At Salt Church, we want to be a community that loves and cares for each other. To that end, it is our prayer that we'd always be on the lookout for opportunities to be generous to others in our church community. When a need arises, we want to be the kind of people that rejoice in the opportunity to meet each others needs.





# HOW DO I GIVE?

We do not take up a weekly offering during our gatherings as we have regular unbelieving visitors and don't want collecting money to distract them from the thing we most want them to hear: the good news of forgiveness through Jesus Christ!

To make a financial contribution, you can choose from one of the following options:

1

## INTERNET BANKING

You can set up a regular transfer (weekly, fortnightly or monthly) to the Salt Church bank account using your bank's website and the details below:

**Account name:** Salt Church incorporated

**BSB:** 032 695

**Account:** 392 667

**Reference:** 'Your name' (not essential but helpful)

2

## THE SALT WEBSITE

Visit the give page on the Salt website - [www.saltchurch.info/give](http://www.saltchurch.info/give) - and we've added a Paypal donation form that you can use to give a recurring or one-off amount. Transactions are handled by Paypal to ensure security and safety.

3

## CASH ON SUNDAYS

You can place cash in the black box (kept on the table to the side, near the bibles) on Sunday at one of our gatherings

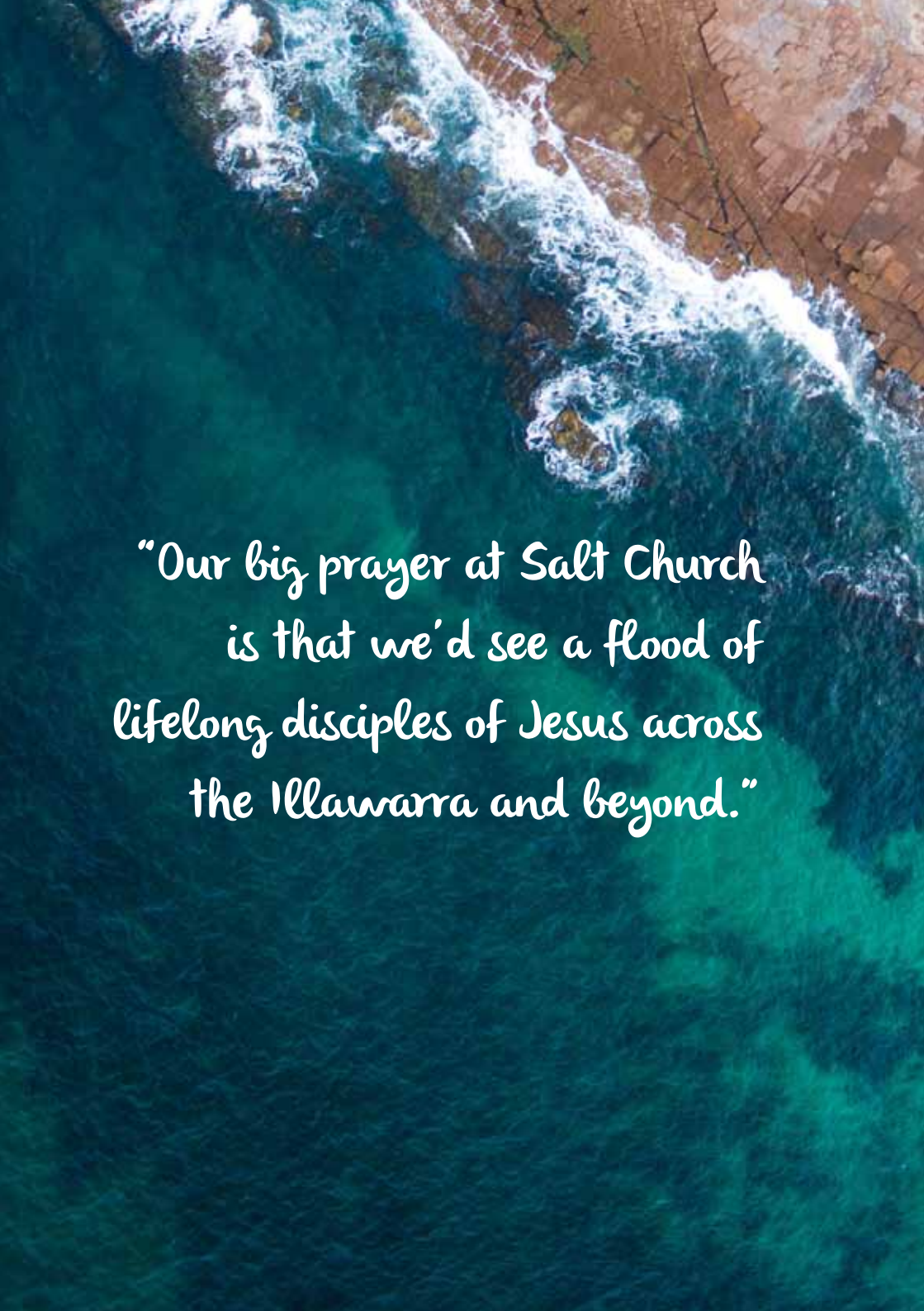
# A MESSAGE FROM OUR PASTORS

Our big prayer at Salt Church is that we'd see ***a flood of lifelong disciples of Jesus across the Illawarra and beyond***. However it is often easy to forget that it takes finances to do much of this work. Few people get excited about covering the cost of rent, electricity bills, staff wages or office supplies. In many ways, these feel uninspiring and disconnected from the work of ministry. But we must not forget that they are means to an end, and that the end is the urgent work of making and growing disciples in Wollongong and beyond!

God has already used the generosity of our members to grow His kingdom. People have come to faith in Christ and many others have been grown in Him. As the years go by, it is our bold prayer and confident expectation that God will continue to use the ministry of Salt Church to call thousands of men, women and children to himself in Wollongong, and grow thousands more in their love and knowledge of Him.

This is the vision we want our church to be compelled by and this is the vision we want to invite all of our members to give to. We can't wait to see what else God will do as we partner together in the work of his Kingdom!

Yours in Christ,  
The Salt Leadership Team

An aerial photograph of a waterfall. The water is a vibrant turquoise color as it falls over a dark, jagged rock formation. The top of the waterfall is a mix of brown and tan rocks. The water below is a deep, dark blue-green. The overall scene is dynamic and natural.

*"Our big prayer at Salt Church  
is that we'd see a flood of  
lifelong disciples of Jesus across  
the Illawarra and beyond."*



Say hello!

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Twitter: [@salt\\_church](https://twitter.com/salt_church)

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[www.saltchurch.info/give](http://www.saltchurch.info/give)