## All about Money

The bible contains over 2300 verses of teaching about money

and poor people. 11 out of Jesus' 39 parables talk about money! This leaflet reminds us of some of that teaching. Please read it prayerfully. Thank you.

## One of our values at St Matthias is to be 'Generous like Jesus'

We want to do that in every way we can, but that includes God's challenge to us of giving away a proportion of the money he has given to us.

Even though that's a tough challenge, especially when times are difficult, God promises to bless us when we trust him enough to give generously.

#### Here are five good reasons why:

#### 1 Gratitude

Gratitude to God for giving us everything that we have – our very breath; for Jesus giving His life for us on Calvary's Cross; and to the Holy Spirit for being with us day and night. In giving to God we are showing our gratitude for all that He has done – and is doing – for us.

'Everything comes from you, and we have given you only what has come from your hand' (1 Chronicles 29:14)

#### 2 Mission

A word that describes what we do as Christians to help God bring His Kingdom to our world. God's Mission needs resources, whether that is people to teach, lead and help or buildings to meet with them, or the resources to do so, whether it is here in Torquay or elsewhere in the world.

#### 3 Obedience

In the Bible God has made it clear that His followers are to give something back to Him. In fact, in the Old Testament the Israelites were instructed to give their 'first fruits', not the left overs or the dregs, and it was to be at least a tenth of what they had – this is where we get the word 'TITHE' from.

'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.' (Malachi 3:10)

So God even promises to bless them AFTER they have given! During the Sermon on the Mount Jesus says something similar: *'Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap'* (Luke 6:38)





#### 4 Love

Jesus tells us to love God, and to love our 'neighbour', and He made it clear that pretty much anyone can be our neighbour. He uses his Church on Earth to help provide justice for those who are often unable to look out for themselves – within the church family, and beyond.

"I was hungry and you gave me something to eat"..."Lord, when did we see you hungry and feed you?"..."I tell you the truth, whatever you did for one of the least of these...you did for me". (from Matthew 25:35-40)

#### 5 Worship

Oswald Chambers said that 'worship is giving God the best that he has given to us' *Then the people rejoiced...for they had given freely and wholeheartedly to the Lord'* (1 Chronicles 29:9)

The apostle Paul told the Corinthians how much God enjoyed seeing his people give with a willing heart, explaining that no one should give reluctantly or under compulsion, but that one will reap in proportion to what one has sown.

## How should I give to the church?

The bible offers us these clear guidelines about how to give:

#### In a regular and disciplined way

'On the first day of every week, each one of you should set aside a sum of money in keeping with your income...' (1 Corinthians 16:2)

Budget for your giving, and "Give to God what is right, not what is left".

#### In proportion to our income

The biblical guide is to give away at least 10% of our income (usually considered after tax – see below for a guide as to what this looks like). St. Matthias' follows the same principle in giving away 10% of our regular voluntary income away to other charities – see later for details)

Remember, that for someone on the breadline, a gift of 1-2% will be very hard, while those who are wealthy may not notice 10%!

#### In secret

Jesus teaches us not to let others know how much we give –because God knows. So the amount you give is kept confidential to the Treasurer and the person who handles the Gift Aid claims.

#### With joy

God is more concerned about how we give than about how much we give. 'Everyone should give what they have decided in their heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.' (2 Cor 9:7)

Sitting down and thinking and praying about how we use our money is a really important part of our journey as disciples of God. We are stewards not owners of

any wealth we are given.

# Giving in proportion to my income:

what does that look like?

Net Annual	Net Monthly Income	Monthly donation		
Income		10%	5%	1%
£10,000	£833	£83	£42	£8
£20,000	£1,667	£167	£83	£17
£30,000	£2,500	£250	£125	£25
£40,000	£3,333	£333	£167	£33
£50,000	£4,167	£417	£208	£42
£60,000	£5,000	£500	£250	£50
£80,000	£6,667	£667	£333	£67
£100,000	£8,334	£833	£417	£84

## Ways to Give

- 1. Our preferred way is the
- **'Parish Giving Scheme'** (PGS) which is a way of giving monthly from your bank account. *Details below.*
- 2. You could also set up a **Standing Order** (if we can claim Gift Aid on that gift, the PGS scheme makes a whole lot less paperwork for us!) Bank Details: 'St Matthias PCC' 40-52-40 00017933
- 3. Leave **a legacy** to St. Matthias in your will
- 4. Make **one-off Gifts** there is a Card Reader in the church, or you can simply use this QR code

#### 'Parish Giving Scheme'

- All done by phone or email
- Phone 0333 002 1271 St. Matthias' registration code is: 151502701
- Easy to change the amount you give
- The scheme automatically claims the Gift Aid for us each month
- An *option* to make annual rises to help inflation-proof the church's income

For any other questions about Giving to St. Matthias, please contact our treasurer, Kevin Francis on <u>treasurer@st-matthias-church.org</u>



## Where the money comes from – and goes

Our expenses as a church are largely in these areas:

- **'Common Fund'** (c 60%) We give a share of our income to the Diocese of Exeter to cover the cost of providing clergy and Diocesan support staff.
- 'Administration' (c 15%) including running costs and staffing for the Centre.
- 'Maintenance' (c 14%) which includes the rising energy costs
- 'Mission tithe' (c 9% of our income (10% of our regular giving)) As well as supporting other smaller churches in Devon with our Common Fund contribution we aim to give even more away to other mission and humanitarian charities. There is a separate leaflet with more details.

In 2022 the costs of running the Church and Church Centre were:

Church: £162,000
i.e. over £3,000 per week
Centre: £50,300
i.e. nearly £1,000 per week

The good news is that as well as providing amazing facilities for the community, the Centre and Preschool (also run by the Church) usually operate with little or no net cost to the Church.

However that means that it is up to the church family to pay for running the church – which is about £20 per person per week!

#### > Almost all of the church income comes from the church family.

80% comes through the PGS scheme (see previous page) – other people give by standing order, cash or online payments, or helpfully gift us legacies.

#### Thank you for giving to support God's work here!