

Giving to NMBC

NMBC is a self-supporting church. We rely on all of our income coming from our church members and regular attenders. Currently we have three different funds that people can give to.

General Fund

The General Fund is the main church fund from which we pay for the day-to-day running of the church, such as general administration and maintenance of our buildings (approx. 20% of expenditure), staff salaries (approx. 40% of expenditure), youth work and support for mission work elsewhere in the UK and overseas (approx. 40% of expenditure).

Fellowship Fund

The Fellowship Fund is used at the Elders' discretion from time to time to give gifts to those in need within our church or the community. People can give to this fund by clearly identifying their gifts as "Fellowship Fund", either as a reference in their standing orders, or in a marked envelope through the Sunday collections.

Building in Faith (BiF) Fund

BiF has been our building project for the past few years. In 2010 we started the building works to rebuild our church hall and offices, and to renovate the church sanctuary. This fund was set up to raise money for the project and to pay for all the building works and associated fees. Although the building works were completed in 2011 we need to continue to raise money to pay off the final bills and repay the loans we took out.

Gift Aid

Our preferred method of giving is for people to set up a regular standing order from their banks. Approximately 50% of our income comes in this way. We also receive gifts from people using Charitable Giving schemes such as CAF, and through the Sunday collections as personal cheques or cash. The giving to all these funds is supplemented each year by Gift Aid tax claims. If you are a UK tax payer and give regularly to the church then we can claim back from the tax-man 25% of what you give providing you have signed a gift aid tax declaration form. We receive approximately 13% of our income from Gift Aid recoverable tax.



What does the Bible teach us?

At a conference for Church leaders of different denominations the question of how churches received their income was discussed. Some said that they received money from central sources, while others said they raised most of their income themselves. One church leader took a more pragmatic approach and said that when they took their collection on Sundays they tossed the offering up in the air, God took what he wanted and they kept the rest for themselves!

You will be pleased to know that NMBC takes a more responsible approach to our church finances but in many ways our attitude to giving to the church is a bit like this church leader in that we tend to offer to God whatever is left over after we've planned our spending on ourselves.

What should our attitude to giving be? Does the Bible teach us anything about what God expects from us in this subject?

In the Old Testament we read a lot about God's instructions to the Israelites when they left Egypt and started to form their own nation. Many of these instructions were to do with sacrifices that they should offer to God, and how they should support their priests and those in need.

Giving should be a priority

The first thing we learn is that giving to God should be a priority. When God was giving his instructions about various sacrifices we see that the Israelites should offer the first fruits of their harvest. Exodus 23:16 says "Celebrate the Feast of Harvest with the first fruits of the crops you sow in your fields", and then in Exodus 23:19 "Bring the best of the first fruits of your soil to the house of the Lord your God".

In other words, we should be setting aside what we give to God before we plan for anything else. This is the first fruits of our income.

Giving should be from the best of what we have

The second point to note is that what we give should be from the best of what we have. We saw this in Exodus 23:19 above, but so often in the Old Testament we read about animals to be sacrificed being 'without defect or blemish'. In Leviticus 22:17-25 God tells Moses what is acceptable and not acceptable for animals being sacrificed to Him, either as a fulfilment of a promise made to God or as a freewill offering. What is acceptable is an animal in the best possible condition, without defect or blemish. What is not acceptable is an animal that is of no use for any purpose: the blind, or injured, or maimed. The implication for the Israelites was that they should offer animals that were the greatest asset to them, those of great value or if sold would have brought them a good price, not those which were of no use to them, or could not be sold.

Giving in the Old Testament

Every Israelite was to give a half shekel to the Temple's upkeep but the Old Testament also tells us of proportions of a person's possessions to be dedicated to the Lord. A 'tenth' is frequently mentioned but giving seems to have been more than simply 'one tenth'. The pattern of a tenth, or in older English a 'tithe', is seen in Abram after being blessed by Melchizedek the priest of the Most High God giving him a tenth of everything he had. Later Israelites were to give a tenth of income to the Levites who were chosen by God to serve as His priests and who had no other income of their own - Numbers 18:21 Nehemiah 10:37. In Deuteronomy 14 the Israelites were to use a tenth of income to buy food so that the whole community could worship and rejoice before the Lord in Jerusalem. Every three years Israelites were to give their tithes so that everyone in need could participate - Deuteronomy 14:22-29. And when we see the times that the Israelites were required to make different offerings – food, drink, grain, and also towards the special needs in the history of the Tent of worship and the Temple, we realise that a simple tenth does not cover all that they gave in thanks and worship to the Lord and in generosity to others in need.

Is tithing still appropriate for us today?

Tithing continued in the New Testament but the only mention of this is in Luke 11:42 when Jesus rebuked the Pharisees for observing the principle of tithing but not doing it with the spirit of love, justice and generosity that God intended.

While he recognised the continuation of tithing Jesus appeared to see other principles as more important. First that our giving is between us and God and not to be broadcast in public (Matthew 6:1-4).

The Apostle Paul echoes this thought when writing to the Corinthian church about a gift they were preparing to send to the church in Jerusalem.

In 2 Corinthians 9:7-11 Paul says that individuals should give according to what they have decided in their hearts, and to do so cheerfully, not reluctantly. In so doing God will supply each of our needs and our generosity will also generate praise and thanksgiving to God in others.

Secondly Jesus gave great prominence to the humble example of giving by a different standard altogether. In Mark 12:41-44 he pointed out a model for all time in a poor widow who 'put in everything'. Tithing's great drawback as people interpret it today is the feeling that after we have met this 'obligation' we are free to do what we will with the rest of our income, not truly acknowledging that all we have is from the Lord and to be used for his glory and purposes.

A third and connected emphasis of Jesus follows in Mark 14:3-9 when a woman is ridiculed for waste in her worship and love for Jesus but is affirmed by him as having her values right. True giving according to God's pattern is not shaped by any particular proportion. This is affirmed by Paul in his observation of the Macedonian Christians who, under trial and experiencing poverty, "gave as much as they were able, and even beyond their ability" – 2 Corinthians 8:1-7.

Tithing might well be taken by us as individuals as a check that we are giving the minimum that devotion to the Lord encourages, but we would not be biblical Christians if this was a limit to what we give.

Why is being faithful in our giving so important to our Christian faith? Jesus told a parable in Luke 16:1-14 about a shrewd manager and he makes the following point: 10: "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11: So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

Not many of us would regard money as the 'least' area of our lives but Jesus' point is that if we are not trustworthy with our money, or put our entire faith in God rather than our money, how can we be trustworthy with greater spiritual matters?

So the Bible teaches us to think of everything we have as from the Lord, and of everything we possess as available to him. We will want to support the work and ministry and care of the church, to share in mission whether in local witness or in backing mission partners across the world, and to loyally support Christian causes that the Lord has put on our hearts. We do this by prioritising giving in our personal financial planning, not reluctantly or legalistically as became the Old Testament error, but willingly in recognition of what God has done for us. It is up to each of us to determine before God where our sacrificial giving should be directed.