



# Giving & Getting

## ACKNOWLEDGEMENTS

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## PRAYER

Dear God, how abundantly we have been blessed! The beauty of Creation about us; the love of family and friends; your life-transforming grace. We respond with worship, praise and thanksgiving.

We are all too aware of overwhelming needs – for your love and forgiveness, for hope, for shelter, for food, peace and justice. If things were shared, we know that there would be more than enough for everybody. This knowledge brings us to seek forgiveness, and also challenges us with the call to follow Christ as his disciples.

Enable us, we pray, to see the gifts that you have given us as things for sharing with others. Give us the courage to trust in your provision so we can be generous and giving people whose actions witness to your eternal promises. Help us in our faith so that we can truly dedicate all we have and are, to you.

We pray to you O God, the gracious giver of all good things, in Jesus name. Amen.

# Contents

>> Introduction	3
>> Study One: Why should we give?	6
>> Study Two: What can we give?	14
>> Study Three: What difference does our giving make?	22
>> A theology of giving and getting	30
>> Notes	32



# Introduction

Everyday we choose, or are asked, to give. Mostly we do so lovingly, helping out family, friends and our church with our energy, time and money. Other times we are confronted by demands to give – a “cold call” at home where someone phones asking for a donation in an aggressive manner, or we are physically stopped on the street by a person with a clipboard asking for our bank account details so they can sign us up to a giving programme. It’s almost enough to put people off giving! But thankfully it doesn’t, because we and our world would be much poorer without generous giving (and let’s not forget that we cannot give without receiving).

The Christian faith has real wisdom to offer about giving, and it has never been more needed than during these challenging economic times that require both hope and financial guidance.

It is unsurprising that recent polls in the UK report that while a third or more of the general population intended to give less to charity in the first half of 2009, Christians continue to increase their giving despite the economic downturn. Some have said the recession offers an opportunity for us to get off the blind path of consumerism and move in a new direction, where we spend only on the things that really matter. This booklet explores one of those things – giving. All of us give and receive love, time and money; the studies in this booklet offer us a timely opportunity to really consider what we give and why, what our relationship to wealth and money is and what impact our giving makes.

## **GIVING AND GETTING: A BIBLICAL AND THEOLOGICAL PERSPECTIVE**

### **Graham Redding**

Jesus had a fair bit to say about giving and receiving, losing and finding. He told a parable about a poor widow who gave everything she had, and challenged a rich young man to give away everything he had to the poor. Then he told his disciples that those who want to save their life will lose it, and those who lose their life for his sake will save it. Why did Jesus hammer this theme so much?

Was it to help us to feel good about ourselves by helping others, as many modern advocates of giving would have us believe?



No. It's not about us at all. Nor is it about the practical benefits of giving (as real as these may be). Before anything else, it's about the very nature and activity of God. The only God we know is a God who (in the words of John) so loved the world that He gave His only begotten Son. Jesus is God's gift to the world.

But more than that, Jesus is the One who has taken hold of our rebellious, sinful human condition and re-oriented it towards God. In relationship with Him our humanity is restored, pronounced holy and given back to God.

Thus understood, the Christian life is not one of merely following Jesus' example or obeying his instructions; rather, it's about participating, through the Spirit, in His risen life – or, as John puts it, abiding in Christ as He abides in the Father. Giving is part of the very essence of this abiding in Christ.

If our acts of giving (whether these be defined in terms of time, money or talents) are reduced to calculated acts of charity or religious duty, then we can be sure we have settled for something less than that which Jesus intends, and the fullness of life in His Kingdom will elude us.

Giving must be for the right reasons. It must be a sign of our freedom in Christ, not of our subservience to an institution. Having a generosity of spirit and learning to give in the extravagant manner of our Lord does not mean giving irresponsibly or abandoning the Biblical principle of good stewardship. At times giving will be spontaneous, at other times it will be the product of prayerful discernment.

Where does tithing fit into all this? It seems to me that tithing is a good Biblical principle that reminds us of our responsibility to others and of the need to be disciplined in our giving. But, like Zacchaeus (Luke 19:1-10), we shouldn't be constrained by it. We must take into account individual circumstances.

When Jesus contrasted the poor widow giving out of her poverty with the many rich people giving out of their abundance, he was praising her inner disposition. More important than what we give is the manner in which we give. As Jesus Himself reminds us, "For where your treasure is, there your heart will be also."





## STUDY ONE: Why should we give?



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**STUDY ONE: WHY SHOULD WE GIVE?****Why give?<sup>1</sup>**

There are many motives for giving: worship, thanksgiving, pity, compassion, embarrassment, altruism, self-interest, guilt, justice, solidarity, obedience, duty, obligation and responsibility. Research shows that we are likely to give in order to:

- >> fulfil life goals and passions
- >> feel a sense of value
- >> leave a lasting imprint and make a difference
- >> perpetuate a certain viewpoint
- >> unite family members
- >> honour a friend or loved one
- >> give something back to a community
- >> connect with others who share our interests
- >> benefit from tax advantages
- >> express gratitude.<sup>2,3</sup>

Some of these motives will be considered "better" than others, but in practice our motives are usually mixed. A particular feature of Christian giving is that it is about giving everything to God, as part of our way of life. It's about making the proper use of all that God has given. But the Gospel does not spell out how far we should go in changing our life style and the amount we give in response to recognising that all of a Christian's wealth belongs to God. It's left to each individual's conscience.

**Generosity is essential to the Good News<sup>4</sup>**

On the one hand, the New Testament consistently interprets the Gospel in terms of God's generosity (John 3:16; Ephesians 5:25). On the other hand, the New Testament also uses the Gospel as a practical guide for our giving (1 John 3:16<sup>17</sup>). The New Testament envisions the Gospel as uniquely shaped by generosity and generosity as uniquely shaped by the Gospel.

- >> If we took the words "*God so loved the world that he gave...*" out of John 3:16, we would not only lose the Biblical message of generosity, we would lose the Gospel itself.

**The relationship between generosity and hospitality<sup>1</sup>**

In the course of conducting research on the generosity of church and community leaders around the United States, Presbyterian minister the Rev Dr Carol Johnston found

that generosity in giving grows out of the experience of being welcomed with the love of God, and incorporated into the family of God, expressed through the practice of hospitality. This, she says, means that we cannot discuss “giving” in isolation from “getting.”

*There is a correlation between generosity to church newcomers and a church's generosity to its community: how can a church that does not generously offer hospitality to newcomers give generously to the community outside the door?*

#### **Sustained hospitality requires generously giving to oneself<sup>5</sup>**

Can you remember an occasion when you were a guest at someone's home and felt profoundly welcome? God extends this sort of hospitality. So how can we cultivate the Spirit-given gifts of hospitality? One way is to observe the rhythm of the Sabbath in our lives and spend time alone.

It makes sense that respite and refreshment would come in time alone with God. Into this noise of our world, God instructs us, “*Be still, and know that I am God!*” (Psalm 46:10).

To spend time in prayer and contemplation is far from a selfish act; if we do not give ourselves time to renew our source connection to God, then how can we give to others?

#### **Communion: The ultimate giving and getting**

How can we give what we have not got? The ability to give generously is dependant on how good we are at receiving generosity from others. We need to practice getting as much giving (especially when what we are giving is love). This we do in various ways in worship, but especially in receiving the Word preached and the bread and cup shared. We join in what is really the ideal expression of the practice of getting and giving in the Church – that of communion.<sup>1</sup>

#### **Giving, wealth and an abundant life<sup>1</sup>**

How do you feel about money, wealth and giving? Different understandings of the ownership and use of money lead to different approaches to all forms of giving. Prosperity teaching promises rewards; ‘anti-mammonism’ commends a generous response to need and injustice as well as the importance of freeing oneself from the power of money; and stewardship stresses effective giving.<sup>7</sup>

Many people feel anxious to equate money with wealth. Comparing our money to others in our family, congregation and community can make us feel inadequate. But what is “wealth”? From a Christian perspective, to be “wealthy” is to have what is needed to live what Jesus called an “abundant life”.



**Case study: philanthropists Allan and Jean Hubbard**

New Zealanders are in many ways some of the best off people of the world", says Allan Hubbard, and everyone can do something to help someone else.

"I grew up in Dunedin during the Depression years", Allan says. "During those years my father was sent to Central Otago, to plant pine trees. He lived in a tent and had to keep himself, what meagre pay he had left he sent to my mother."

Allan's mother took him and his four siblings to live in a rented cottage in the slums of North Dunedin. "No electric light or hot water - kerosene lamps and sacks on our beds. It was a terrible life and instilled in me a desire never to be poor. My mother had frequent breakdowns in health and we children were at times put into [care] homes as she could not cope".

His parents were anti-religion Allan says; it was through his eldest sister that he began his long involvement with Knox Presbyterian Church; he attended the Knox Sunday School, Bible class and Scout Group. Allan joined Knox Church by profession of faith 65 years ago.

"I have been in [accountancy] practice in Timaru since 1953, and have saved and invested any surplus. My wife is also from a strong Presbyterian family, rooted in old-fashioned principles, and we have both seen it as our duty to gift at least 10 percent, and up to 50 percent, away each year. We think this a Biblical principle that implies the more you give away the more you get, and we have found that to be so."

Allan's wife Jean says her interest in philanthropy was first aroused through her church membership and the scout movement, "I joined both when I was quite young".

The Hubbards have mostly assisted local causes, however, their generosity extends far beyond their home town; for example, in Auckland they have assisted Parents Inc. and Laidlaw College.

Assistance for the Presbyterian Church includes the Carrick Crombie scholarships to support students at the Knox Centre for Ministry and Leadership. The scholarships are named after two of the Hubbards' close friends, both of whom were Presbyterian and, like Allan, were associated with Knox Church and the Knox Scout Group in Dunedin.

"My personal philosophy is that any assets I have are not mine but were given to me by God, and that I therefore have to use them for His benefit."

### Can we give and save?

Have you ever experienced tension between prudence, which requires saving to meet future needs, and faith advocating generous giving while trusting in God that future needs will be met? Jesus' commands not to store up treasure on Earth and to trust entirely upon God for one's material security have led some Christians to reject the accumulation of wealth. Yet the wisdom of those who see future needs and take precautions against them is attested to throughout the Book of Proverbs<sup>7</sup>, and the obligation to provide for family (1 Timothy 5:8) would be difficult to fulfil without savings.

The two approaches find some reconciliation in the observation that the condemnation of storing treasure seems to be directed at those who hoard wealth selfishly without using it, motivated by the desire for material security in the future (Luke 12:16-21). On this basis it might be argued that precautionary saving is not sinful as long as there is a definite goal in sight and the possessions are used, especially for the benefit of others.

#### **Biblical themes on wealth and money<sup>1</sup>**

Jesus talks about money more than virtually any other topic. Jesus said it is hard for the rich to enter the kingdom of God. The Bible teaches that material life – life as creatures of God – is “good”, as God declares in Genesis, and throughout the Old Testament are many affirmations that faithfulness to God is “blessed” with material prosperity.

So, if prosperity is a sign of blessing, how can it be hard for the rich to enter the kingdom of God? It makes no sense, unless you remember when the Hebrew Bible promises that the faithful will be blessed with material prosperity, it is plural. God intends the whole community to prosper together (Psalm 49:6, 112; Proverbs 10:15).

### **A POTTED HISTORY OF CHRISTIAN CHARITY**

**Rev Selwyn Yeoman**

#### **The Early Church**

In Jerusalem, community of goods was practiced, focusing on the relief of poverty. Its theological motivation was probably to give expression to the new order, the Kingdom that had broken into the world in Jesus Christ. The Apostle Paul subsequently encouraged his churches to plan the giving of a proportion of their income (whatever their relative wealth or poverty) for the relief of poverty; it was said of them, “see how they love one another.” Julian, one of the last of the pagan Roman emperors berated his people, ‘the Christians not only look after their own poor, but ours as well.’

### The rise of Christian monasticism

Commitment to a monastic life required people to give their resources to the poor, or to the bishop for distribution. Christians not in monasteries were also expected to give. A recurring theme in monastic writing is that all giving must be for the true benefit of the receiver, not the advantage of the donor. There is an underlying sense that one is responsible before God to care for the poor, sick, hungry, and homeless.

### After the Reformation

Protestantism was in part a protest against monastic spiritual elitism and decay. So monasteries disappeared but there was a renewed emphasis on the responsibility of every believer to contribute by charity to the common good. "Tithes" (a tenth of one's income) were an expectation. Particularly where Calvin's thought was influential (i.e. Presbyterian Churches) concern for the welfare of the whole society was a central theme.

### The modern welfare state

With the Industrial Revolution many older forms of charity lost their effectiveness. Charles Dickens' novels give a good picture of the new forms of poor relief. Charity wasn't always experienced as love, hence the expression, "cold as charity". Secularisation diminished many people's sense of responsibility to God. A tax system was begun that enabled the development of the welfare state. All of us are its beneficiaries and yet we also know it can be "even colder than charity"!

The late 20th century has seen an attempted rolling back of the welfare state, and encouragement of greater charitable giving. As we pay more tax, or try not to, it seems that generous giving is less common, and the welfare state is what we have until the contemporary Church, and wider society, is renewed by some radical vision of a common life bearing witness to the new order, the new economy, of the Kingdom of God.

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### The Reformed Tradition and capitalism

A Reformed theologian, John Calvin, has often been associated with capitalism. Capitalism typically refers to privately controlled trade, industry and production operated for a profit. Critics argue that capitalism is associated with unfair distribution of wealth and power, exploitation; inequality, unemployment, and economic instability.

John Calvin did seem to endorse certain aspects of the new, developing capitalism of his times. He did not oppose the loaning of money for interest. It could be argued that Calvin and his followers were the authors of the Protestant work ethic. Calvin certainly believed that every able-bodied person should be hard at work. Calvin endorsed the concept of private property. However, it must also be said that Calvin had many reservations about the economic arrangements of his own time and place. Far from being the “father of capitalism”, he was one of the first critics of modern capitalism. Interest on loans, for example, was acceptable to Calvin only when subject to severe restrictions. Absolutely no interest could be collected from the poor.

Even the “work ethic” had its limits: Calvin said, “...a great many people are their own executioners through working constantly and without measure”.<sup>8</sup>

Precisely because greed results in untold suffering of the poor, Calvin was quite insistent that the economy be regulated by the community [what we would call the State]. The guiding principle would be that the needs of the community supersede the rights of the individual. In Bouwsma’s picture of Calvin: “The administration of ‘justice’ means, in addition to punishment, protecting the weak and helpless (especially widows, orphans, and strangers) and ensuring that all receive their due.”<sup>9</sup>

#### The Protestant ethic

Many Protestant churches developed new attitudes towards wealth after the Reformation. The Pilgrims colonised the new world, and soon after began preaching what became known as the “Protestant ethic”: if you worked hard and honestly, obeyed the scriptures and the laws, and faithfully served God you were promised prosperity.

Religious scholars connect the Protestant ethic to the root of prosperity theology. Prosperity theology is based on, ‘I acquire, therefore I am righteous’, or God provides material prosperity for those God favours. The Christian community has criticised prosperity theology as being opposite to traditional Biblical teaching because it sanctifies materialism and ignores the plain warnings of Scripture about Mammon: <sup>1, 2, 3</sup>

- » The wicked also prosper materially (Ps.37:35; 73:3,12; Ecc.7:15; Jer.12:1)
- » God approved of Job (and Jesus) despite his poverty and affliction (Job 42; Lk.3:22)
- » Rich Man and Lazarus: the redeemed die in poverty, the rich under eternal punishment (Lk.16:19-31)
- » God detests what men highly value (Lk.16:14-15)
- » The godly will be persecuted and suffer, including material deprivation (Mk.10:16-20; II Cor.11:23-29; II Tim.3:12)
- » Mk.10:29-30 is fulfilled in the Church, not personal circumstances (cf. apostles' deprivations)

- 1 Synan, Vinson Dr. What's so attractive about the Prosperity Gospel? April 28, 2008. Religious Freedom in America. <http://religiousfreedominamerica.org>
- 2 Mills, John Dr. The Bible and Money. Jubilee Centre, 2009.
- 3 Olsen, Ted. Joel Osteen vs. Rick Warren on Prosperity Gospel. Christianity Today, September, 2006.

### Talking point

- » Discuss the ways you have given and received in the past, either individually or as part of a church, group or organisation?
- » What would you like to accomplish with your giving?
- » Have you ever felt pressured to give when you did not have the resources, time or energy to do so? How did that make you feel?

### Reflection<sup>10</sup>

Read Matthew 19.16-30, Matthew 6.19-24, Mark 12.41-44, 1 Timothy 6.3-10.

- » If you read carefully, these passages are not actually about money but about love. Why do you think that is?
- » What aspects of our society do you think are most unBiblical in their relationship with money?
- » Jesus and Paul talk to or about people whose God-focused values have been distorted. Are our values distorted today, particularly when it comes to acquisition of wealth?



## STUDY TWO: What to give



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## STUDY TWO: WHAT TO GIVE

### The 2009 recession: how will it affect what we give?

Depending on what research and news headlines you read, either the worst of the current recession is over or is yet to be felt in New Zealand. Charities and social service groups around the country will be hoping for the former because they are seeing an increasing number of people in need of assistance, and much-needed funding is in some cases being reduced or cut.

A recent story in *Spinz* magazine required random phone calls to parishes to take the temperature of the economic climate. Although many churches in NZ are being hard hit by the recession, many Presbyterian congregations reported that they had not felt the downturn in the economy.<sup>1</sup> Perhaps our congregations will be particularly lucky and not experience the worst effects of the recession or, more worryingly, perhaps they are still to come. One thing is sure though, even if congregations are not directly hit hard the recession, it is likely their communities will be; and will turn to their local churches for help.

### Many NZ families live in poverty

New Zealand did not enter the recession in a strong economic position. It entered with hundreds of thousands of families already in poverty, according to the July 2009 Vulnerability Report by the New Zealand Council of Christian Social Services (NZCCSS). As the economic environment has worsened, low and fixed income earners have struggled to keep up with increases in the cost of necessities such as food, rent and electricity.

The recession has seen increased applications to Winz for hardship assistance; over 200,000 children are living in benefit-dependent households.

The New Zealand Government has said it can only do so much and it is largely up to New Zealanders to step up and support organisations that provide food and parcels to those in desperate situations: "people need to give a little."<sup>2</sup>

### Will social services cope?

The strain on social service organisations continues to grow. By August 2009, New Zealand's unemployed had jumped to a nine-year high of 6 percent of the workforce (predicted to rise to 8 percent, or higher). The number of people unemployed went up by 20.6 percent to reach 138,000 (during the period June 2008-09 the number of unemployed rose by 48,000). At 51,000, the number of people on the dole is three times what it was a year ago. The numbers on all the main benefits are also rising. Both young and old are suffering economic hardship. In June last year, 4000 young people were unemployed; in June 2009 this rose to 17,000. The New Zealand Institute of

Economic Research expects the unemployment rate for young people to rise to 18 to 20 percent.<sup>3</sup>

To make ends meet, some older people have returned to the workforce; those working aged 60 - 64 increased by 10,600, and the number of over 65s grew by 8,700. Retirement commissioner Diana Crossan has warned that in the not-too-distant-future, older people could be the new poor. Future generations of retired Kiwis will not have adequate government superannuation and will be "begging in the streets" if governments continue to turn a blind eye to a looming superannuation crisis.<sup>4</sup>

While Kiwis struggle with jobs and debt, the cost of living continues to rise. Statistics New Zealand reported in its June 2009 quarter report that food prices increased 7.5 percent, and housing and household utilities rose 2.8 percent. Housing costs of more than 30 - 50 percent continue to be a huge drain on many peoples' net incomes.<sup>3</sup>

#### **Demand for food banks rising**

Many Presbyterian and Uniting churches running food banks or supporting their community food banks are feeling the strain to meet demand. In Wellington 79 percent of food banks are run by churches or religious organisations<sup>5</sup>

Presbyterian Support Northern reports that an increasing number of professionals are seeking their budget and food bank services, as are Generation Y (those born between 1978 and 1994), who now make up their largest number of new clients (because credit has been so easy to obtain). Those unable to pay off their mortgage make up another group of new clients, and increasingly this group is made up of older people.<sup>6</sup>

The Salvation Army says that demand for its food parcels rose 40 percent in the first three months of 2009.<sup>7</sup> The Auckland City Mission reports that demand is up by more than 50 percent compared with the same period last year.<sup>8</sup> Presbyterian Support Northern reports that in June 2009, demand increased by 60 percent, and was up 100 percent in July 2009. Hamilton Combined Christian Food bank says demand for its food parcels is up more than 40 percent on a year ago and they have had to top up donations by buying food at supermarkets.<sup>7</sup> Wellington's Downtown Community Ministry food bank reports a 33 percent increase in the past year, and it had empty shelves six weeks after its last food day appeal.<sup>2</sup> Presbyterian Support says food banks in Dunedin are under pressure, shelves are often empty, and demand is back to early 1990s levels and rising.<sup>9</sup>

#### **Waste food, wasted opportunity**

Every year thousands of tonnes of food are dumped because potential donors fear being sued. It is illegal to sell food with an expired "use by" date, but it is legal to sell food after its "best before" date. Supermarkets regularly send tonnes of food that is still good to the tip because they are not allowed legally to donate it. Food



banks and other critics of use-by dates say the margin of error is large and that New Zealand should pass a version of the United States Good Samaritan laws that protect donors from liability when giving away food should the product later cause harm to the recipient. No cases of poisoning from people eating food donated in this way have ever been reported.<sup>10</sup>

### Food bank criticism

Not everyone is supportive of food banks. They have been criticised for taking the pressure off government to come up with more sustainable solutions to poverty and inequality. Food charity, it is argued, should precede food justice, but New Zealand is stuck in the charity stage.<sup>5</sup>

### THE MYTH OF THE WEALTHY ELDERLY

Many people over 65 years of age donate their time, but many cannot afford to donate money. More than one quarter of New Zealand's elderly population are struggling on an average income of \$18,300, revealed a recent report by the Hope Foundation for Research on Ageing.<sup>11</sup>

The survey of people aged 65 and over found only one third were able to buy "those extras that make life worthwhile"; 46 percent said that they are not saving; 34 percent said, "with effort I meet all my expenses but there's nothing left"; almost one in 10 said that they had no spare money; and just one fifth have an average income of \$29,400.

#### Case Study: Brian and Elaine Anderson

Brian Anderson, 72, and his wife Elaine, 70, say they are managing to meet expenses, "but it is not easy and there is not really anything left over".

The couple own a "basically freehold" house, but have no investments because they spent much of their lives as long time SIM International missionaries in Africa. Their sole income is NZ superannuation of \$478.38 a week after tax.

Like a third of the people in the survey, they said fresh fruit and vegetables are too costly; they only buy them in season.

Brian admitted to feeling "periodic stress" but Elaine said she wasn't stressed at all "because I'm a believer and have faith".<sup>12</sup>

### How much are we giving?

The Presbyterian Church of Aotearoa New Zealand does not keep national statistics on the time, money and other resources that parishes give (perhaps we should so that we can share about the contribution we make to our communities). However, Church

annual statistics reveal that parishes' giving to "Special Appeals and Gifts" collectively rose from \$1.95 million in 2007 to \$1.97 million in 2008. The gathering of these figures is not as robust as it could be but they do give an indication that the number of projects that parishes give to is increasing.

#### **Case study: Church gifts land**

On 4 August 2007, the Presbyterian Church returned mission land to the local hapu of Maungapohatu in the Ureweras. The Church purchased the land from the Crown for £10 back in 1927.

Te Aka Puaho and the Presbyterian Church Property Trustees began negotiations to return the land 16 years previously. A mission and a school were started on the land by the Rev John Laughton in 1918; after they ceased operating in 1950, the buildings slowly fell into disrepair."

The celebrations to handover the land to the Te Mapou Papakainga Trust of Maungapohatu included a special service to celebrate the 90th anniversary of the relationship between the Presbyterian Church and Tuhoe Iwi.

The celebrations concluded with viewing taonga gifted to the Rev John Laughton and Sister Annie Henry while they ministered in the area. The precious taonga include a cooking pot that belonged to Captain James Cook and a carved gourd brought to Aotearoa New Zealand aboard the Mataatua waka in 1350.

#### **Giving to children**

The Presbyterian Church's Kids Friendly initiative welcomes, celebrates and nurtures children in, and to, our churches by giving them a sense of belonging and participation in the life and worship of parishes. Children give back to the whole church family through their immense love and joy. Kids Friendly coach Jill Kayser brought this gift to the Church (see back page for contacts).

#### **Lent – Giving up and giving to others**

Lent is a time of spiritual discipline, a stripping down to essentials so that individuals can focus on their relationship with God. During Lent many choose to give something up and to give to others. Giving to others (alms) can be far more than giving money. Many Presbyterian churches are seeing Lent as an opportunity to give to their communities in innovative ways.

**Case Study: Community Pancakes**

Wadestown Presbyterian Church, Wellington, has an annual Lenten event that takes Shrove Tuesday celebrations to the community. Pancakes in the Park is more than lots of delicious pancakes; the event treats locals to a full, fun family event. People are encouraged to bring a picnic and enjoy a summer evening in the park listening to good music. Thanks to generous sponsorship, the event has been provided with both a live jazz band and promotion, ensuring that the community is well entertained and that the event is well attended.

**Charity Tax Rebate: Giving more, costing you less**

Inland Revenue will now give a rebate on all the money donated to registered charities (no longer capping eligible donations at \$1890).

For example, that means if you gave away \$3000 in a year, you would now get a rebate of \$1000 (instead of the old maximum of \$630) – or put another way, you can give more without it costing you more. Say you gave \$3,206 prior to April 2008, you can now give \$4,809 and it won't cost you a cent more.<sup>13</sup>

- » 33.33 per cent of money donated can now be claimed back as a tax refund.
- » Donations can be up to the donor's full annual income.
- » Donations can be made to religious organisations, overseas aid agencies, state and integrated schools, kindergartens, universities and approved charities.
- » An IR526 form is needed to claim the refund.

**Presbyterian congregations are now registered under the Charities Act**

The Charities Commission issued one certificate for the Presbyterian Church of Aotearoa New Zealand to be registered under, rather than a different number for each presbytery or church. Every Presbyterian congregation will use the number on this certificate, which is CC33597. The registration covers congregations and their regular committees. This number is required for donation receipts, most grant applications and documents for tax purposes.

**Bequests<sup>14</sup>**

Our approach to giving, including bequests, is influenced by our understanding of who ultimately owns our wealth, and what it is to be used for. The desire to separate and compartmentalise money and faith results in the full force of Christian teaching in this area being avoided.<sup>15</sup>

Some have embraced legacies as their main way of giving because they allow people who may have had little income to leave a gift from wealth that was inaccessible while they were alive. Legacies are a way of giving that can be considered after other responsibilities, such as to family, have been met.

### **Fundraising**

Seeking grant money can be time-consuming and sometimes frustrating. You may find that you can get project money but not the money you need to pay for staff to run your project. You may be surprised by funders' generosity, but you may also be surprised by their changes in focus, especially if those changes leave you without funding.

### **Funding cuts during the recession**

The NZ Listener has reported that some charities' are struggling in the recession, necessitating the need to find new ways to attract donations. Charities, including churches, need to be inventive with their fundraising initiatives because they face stiff competition - New Zealand has a larger number of charities per capita than many other countries.

As demand for charities services increases, redundancies are also increasing and some people are no longer able to give the support they could once afford. Charities that deal with front-line poverty, such as the Salvation Army, whose Shield Appeal raised more this year than last year, are reporting an increase in their takings.<sup>16</sup> However, the Auckland City Mission's winter appeal was down this year despite the number of donors actually increasing by 15 percent, with each giving less than previously. Add to this that the demand for the Mission's help is increasing, and the Mission is faced with a shortfall in funding.<sup>17</sup>

In the short term, the recession has also affected the funding that businesses and government agencies allocate to not-for-profit groups.<sup>18</sup>

### **New media and fundraising**

As traditional forms of fundraising prove less successful, churches and other non profit organisations are finding they can use social networking pages (Facebook, Bebo and MySpace) as a tool to raise money. Once you start your own page, you can discuss your project and request volunteers and donations.

Other new media being utilised for fundraising include YouTube, blogs and online auctions. The charity auction is not a new fundraising idea for churches, but an auction attended by all of New Zealand is! The online auction site Trade Me has a charities programme that works with registered charities (such as the Church) to run fundraisers. Contact the Trade Me charities coordinator at [charities@trademe.co.nz](mailto:charities@trademe.co.nz)





## STUDY THREE:

What difference  
can giving make?



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### STUDY THREE: WHAT DIFFERENCE CAN GIVING MAKE?

Church congregations are great givers, but in these economic times there are often insufficient funds to keep a church and its ministry operating and offer love and service to the wider community.

#### Funding church and community projects

In order to make a difference in your church and community, you may have to first find the funding you need for a project or outreach programme. This isn't as daunting as you might think. Even in these tough economic times, funding is still available; there's just a little less, so you need to make sure your application stands out by applying in the right way for the right grant.

#### Where to find funding?

The first place to look is the Government-sponsored website Fundview ([www.fis.org.nz](http://www.fis.org.nz)) as it lists most New Zealand funders and their funding criteria. The site is only free to use if you access it at a public library, your city council or Citizens Advice. If you can access your public library online, you should be able to log into your library and then access Fundview wherever you are.

#### What other sources are there?

(see back Notes page for funding contacts)

#### Community – national and local government and educational

- » Community Organisations Grants – COGS – (projects and services that meet a need in the community)
- » Local City Council. Grants include a Community Services Grant, (to help to support services or activities that benefit the community), Community Services Property Grant and Creative Communities Grant (art and music related)
- » Creative New Zealand (art and music proposals)
- » Adult Community Education (ACE). Note, funding has been significantly reduced for 2010 as part of Budget 2009
- » Ministry of Education Playgroup Funding (funding for a playgroup)
- » OSCAR Foundation funding (for before/after school and holiday programmes)

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### Presbyterian grants

- >> Presbyterian Foundation. The Presbyterian Foundation is always eager to receive worthy applications for grants to develop innovative local and regional mission.
- >> Presbyterian Savings and Development Society. PSDS gives grants to support both ministers and churches as well as regional and national ministries.
- >> Presbyterian Support (apply in your region, for example Presbyterian Support Central has the James Gibb Fund that can support parish mission).
- >> Press Go. National Church growth fund.
- >> Presbyterian Mission Funds (available from some presbyteries)

#### **Case Study: School breakfast club**

For the past two years, St Andrew's Presbyterian Church, Wanganui, has given to its community by running a school breakfast club. A church elder, a teacher, brought to the attention of the congregation that many students were going hungry, so the church offered to provide breakfast. At 8am four days per week a team from the congregation make breakfast for 10 - 15 children. Sponsorship provides free Weetbix (Sanitarium) and free milk (Fonterra). St James' Presbyterian Church helps one day per week.

#### **Case Study: A tale of two churches: Calvin Community Church, Gore and Cromwell Presbyterian Church, Cromwell.**

When a church is seriously in need of space, the "building dilemma" can be whether to upgrade, pull down or relocate; the next dilemma is often where to find necessary funds that can be in excess of a million dollars. Two parishes took two different paths to giving and getting to realise their new church buildings.

#### **Calvin Community Church, Gore**

The Rev Peter Cheyne says that Calvin Community Church did not look outside the church for the funds it needed for expansion of its building because, "we don't want the perception that churches are bludging off the community. We want to give and support the community."

Increasing numbers and programmes had seen the church in need of more space for some time, so, Peter explains, the congregation was asked to pray and hear God's call.

"I asked that people pray about this and listen for the voice of God, and after five weeks the congregation were asked to respond. We had a target of half the cost, \$425,000,



but the congregation didn't know this. That Sunday we had \$417,000 pledged and it continued to rise. You couldn't engineer that; we left it up to people's own listening to God."

Peter stresses that raising the money for the building was not about money raising, it was about faith raising.

In total, Peter says, the church received \$1.2 million to extend the building, including a \$200,000 grant from the Synod of Otago and Southland. It took just two years to be debt free.

**Cromwell Presbyterian Church, Cromwell**

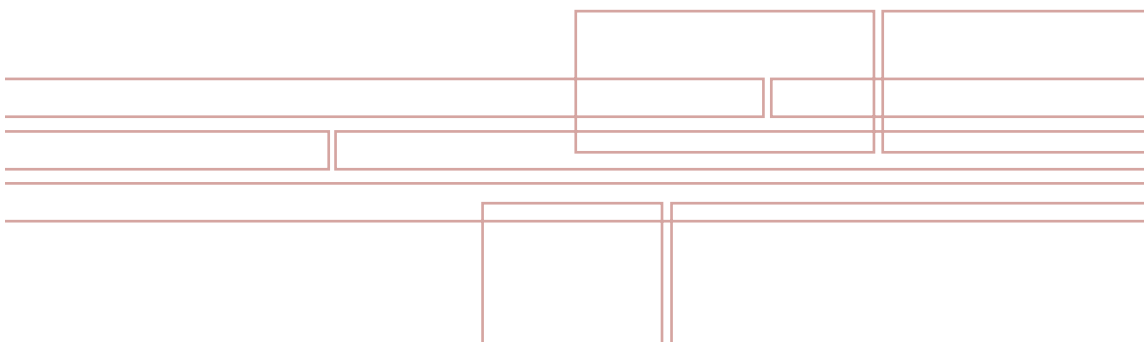
*"We planned to build a church for our community, but the community built a church for us."*

The Central Otago Presbyterian congregation knew they needed a new building ever since work on the Clyde Dam swelled their small town's population.

In 2006, having sold two too-small churches, church leaders found they didn't have enough funds for the building work, so they invited the wider Cromwell community to help.

Before long, an astonishing number of people offered free labour.

Christine Hansen, Moderator of the Synod of Otago and Southland, said the community came together in a big way for the build, "and in just two days they had the windows in and the roof on and the building was watertight. The new building is proof that by working together anything can be achieved".



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## WHAT TO GIVE TO?

For some parishes, the issue isn't how to get funds but what to give their surplus funds to.

### **Case Study: Gifting funds - St Paul's Presbyterian Church, Kaikoura**

One parish is using the amendment to the Capital Funds motion agreed to at GA08 to gift funds. The small parish of St Paul's Presbyterian in Kaikoura sold land in 2007 and the sum realised is earning interest that the parish is in a position to share. Parish treasurer, Alastair Wright, says, "That land was gifted by those who came before us so we do not see this as our money." Alastair says St Paul's will keep a percentage of the interest to add to the principal, and the remaining interest will be managed for the church's mission and that includes making gifts.

In disbursing funds Alastair says the parish felt it was important, "to help parishes in difficulty and we have made such money available."

Among the gifts that St Paul's have given this year are: money for a parish to run a hostel; assistance to a parish for RSE scheme workers; Knox Centre for Ministry and Leadership; overseas mission work; local entertainment facilities; and local schools.

Alastair says "We expect to feel the recession because of the fall in interest rates but we are confident we will be able to keep giving."

## GIVING TO THE WIDER CHURCH

### **Giving to growth**

Press Go is funded entirely by donations making it the Church's largest giving (and getting) project.

The Press Go project came about because the Church had no way to collectively fund promising growth initiatives. Approved by General Assembly 2008, the project enables the sharing of resources, and encourages everyone to become part of the mission of the wider Church. Press Go is about every church or presbytery committed to a growth project receiving the resources they need.

Become involved in the Press Go project by contributing money, prayer, advice or ideas; or by applying to Press Go to fund your growth project. In 2009, the first Press Go projects will begin. (See back page for contact details).

**Case study: Big vision grows big church**

Bethlehem Community Church members have given an average of \$11,500 each to see their dream of a church building become reality.

The church, which has grown from 19 people to 150 people during the past six years, had been meeting in the Bethlehem College chapel.

In 2008, a purpose-built facility valued at \$1.6 million was opened in Bethlehem, near Tauranga. The new facility cost \$1.2 million to build on Presbyterian Church owned land, but would have needed another \$400,000 if huge amounts of labour hadn't been donated.

Fundraising for the building began in 2004, when people were invited to commit an amount over three years: \$702,000 was pledged. Repeating this opportunity several years later saw an additional \$150,000 promised. Another \$200,000 was obtained via a suspensory loan from the national Church, and \$50,000 came from a local trust.<sup>1</sup>

**GIVING TO APPEALS****Association of Presbyterian Women (APW)**

APW supports the work of Global Mission Office, the group also works ecumenically with the Methodist Women's Fellowship, and in close co-operation with Christian World Service, on annual special mission projects. Read more at: [www.presbyterian.org.nz/national-ministries/association-of-presbyterian-women](http://www.presbyterian.org.nz/national-ministries/association-of-presbyterian-women)

**Global Mission Office**

The Global Mission Office (GMO) holds appeals for, and helps fund work by, our partner churches, particularly in Vanuatu, Myanmar and India, but in other countries too. The Moderator's Special Appeal is held with the GMO. The GMO also brokers volunteer short-term mission experiences that can be life-changing. Read more at: [www.presbyterian.org.nz/national-ministries/global-mission-office](http://www.presbyterian.org.nz/national-ministries/global-mission-office)

**GIVING TIME AND TALENT****Why volunteer?**

What do you do with the overflow of your heart's desire to give back to God? Share it - your time, energy, skills and talents are needed by your church and your community.

**How to volunteer?**

Every unpaid hour you give to your church is a voluntary hour, so it's a good place to begin volunteering. Through your church's outreach programmes you could volunteer in your community, or you could apply for a grant to run a programme at your church.

National and local volunteer organisations are happy to match up volunteers and organisations in your region.

#### **Case Study: Marking Volunteer Awareness Week**

Many churches mark National Volunteer Awareness Week by thanking their volunteers with morning tea. In 2009, six parishes extended their thank you to their communities, giving passers-by morning-tea muffins. Bad weather did not stop St Andrew's on The Terrace, Wellington; St David's Presbyterian, Auckland and Fairfield Discovery Christian Centre, Hamilton, and First Church of Otago, Dunedin, from making many people's lunchtimes a little brighter.

Assembly Office also marked Volunteer Week, staff baked at home "thank you" cakes for the Wellington Budget Advice Service.

#### **Climate change and caring for Creation**

When we fail to love God we fail to care for the things God cares about, including the Earth. As physical creatures, our well-being is tied to its well-being. Failure to care for Creation, therefore, is also symptomatic of a breakdown of love for our neighbours, whether they be near or far.<sup>2</sup>

Our Pacific neighbours are very near, and they are likely to be one of the areas most affected by climate change. Many Pacific island nations may need to be relocated or resettled, and New Zealand has an important role to play in helping its neighbours through these coming difficulties.

*"There will be an imminent threat of wide-spread relocation of Pacific peoples and nations in the near future. We need to address it from the angle of our collective responsibility to act justly and with compassion."*

- the Rev Fe'iloakitau Kaho Tevi, General Secretary, Pacific Conference of Churches

#### **Giving a fair deal in trade**

Fair Trade empowers farmers and farm workers to lift themselves out of poverty. Fair Trade means fair prices and wages, decent working conditions, improved health and sustainable production.

General Assembly 2006 encouraged all parishes to become Fair Trade churches in order to support communities in developing countries. Many Presbyterian churches and Assembly Office have taken up the challenge.

**Reflection**

*Read Isaiah 58:6-12.*

What do you think this passage says about sharing?

What does it say about the ways we can empower others?

What creates a climate for hope, autonomy, dignity?

By what terms does God define a just society?



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## A THEOLOGY OF GIVING AND GETTING<sup>3</sup>

Everything we own, everything we have, everything we are, God is the source. When we give time, money, skills and goods we are simply offering God a very small portion of all the abundance that God has already given us.

### **The divine character of giving**

God is love - I Jn. 4:8,16. God is a giving God - John 3:16; Rom. 8:32; James 1:17. God is righteous - Ps. 116:5. God comes to dwell in us by the presence of the Spirit of God's Son, Jesus Christ, and desires to function in accord with His character through us. Loveless giving is not Christian giving - I Cor. 13:3. Christian giving expresses God's righteousness - II Cor. 9:9,10

### **The grace of God in Christian giving**

Grace is God's activity through Jesus Christ, which expresses God's character Christian giving is God's activity of grace - II Cor. 8:1. We are but trustees and stewards of God's possessions. Giving is not a "work" that is meritorious before God. Giving does not "buy" indulgence before God.

### **The overflow of Christian giving**

We give as the overflow of God's abundance: "riches of God's grace in Christ Jesus" - Eph. 2:7; 3:8; "all blessings in heavenly places - Eph. 1:3; "all things belong to you" - I Cor. 3:21-23; "abundance of joy" - II Cor. 8:2; "abound in everything" - II Cor. 8. Christian giving is not just giving from overflow of physical assets.

### **The pre-requisite of Christian giving**

The first giving is the giving of ourselves to God - II Cor. 8:5.

### **The choice of Christian giving**

Christian giving is a choice: "gave of their own accord" - II Cor. 8:3; "purposed in their heart" - II Cor. 9:7. Christian giving is not manipulated giving or to be used for social approval - Matt. 6:2-4; "not under compulsion" - II Cor. 9:7.

### **The ministry of Christian giving**

In Christian giving we are used of God to minister unto others, "ministry to the saints" - II Cor. 8:4; 9:1; ministry of all believers - Eph. 4:12.

### **The supply of Christian giving**

God supplies all for Christian giving. - II Cor. 9:8,10, therefore the amount of the gift is not an issue.

**The purpose of Christian giving.**

God's glory is the purpose for Christian giving, "do all for the glory of God" - I Cor. 10:31; "for the glory of God" - II Cor. 9:13. God is glorified only when God's all-glorious character is being expressed within God's Creation, Christian giving is not glory, it is not to be used to gain recognition, prestige and leadership positions.

**The will of God in Christian giving**

Christian giving is part of the will of God - II Cor. 8:5. We are to "listen under" God in prayerful obedience in order to determine how, what, when, how much and to whom God desires to give through us. Christian giving is not guilt motivated giving.

**The means of Christian giving**

We give of the "means" of what God has entrusted to us, "as God has prospered us" - I Cor. 16:2; "according to what a person has" - II Cor. 8:11,12. Christian giving is not giving "beyond our means."

**The attitude of Christian giving**

We were created as vessels for the expression of God's character and we are satisfied and fulfilled when we allow such to take place as "a cheerful giver" - II Cor. 9:7.

**The equalizing-factor in Christian giving**

Christian giving is part of the process of God's provision for everyone and God's provision to some can flow toward the needs of others "that there may be equality" - II Cor. 8:13,14.

**The integrity of Christian giving**

Those handling Christian gifts are to exhibit the character of God, "honourable in sight of Lord and in sight of people" - II Cor. 8:20,21, and avoid any suspicion of misuse or misappropriation of funds.

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## NOTES

### STUDY ONE: Why should we give?

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- 4 Draws on Three Lessons Learned , [www.GenerousGiving.org](http://www.GenerousGiving.org)
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- 10 Draws on Money and the economy Votewise Bible Study 8, Jubilee Centre [www.jubilee-centre.org/](http://www.jubilee-centre.org/)

### STUDY TWO: What to give?

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- 5 Brodie, Polly. Dietetic Practicum Report 2007, University of Otago.
- 6 Singer, Angela. Struggling professionals seek budget advice. Spanz magazine, March 2009.
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- 13 Collins, Simon. Donor rebate adds gloss to giving. NZ Herald, 24 June 2009.
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- 15 Ashcroft, John. Willing to Give?. Jubilee Centre 1993. [www.jubilee-centre.org/](http://www.jubilee-centre.org/)
- 16 Boland, Mary Jane. Something's got to give. NZ Listener. June 27-July 3 2009 Vol 219 No 3607.
- 17 Radio New Zealand news, 20 July 2009.
- 18 De Jong, Lucas. Recession hitting charities hard. Sunday Star Times, 18 April 2009.

### STUDY THREE: What difference can giving make?

- 1 Wells, Amanda. Bethlehem vision takes form. Spanz, September 2008.
- 2 Christianity, Climate Change and Sustainable Living Five Bible studies, Jubilee Centre 2008.
- 3 Fowler, James A. From, "Giving", [www.christinyou.net/pages/giving.html](http://www.christinyou.net/pages/giving.html), 1999.

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### **Funding and charities information**

Fundview lists most New Zealand funders and criteria

[www.fis.org.nz](http://www.fis.org.nz)

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Community Organisation Grants

[www.cdgo.govt.nz](http://www.cdgo.govt.nz)

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See the Church website for "20 Top Tips for Applying for Funding" and forms to help in grant applications.

[www.presbyterian.org.nz/publications/social-issues-booklets](http://www.presbyterian.org.nz/publications/social-issues-booklets)

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Press Go

[www.presbyterian.org.nz/for-parishes/press-go-for-church-growth](http://www.presbyterian.org.nz/for-parishes/press-go-for-church-growth)

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The Presbyterian Foundation

[www.presbyterian.org.nz/for-parishes/grants/presbyterian-foundation](http://www.presbyterian.org.nz/for-parishes/grants/presbyterian-foundation)

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Presbyterian Savings and Development Society

Email [enquiry@psds.co.nz](mailto:enquiry@psds.co.nz)

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Philanthropy New Zealand

[www.giving.org.nz/](http://www.giving.org.nz/)

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Kids Friendly

[www.presbyterian.org.nz/national-ministries/kids-friendly](http://www.presbyterian.org.nz/national-ministries/kids-friendly)

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### **Volunteering**

The NZ Federation of Voluntary Welfare Organisations

[www.nzfvwo.org.nz](http://www.nzfvwo.org.nz)

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Volunteering New Zealand

[www.volunteernow.org.nz](http://www.volunteernow.org.nz)

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Office for Community and Voluntary Sector

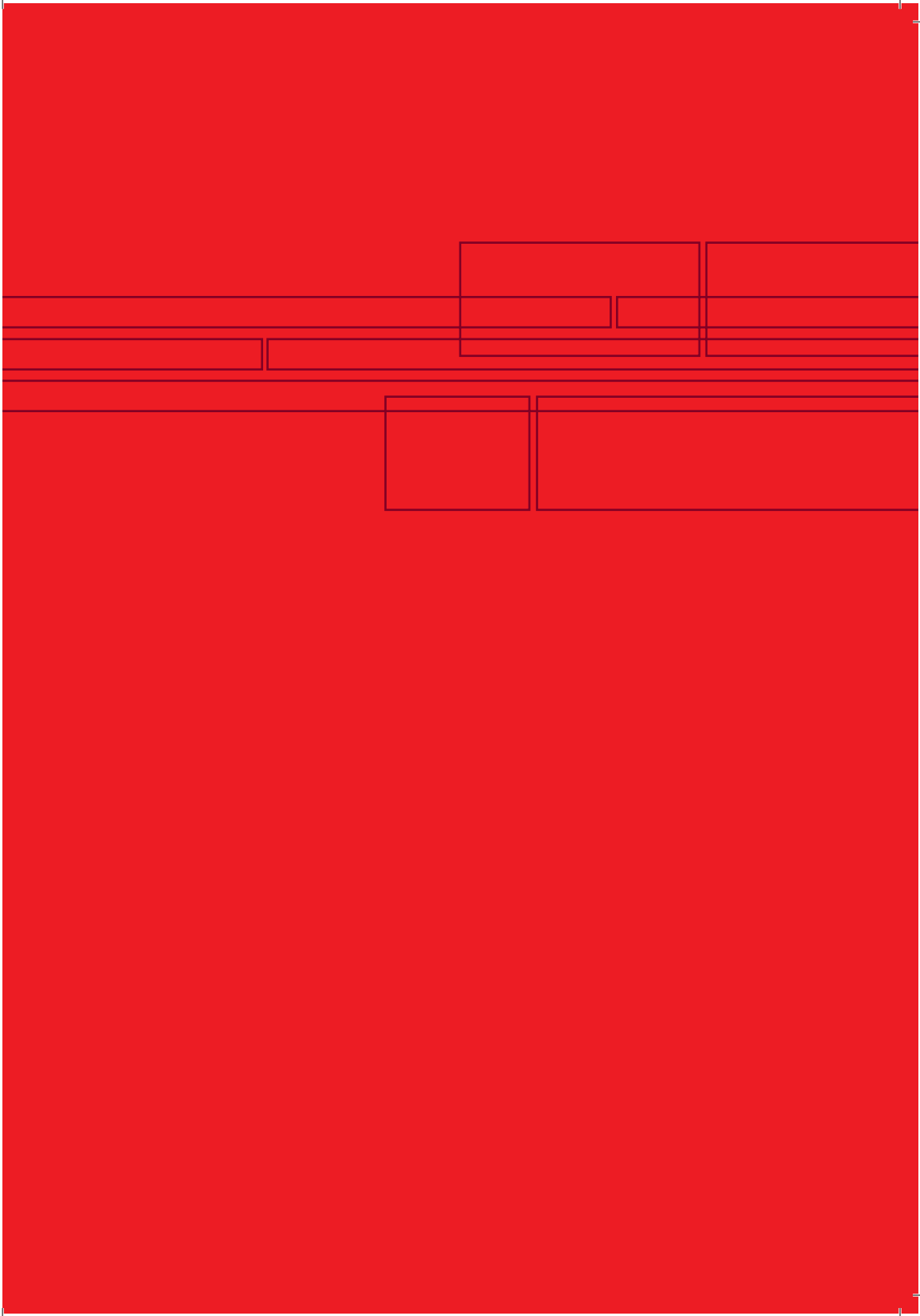
[www.ocvs.govt.nz](http://www.ocvs.govt.nz)

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New Zealand registered charities

[www.charities.govt.nz](http://www.charities.govt.nz)

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