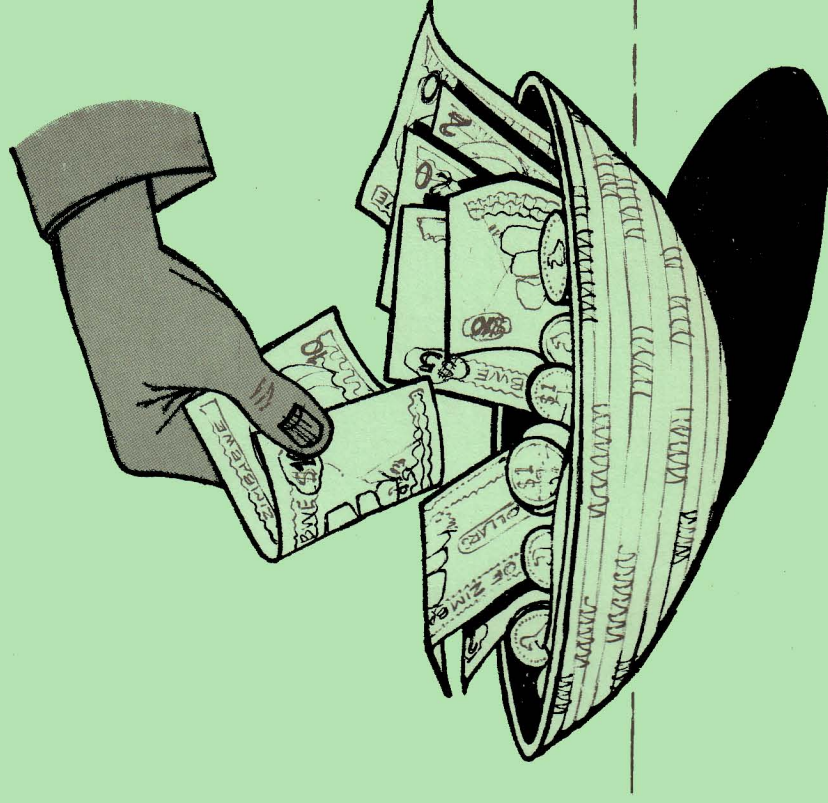


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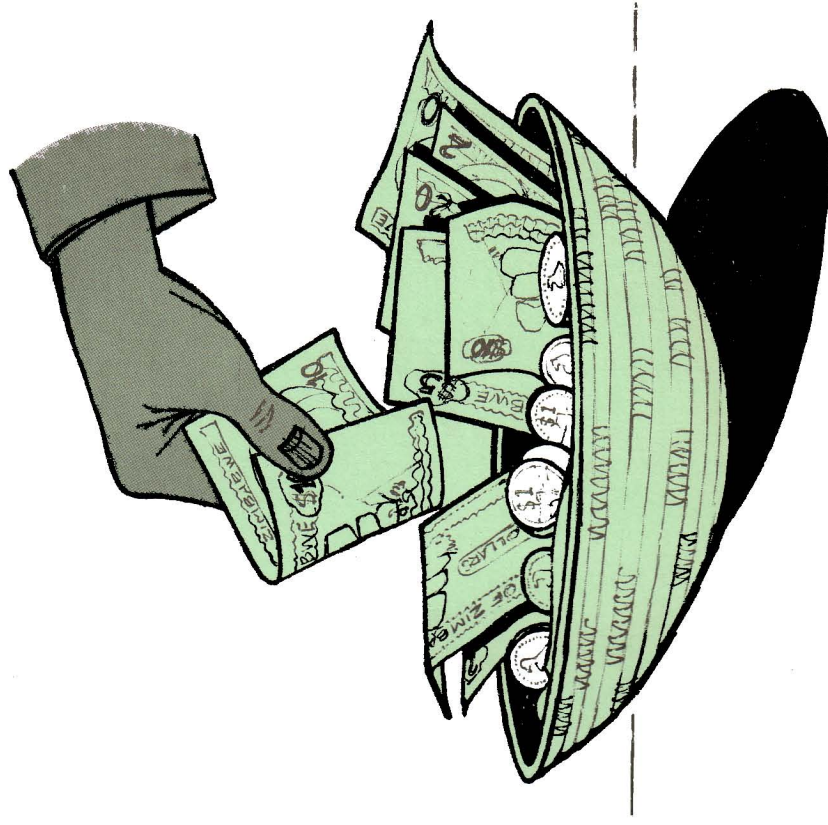
CHRISTIAN GIVING PLAN BOOK



R. RUMMAGE

WORKBOOK

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CHRISTIAN GIVING PLAN BOOK

BY

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CHRISTIAN GIVING PLAN BOOK

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G. DOES YOUR CHURCH GIVE TO SPECIAL PROGRAMMES OR MINISTRIES?

1. Read again item one on pages 8 and 9. How does a church budget help a church? The church which follows these suggestions year by year will become a strong giving church.
2. There are special programmes of ministry in addition to the ministries in the budget.
 - a) For example, a building programme, whether it be a house of worship, Sunday School classrooms, installation of electricity, or a pastor's house, is a special need.
 - b) There are other needs which a church may decide are special.
3. Guidelines for special programmes of giving:
 - a) A church which prepares and follows a good budget will have few special offerings during a year.
 - b) Special programmes must be well planned and presented to the church.
 - c) One or two special programmes during a year will challenge people to give above their regular giving of tithes and offerings.
 - d) Many calls for special offerings will weaken the total giving ministry of the church.

EXAMPLES FOR THE TREASURER'S RECORDS

MONEY RECEIVED

Month Date	Meeting	Year	Amount in Cash	Page	Amount in Cheques

Total Money received \$ _____

MONEY PAID OUT

Month Date	Account	Year	Cheque No.	Page	Amount	Cash

Total in Cheques \$ _____
 Total in Cash \$ _____
 Total Altogether \$ _____

CHRISTIAN GIVING PLAN BOOK

This plan book is offered for use primarily in the Baptist churches in Zimbabwe, but if it is used in other countries, may the Lord be praised. The purpose of this plan book is to teach the biblical way of Christian giving, which includes giving self, the tithe and offerings. When the biblical teaching of Christian giving is obeyed, Christians will grow in Christ likeness and the churches will fulfil the Great Commission of the Lord Jesus Christ (Matt 28:19,20). It is the conviction of the writer that God's glory will be seen as Christians obey his Word, and grow into churches that will be self supporting, self governing, self propagating congregations. This should help develop strong associations and a stronger convention.

This plan book is an adaptation of ideas from several sources to challenge and fulfil the need of Baptist churches in Zimbabwe.

A WHAT DOES THE BIBLE TEACH YOU ABOUT CHRISTIAN GIVING?

1. God is the Creator and Owner of all things (including man) -Genesis 1:1; Psalm 24:1; Haggai 2:8; 1 Corinthians 6:19,20.
2. Everything comes from God - James 1:17.
3. The Christians's first offering must be himself - Romans 12:1; 2 Corinthians 8:5.
4. Every Christian must answer to God for his life - Luke 16:20; Romans 12:1; 1 Corinthians 4:2.
5. Faithful Christian giving will be rewarded by God - Proverbs 3:9,10; Malachi 3:10; Matthew 25:21; 2 Corinthians 9:6.
6. The grace of God causes Christians to do more than the law requires - Matthew 5:47,48; 23:23; Romans 5:20,21; 6:13; 1 Corinthians 15:9,10; 2 Corinthians 8:7-9.
7. A Christian gives his offerings to God as a part of faith, love and worship - Malachi 3:10; Luke 6:38; 2 Corinthians 8:1-4; 9:7; 1 Corinthians 16:2.
8. Tithing is the plan of God for the Christian - Genesis 14:18-20; Leviticus 27:30; Malachi 3:8-12; Matthew 23:23; Luke 11:42; Hebrews 7:4-9.
9. Because of the love of God, the Christian is compelled to give tithes and offerings - John 1:15; Romans 13:10; 2 Corinthians 5:14,15.

B. ARE YOU A FAITHFUL STEWARD IN CHRISTIAN GIVING?

1. How committed are you to Christian giving?

- God sees you as a steward - he is the Owner and whatever you have, whether health, intelligence, money or possessions, you have received them from God (1 Corinthians 4:2,7; Romans 11:35,36).
- A Christian who accepts his income (cash or produce) as a trust from God will give tithes and offerings into God's storehouse, which is the church (Malachi 3:10). The following will illustrate this truth:

Bring the Lord's Money
For the Lord's Work
To the Lord's House
On the Lord's Day

- Stewardship of giving is a sign of commitment to Christ - this means the steward believes God is Owner and Giver of all things (James 1:17,18).

2. How do you work as a Christian?

- You as a Christian have a relationship as a steward before God. As a pastor, missionary, businessman, farmer, factory worker, housewife or student, do you work with honour unto God? See Colossians 3:17.
- Work is strongly taught in the Ten Commandments. The command to work is just as important as the command to rest (Exodus 20:8,9).
- As a Christian your quality of work is to be a testimony as a steward of God. Give an honest account in whatever your work requires you to do (Colossians 3:23,24).

3. How do you spend your money as a Christian?

- The Bible says that God put all things under man as steward of creation - Genesis 1:28-30. Sin changed man from a steward to a slave of possessions.
- As a Christian, God has given you responsibility to be a steward - Genesis 1:26; 2 Corinthians 5:17.
 - You are to be faithful in your money management - Luke 12:15; 16:13.
 - You are to be wise in your money management - Luke 12:42-48.
 - You are to give an account unto God for your use of possessions - Luke 16:12; Matthew 25:4-30. You are to provide for the needs of your family (1 Timothy 5:8). You are to care for the helpless and unfortunate - Leviticus 19:9,10; 23:11,22; Matthew 5:40; Luke 10:30-37; 16:19-31.
- As a Christian, have you become a slave to money and covetous

EXAMPLE - COUNTING RECORD

Monthly Record of Offerings Given

Date	Meeting	Amount	Signatures of Two Counters

TOTAL GIVEN \$ _____

EXAMPLE - MONTHLY REPORT OF CHURCH MONEY

Balance at the end of the previous month \$ _____

Money Received:

All offerings \$ _____
Tithes \$ _____
Other \$ _____

All Money Given \$ _____

Money Paid Out:

Missions

1. Home \$ _____
2. Association \$ _____
3. Convention \$ _____

Ministry

1. Pastor's Salary \$ _____
2. Travel \$ _____
3. Retirement/Life Ins. \$ _____

Maintenance

1. Lights \$ _____
2. Water \$ _____
3. Repairs \$ _____

Helping Others

Total Paid Out \$ _____
Money Remaining in Bank \$ _____

F. DOES YOUR CHURCH KEEP GOOD RECORDS OF THE TITHES AND OFFERINGS RECEIVED?

A church must have a good system of receiving and using the tithes and offerings that are given by its members. The church which does this is a faithful steward. Many churches practice poor stewardship because they fail to use a good system in receiving and using the tithes and offerings. The following suggestions can help a church to become a faithful steward:

1. Receiving tithes and offerings in Sunday School or during the worship hour should be a part of worship.
2. The Counting Committee - this committee is to help the treasurer in the counting of the tithes and offerings. If the committee has four members, there will be two each Sunday who can count the money. (See example of Counting Record.)
3. The Treasurer:
 - a) The church must be careful to select the right person.
 - b) He/she should be a faithful steward before God and a tither.
 - c) In addition to the treasurer, the church should select two co-signers for cheques. Experience has proven that all cheques need to be signed by any two of the three persons.
 - d) The treasurer is to spend the church money only as instructed by the church.
 - e) If there is not enough money to pay accounts, the treasurer must report this to the church at the next church service.
 - f) The treasurer is to obey the decisions of the church in paying accounts. He cannot be allowed to follow his own personal feelings.
4. The church should require an annual audit of the treasurer's records. This is good management of money and will give the church confidence that the funds are being well kept.
5. The church should provide the treasurer with a book-keeping ledger. Good book-keeping insures good reporting.
 - a) A monthly report should be given to the church by the treasurer.
 - b) An annual report should be given to the church by the treasurer. The monthly reports help the treasurer to prepare the annual report.
 - c) Reporting encourages faithful giving.

to have possessions? What is the way out of the problem?

- 1) Confess that your problem is sin (Luke 12:15).
- 2) Choose what is first as a Christian (Matthew 6:33).
- 3) Make a list of your personal debts.
- 4) Make a plan to pay your debts.
- 5) Decide to increase your gifts to the church during your time of debt retirement.
- 6) Promise yourself and your family you will make no additional debt, during your debt retirement.

4. How do you give as a Christian?

Jesus spoke strongly about giving money. Jesus asks, "*So if you have not been trustworthy in handling worldly wealth, who will trust you with the true riches*" (Luke 16:12)? Many Christians fail to see the relationship between stewardship of money and the stewardship of the gospel. Is there a relationship between robbing God of tithes and offerings and preaching or teaching the Word of God on the Lord's Day?

5. How should you give as a Christian?

The following is adapted from *How to Know your Tithe*, by Rev. Urban Green, a former Baptist missionary to Nigeria:

- a) **Give a Joyful Tithe** - do not wait until you are begged to give. "*God loves a cheerful giver*" (2 Corinthians 9:7). Do not be afraid you will give too much. One who determines his tithe on the basis of "How little can I give" will violate the whole spirit of tithing. We know from experience that it is a pleasure to receive, but to give is a far greater pleasure (Acts 20:35).
- b) **Give a Full Tithe** - do not say you are a tither unless you give one-tenth of your total income. Tithe your total income from the sale of goods as well as for work performed. Tithe the total yield of your farm, trees, sheep, cattle, chickens, etc. (Leviticus 27:30,32). Tithe on your total income before making deductions.
- c) **Tithe in the Correct Way** - first, give yourself to Christ (2 Corinthians 8:5). Give your tithe each week. "*Upon the first day of the week...as God has prospered*" (1 Corinthians 16:1,2). Give one-tenth of your total income directly through the local church (Exodus 23:19). Gifts to good causes, societies, members of the family, etc., should not be counted as part of the tithe. Be a regular tither to your church regardless of what anyone else does. If you wish to give to good causes, let it be in addition to your tithe.
- d) **Give an Honest Tithe** - the tithe is the Lord's whether you attend church or not on a given day. If you are absent from your church on Sunday, give the tithe the next Sunday. When you move to a new town, immediately join a Baptist church there

and begin giving your tithe.

- e) **Everyone Can Figure his Tithe** - those on salary or commission simply give one-tenth of everything they receive. Farmers can figure one-tenth of the produce they sell. A fair tithe on the produce used by the family should be given also. Businessmen and women can tithe their net income, being careful to deduct necessary expenses for business operation. Students can tithe money they earn at part-time jobs. If you receive income from more than one source, tithe the total income.
- f) **Give More Than the Tithe** - both tithes and offerings are to be given (Malachi 3:8). A true offering is given only after the tithe is given. This should be done because of the great blessings God has given. Offerings should be given because of our love for God. This is grace giving (Luke 6:38; 2 Corinthians 8:7; 1 Chronicles 29:9,17,18).

EXAMPLE - OUR CHURCH BUDGET

YEAR _____

	MONTHLY	YEARLY
A. Missions		
1. Home		
2. Associational		
3. Convention		
4. Other		
TOTAL		
B. Ministry		
1. Pastoral Salary		
Travel		
Retirement/Life Ins.		
2. Teaching-Literature		
3. Other		
TOTAL		
C. Maintenance		
1. Electricity		
2. Water		
3. Repairs		
4. Other		
TOTAL		
D. Helping Others		
Total Church Budget		

BUDGET PLEDGE CARD

As a Christian steward and a member of the Lord's church, I pledge my financial support to the ministries of this church in 19....

I am a tither and estimate my monthly tithe to be \$.....

I am not a tither but I will give monthly \$.....

Signed

EXAMPLE - BUDGET PLANNING SHEET

- Study what the church is now doing financially.
 Number of members who contribute to the church _____.
 Number of members who do not contribute _____.
 Number of members who contribute a tithe or more _____.
 Amount of total church income contributed by tithers _____.
 Percentage of total membership represented by tithers _____.
 Average contribution of church members _____.
 Average contribution of tithers _____.
 Average contribution of non-tithers _____.
 Number of members who gave nothing during the entire year _____.
 The results will reveal what the church is doing for the Lord and His Kingdom.
- The budget committee should estimate the financial ability - how much would the total contributions be if every member were a tither.
- Knowing the potential, the budget committee should recommend a budget that will challenge the church - one that will honour the Lord and challenge each member of the church.

EXAMPLE - BUDGET PLANNING WORKSHEET	
LAST YEAR	NEXT YEAR
BUDGET ITEM	
A. Missions	
1. Home _____	_____
2. Associational _____	_____
3. Convention _____	_____
_____ Total	_____ Total
B. Ministry	
1. Pastoral Salary _____	_____
Travel _____	_____
Retirement/Life Ins. _____	_____
2. Teaching-Literature _____	_____
3. Other _____	_____
_____ Total	_____ Total
C. Maintenance	
1. Electricity _____	_____
2. Water _____	_____
3. Repairs _____	_____
4. Other _____	_____
_____ Total	_____ Total
D. Helping Others	
_____ Total Budget	_____ Total Budget

EXAMPLE - THE CHRISTIAN'S TITHE & OFFERINGS

BAPTIST CHURCH

Sunday	DEC	NOV	OCT	Sunday	SEP	AUG	JUL	Sunday	JUN	MAY	APR	Sunday	MAR	FEB	JAN
1				1				1				1			
2				2				2				2			
3				3				3				3			
4				4				4				4			
5				5				5				5			
Name: B DUBE				Name: B DUBE				Name: B DUBE				Name: B DUBE			

NOTE: 1. At the end of three months that portion of the giving record is removed from the book and given to the individual.
 2. The church's carbon copy of the giving record is kept in the book.

C. DOES YOUR CHURCH ACT AS A FAITHFUL STEWARD OF ALL THE TITHES AND OFFERINGS?

1. What is church stewardship?

Just as individual Christians are required to be faithful stewards, churches are required to be stewards (1 Corinthians 4:2). Group stewardship refers to the stewardship of the local body of believers. What does this mean?

- The church which practices group stewardship is unified in the Spirit (Ephesians 4:1-7).
- The stewardship of the individual determines group stewardship. The church's stewardship is built upon each member as a steward before God. What kind of church stewardship would your church have if every member were the kind of steward you are?
- The purpose of the church determines group stewardship. That is, fulfilling the commission of Christ to his church (Matthew 28:19,20).
- The church is responsible to teach the individual to be a steward.
 - The individual and his management of money. This has been noted previously in the section "How do you spend your money as a Christian?" The church can plan to teach this subject.
 - The individual and his giving. The church has the respon-

STEWARDSHIP COMMITMENT CARD

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Corinthians 9:6).

Acknowledging my stewardship to God, I am happy to tic (✓) one or both of the following:

() I commit myself to God to be a faithful steward of my life and my possessions.

() I now covenant with God to tithe (Malachi 3:10).

Signed

E. DOES YOUR CHURCH HAVE A BUDGET?

1. A budget is a well prepared plan for using God's tithes and offerings, given by members of the church. The church is a steward of the tithes and offerings. The church that is committed to a stewardship of the gospel (1 Corinthians 9:16,17; Colossians 1:25), will plan well, beginning with the pastoral ministry and into all the world (Acts 1:8).

2. How does a budget help a church?

- A budget helps a church to know what is important.
- A budget sets a yearly goal for the church's giving.
- A budget helps the church to know its ability.
- A budget helps the church to use the tithes and offerings wisely.

e) A budget instructs the treasurer how the tithes and offerings are to be used in payment of accounts and ministries.

3. Budget Planning Committee.

- This committee studies the present giving of the church and seeks to challenge the church to greater programmes of work.
- This committee should have at least five members who represent all organisations of the church. The pastor must meet with the committee to give any guidance needed.
- The committee will begin its work at least four weeks, preferably six weeks, before the Sunday when the budget is presented.

4. Steps to prepare a church budget (the work of the committee).

- Discover the total amount of money received by the church for the previous year.
- Determine the giving ability of the church. This can be done by using the Budget Pledge Card, after carefully explaining its purpose and use.
- Use the Budget Planning Sheet. This will help to discover how the church spent its money and what are its actual needs.
- Prepare the budget in view of the needs discovered. (See the example Our Church Budget.)
- If possible, give a copy of the proposed budget to all the youth and adults.
- Present the budget to the church.

D. DOES YOUR CHURCH HAVE A CHRISTIAN MINISTRY TO OTHERS? (REACHING OUT WITH THE GOSPEL)

1. Jesus Christ gave himself in love to die for sinners (Romans 5:8). He offers new birth and eternal life to all who receive him (John 3:5,16). He built his church because he is Christ the Son of the Living God (Matthew 16:1,18). Because of these truths the church is called to minister to others through winning, baptizing and teaching (Matthew 28:19,20).
2. The church where you are a member began because someone was sent to your community to preach the gospel (1 Corinthians 4:1; 2 Corinthians 5:18).
3. Is your church sending someone (pastor or lay-preacher) to share the gospel with another community? A church with no vision will perish (Proverbs 29:18).
4. There are practical ways a church can receive vision to minister the gospel with others:
 - a) Support the pastor or layman who goes to teach and preach. The church should pay his bus fare or if he rides his bicycle, he needs good tyres.
 - b) A Sunday should be used to teach the church about the work of the association (Sunday School, W.M.U. and youth ministries).
 - c) Have a Convention Day - this is a time of teaching the church the purpose of the convention, e.g. a Home Mission emphasis. Speak about including the Convention ministries in the church budget.
 - d) The Baptist churches co-operating through the convention can share the gospel in another country (Mozambique is an example).

sibility of teaching and enlisting each member to commit himself to Christian giving (Romans 12:1).

(See the example, "Christian's Tithe", on page 7. This can help the church and individual to keep a record of his tithe.)

- e) Group Stewardship has two programmes.
 - 1) The church has a ministry to reach out (through the association and convention) to a lost world.
 - 2) The church has local ministries through budget planning. The budget should teach the church about its ministries (pastoral, Sunday School, W.M.U., youth, etc.). There is a section in this plan book on planning and developing a church budget.
2. How should your church be guided in its Stewardship ministry? Guidelines for a stewardship ministry are:
 - a) Christ is Lord and the believer is steward (Romans 10:9; Matthew 25:21).
 - b) The biblical message to the Christian and his view of possessions presents a spiritual necessity. Stewardship must become a programme throughout the year.
 - c) Christian giving shows Christian commitment. He that loves much gives much according to his ability; he that loves little gives little.
 - d) The church is the steward of all gifts.
 - e) Church leaders must be committed stewards (1 Timothy 3:1-12).*
3. How can your church organize for its stewardship ministry?
 - a) Pastoral leadership is of first importance. Usually a church programme of Christian giving will succeed or fail according to the pastor's leadership and example. "*Without a vision, the people perish*" (Proverbs 29:18). The pastor must have a vision to lead his people in giving to the Lord through the church.
 - b) The church also needs leadership in its giving programme by electing a church stewardship committee.
 - 1) This committee is not a finance committee. It is to promote giving as it plans programmes for stewardship teaching to the individual and family.
 - 2) The stewardship chairman - he must be a faithful steward and an enthusiastic leader, willing to work alongside the pastor. The stewardship chairman has the following duties:
 - to see that stewardship plans adopted by the church are accomplished,

* Adapted from *The Church and its Ministry of Stewardship*, p. 47.

- to work with the pastor in stewardship promotion,
 - will be a member of the church committee to represent stewardship activities,
 - will preside at the stewardship committee meetings,
 - will seek to learn more about stewardship and ways to teach and to promote it,
 - will work throughout the year to keep stewardship teaching before the church.*
- c) When your church follows the suggestion of choosing a stewardship committee, the way will be open to discover, through its planning, the necessary ministries of the church. For example, sharing the gospel with others (missions), church ministries and maintenance of church property are necessary ministries. The budget planning committee will be able to arrange those ministries in order of importance in its work of planning the church budget. (The work of the budget planning committee is outlined in Section E of this plan book.)
4. Does your church plan and promote a monthly stewardship (giving) activity?
- a) The stewardship committee and pastor should meet in December of each year to plan the church's stewardship activities for the coming year.
 - 1) Any activity must have a reason.
 - 2) Any reason must be measured by a goal. (Example: 25 members accepting the tithe as a guide to growth in giving.)
 - b) Plan activities and programmes as ways to reach the giving goals.
 - c) Meaning of terms used in stewardship planning.
 - 1) Stewardship Ministry - the use of all activities and programmes to challenge each member of the church to become a faithful steward of Jesus Christ.
 - 2) Giving activity - one brief event to teach one giving purpose. Some suggestions are:
 - Tither's Day
 - Convention Sunday - teach the church about the convention
 - Family Decision Day - Joshua 24:15
 - Budget Adoption Day
 - 3) Stewardship on going events activities used regularly throughout the year. Some suggestions are:
 - Offering envelopes
 - Teaching Christian giving
 - Counting and banking money

- Giving in Sunday School
 - Giving in Worship Service
 - Tithing Testimonies
 - New Members training
 - Book-keeping and reporting to church
- 4) Stewardship programmes - a major emphasis using a number of days and many activities. For example:
- Bible Study
 - Budget planning
 - Teaching the church about the next year's budget
 - Stewardship crusade

5. How the church should provide for its pastoral ministry.
- a) Jesus said, *"The labourer is worthy of his hire"* (Matthew 10:10). The Lord used an illustration which farmers know well. Those who work in the fields are given food for their work. The application of his illustration is plain - the servants of the Lord as pastors in the churches must be supported as they minister in Christ's name.
 - b) The Apostle Paul wrote to the Corinthian church, giving them a command of the Lord. *"Don't you know that those who work in the temple get their food from the temple and those who serve at the altar share in that which is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel"* (1 Corinthians 9:13,14 NIV). Pastors are called to be servants of the Lord and ministers of the gospel as they serve in the churches.
 - c) The churches must obey the command of the Lord, to support their pastors. Free their hands from other work so that they can minister and lead the churches to grow and win the lost to Christ (1 Timothy 5:1,18).
 - d) As a Christian and a member of a Baptist church, would you be willing to receive from your employer what your pastor receives from the church monthly, as the servant of the Lord and minister of the gospel? (See Matthew 7:12).

* Adapted from *The Church and its Ministry of Stewardship*, p. 51.