

Unichurch Qld Inc, operating as:



Guidelines for Giving

Information about supporting the work of the gospel
at St Lucia Bible Church / Unichurch and beyond

Many know the theory: that we should give money to support God's work in our local church, and in the world beyond our immediate community.

The aim of this leaflet is to help you work out what this means in practice. It will help you to evaluate (or re-evaluate):

1. the amount you would like to give, based on the biblical principles and your current income;
2. where you would like this amount to be directed;
3. the mechanics of how you would like this to happen.

Step 1 How much to give?

The principle

In the Old Testament, God's people gave a tenth of all their produce to God in response to his generous blessings to them (the tithe). The idea of giving a tenth is first seen in Abraham and Jacob (Gen 14, 28), and is then made explicit in the Law of Moses. It was to be given generously with much rejoicing, not legalistically or begrudgingly (Num 18, Deut 12, 14, 26, 2 Chr 31, Mal 3).

Having received the tithe from Israel, God then redirects it to his work- to the priests and Levites, as well as to those in need, such as widows and orphans.

As New Testament believers, we are still to give back to God in response to His generous blessings to us (note the language of "an offering acceptable to God" in Phil 4:18). Indeed we have received God's ultimate generosity to us in the death of his Son Jesus, who though he was rich, yet for our sakes became poor, so that through his poverty we might become rich (2 Cor 8:9). If we truly understand the gospel, we can cheerfully give as much as we can, and even beyond our ability (2 Cor 8-9).

So how much should we give to God? A tenth is a good starting point, but it should be the starting point for considering how generous we can be, rather than a legalistic figure we must absolutely stick to. We may give more or less depending on our circumstances. The more fundamental question to ponder is: how much have we received from God?

In practice

The first practical step is to honestly work out the income God provides us with. The table below is a simple way to do that (it is for your use only- please don't return it). It is based on the amount of income you actually get the benefit of (your after-tax salary, along with other income or benefits you receive).

	Me	My spouse (if applicable)
Annual Salary (after tax)		
Other income (interest, benefits, etc.)		
Totals		
	My/our total income:	

Prayerfully consider how much you would like to set aside from this amount to give. You can work out the actual amount using the table below.

Total income (from above)	
Percentage you would like to give	
Annual gift	

This process of working out how much to give will of course need to be repeated each year or so, or as your income changes.

Step 2 To whom to give?

The principle

In the Old Testament, Israel's tithe was channelled to those who needed it - to the priests and Levites who had no other source of income because of their duties, and to the poor. We see a similar pattern in the New Testament, where Christian giving is directed to meeting the needs of those who labour among us in the Lord, as well as towards the poor. As Paul says, "Let him who is taught the word share all good things with him who teaches"; Galatians 6:6 and then a few verses later: "So then, as we have opportunity, let us do good to all men, and especially to those who are the household of faith" v10. In practical terms this means directing our money not only towards Unichurch Qld Inc, but to the wider work of the gospel in the world, and to the poor.

In Practise

a) St Lucia Bible Church / Unichurch

The ministry of Unichurch Qld Inc receives all of its support from the giving of members, and as ones regularly taught by the ministry of church, it is right for a large portion of our gift to go towards supporting this ministry. We'll leave you to work out the details of what 'a large portion' might mean in practice (the table below will help you do that).

b) And beyond

Unichurch Qld Inc also supports other missionary and aid organisations, and encourages our members to support them also. In fact, 10 percent of your giving to Unichurch Qld Inc goes to mission/aid societies currently including: Australian Fellowship of Evangelical Students, Church Missionary Society, CrossView Australia (particularly the work of Paul and Debbie Howells in the Philippines), and City Bible Forum. There may be other Christian organisations that you wish to support.

We have provided a table at the end of this leaflet to help you work these things out.

Step 3 Which method of giving?

4 Ways to Give

There are four main methods, and we will list them in the order we find most helpful:

1. Payroll Deduction

This is where you authorise your paymaster to deposit money directly into the Unichurch Qld Inc bank account. Talk to your paymaster about organising this with the Unichurch Qld Inc account details listed below. The advantage of this method over others is that it is free, and keeps you regular in your planned giving.

2. Direct Deposit (Internet Banking)

This is where you in person, or through scheduled regular transfers give to Unichurch Qld Inc via the internet. Here are some of the most common questions regarding this method:

- *How does Internet Banking work?* Most banks have an Internet site where you can do your banking online. Simply use the funds transfer facility, and once set up you can either schedule a regular transfer to Unichurch Qld Inc, or log on to give when you please.
- *What are the benefits?* It makes giving easier for you. You don't have to remember to bring the appropriate amount of money to church each week. It is more private and planned. It is also easier for Unichurch Qld Inc because it makes giving more stable, allowing us to better budget and pay bills and staff salaries.
- *Is it anonymous?* Yes, and we value it as a method because of that. Only the church treasurer and administrator will know about the electronic transfer. Any information about those who give, they will keep strictly confidential. Better still, you can not attach your name to the transfer, and the treasurer/administrator will only see your account number ensuring confidentiality.
- *What does it cost?* Online electronic funds transfers typically have no cost to you or to church,

unlike cheques or over-the-counter transactions which cost you a few dollars per transaction, and unlike Direct Debit which costs church a few dollars per transaction.

- *How do I sign up?* If you haven't signed up for Internet banking, go to your bank (or their web site) and fill in the appropriate forms. If you already do Internet banking just use the funds transfer facility to set up a regular transfer (weekly, fortnightly, or monthly) for the desired amount. You can change this anytime you like.

3. Credit Card

This is where you use our online credit card gateway (Tithe.ly) to charge your credit card the recurring or one-off amount you specify. This costs church about 3% per transaction, but you can choose the 'cover card processing fees' option to pay for these charges yourself.

- *Is it anonymous?* You do need to provide some details with your credit card information. Credit card information is secured and inaccessible. Any other personal information is only known to the church treasurer and administrator and will be kept confidential.

- *How do I give this way?* Download the Tithe.ly giving app at get.tithe.ly/download-tithely-app or use the "Give" button at slbc.org.au/giving.

4. Cash/Cheques in the Perspex Box

You can also give by cash each week. Regular giving envelopes are always available at the back of the church and are a great way to give confidentially, regularly and sacrificially. These envelopes are not numbered and work on a weekly basis. The downside about cash giving is that this method always requires you to actually have it and bring it with you each week as you have planned. Despite the best intentions for regularity in giving, this is easily hindered by forgetfulness, a holiday, or even an unexpected absence. And so, while we thank God for all the financial support Unichurch Qld Inc receives, we would encourage our cash givers to consider the above alternative methods in giving, as these help in regularity.

The St Lucia Bible Church / Unichurch account details you may need are:

Account Name: Unichurch Qld Inc
 BSB: 484-799 (Suncorp Bank)
 Account Number: 050974730

Planning to give

My total annual gift is: \$_____

Organisation	Proportion of total gift to that organisation.	Annual giving to this ministry will be...	Regular giving weekly/fortnightly/monthly giving will be...	Method of giving (direct deposit, credit card, cash/cheque)
St Lucia Bible Church / Unichurch	%	\$		
	%	\$		
	%	\$		
	%	\$		
	%	\$		
	%	\$		

Thanking God

Finally, prayerfully thank God for all his goodness to us, and pray that He will continue to fulfil every good purpose and every act prompted by faith so that Jesus may be glorified.

(2 Thes 1:11-12)