



Communication

The value of planned giving

What is planned giving?

Planned giving is a catch all phrase used to describe any form of regular giving to the church in support of its ministry and mission. The mechanism for this giving might be weekly envelopes, standing orders or a dedicated charity account such as Sovereign Accounts from the Christian charitable company Stewardship or the Charities Aid Foundation.

Planned giving, where appropriate, should be made tax efficient through a Gift Aid scheme.

Each mechanism has its own particular value to individuals. Planned giving as a principle is effective for and applicable to all Christians. However, our chosen form of planned giving should reflect the way we manage the 90% by which we live not just the 10% which we might give. In a 2002 report Karen Wright noted that in the US the primary model for giving was some form of carefully planned giving. In the UK it is the collection tin which assumes a small change mentality. The *medium* by which we give reflects our priorities and influences the *amount* that we give. If routinely all my financial transactions are managed by standing order and direct debit then arguably my giving should also take this form. Standing order giving need not disconnect from Sunday worship *

The key to generosity

Planned giving is much more than a mechanism for our gift; it is the key to generous and committed giving. As long as our giving is reactive, a last minute search for something to put on the offering plate as we leave for church, generosity will never become a joyful habit. Without conscious decisions to plan our giving we cannot embed discipleship into this most personal and sensitive area of our lives. As Billy

Graham once noted, *"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life."*

Planned giving is one side of the coin; generosity is the other. If I plan to give each week a gift that inadequately represents what has been entrusted to me by God, inadequately reflects the financial need of the church and inadequately reflects all that God has done for me in Christ then my planned giving is largely empty of meaning. But, and here is the key, the kind of generosity which we are called to in Christ will never be achieved if we do not take the biblical invitation to planned giving seriously.

Biblical and practical

Planned giving is a thoroughly Biblical and practical approach to giving. When Paul wrote to the Christians in Corinth he was quite explicit about the importance of planned giving: *"On the first day of the week each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come"*. (1 Cor 16:2). The manner in which we prepare our gifts, the way we approach the issue of giving says something about the importance we attach to it. The Jerusalem collection was a statement of fellowship, belonging and partnership in the Gospel. Such breadth of vision is not well served by last minute scrabbling for something to put on the plate as it comes around. Nor is this simply a private matter. For some Christians the children are watching carefully and they are learning from what they see.

Paul knew only too well that, in contrast to planned giving, last minute collections are not just poor conductors of generosity. Such reactive collections can also lead to a grudging or reluctant response. Again

Paul is quite clear about this in 2 Corinthians chapter 9:5. He wants the gift made by the Corinthians to be given freely; the only obligation on their giving should be the obligation of grace itself. He does not want the gift to be grudgingly given or wrung out of them. Planned giving, prepared in advance is the solution. To this end Paul sends two brothers in advance to help the Corinthian church prepare their gift.* *

The first day of the week

Paul stresses that this gift is to be set aside on the first day of the week so that when Paul arrives the saved gifts are readily available without last minute collections. Because Paul does not mention worship this collection might simply have been organised at home. However, by the time of Justin Martyr in the middle of the second century collections were made at public worship and it seems likely that Paul is referring implicitly to the corporate worship of the church. The collection is set aside on the day of resurrection. The day we recall all that God has done for us in Christ is the day we make our financial offerings to God.

This early and intimate connection of worship and giving is not to be underestimated. Without it there is always a danger of giving becoming overly focused upon financial needs of the church and less upon the personal response to and being caught up in the grace of God that underlies all true giving.

The giving pyramid

This connection of personal discipleship with giving and the financial need to resource the ministry of the church is by no means an automatic one. There are many underlying assumptions operating which impact upon this connection. In many churches direct preaching about money and giving is very rare and so people will bring with them their received understanding of both giving and the need of churches. For many people giving is defined by their experience of fundraising. Jumble sales, coffee

mornings and sponsored events all have their place but they are not the definitive model for Christian giving. For many other Christians the Church is perceived as a wealthy institution. It does not need my money; if the need is there it is the result of financial mismanagement some years ago.

Professional fundraisers have long used a pyramid as a model for understanding the different stages of the journey that their donors make in giving to their chosen charity or cause. The wide base of the triangle represents all possible givers. Moving up the triangle is a series of incremental steps which represent less people but a greater commitment to giving in terms of both size and frequency of the gift.

It is important to stress that this simple model values the individual giving of each and every donor. The pyramid is simply a working model to understand donor progression, the way in which donors grow in relationship to the charity they support. Those who give are encouraged to move up the pyramid in incremental steps, from being irregular one off donors to committed low level donors, to those who will make their gift tax efficient and regularly increase their gift and so on. At each step the deliberate ask made by the church is critical to breaking through the surface tension between each step on the pyramid. Planned giving is the first, crucial step on the pyramid. A small step perhaps but from the perspective of sharing, belonging and commitment, a very important one!

** Some churches are concerned that those giving by standing order have nothing to put on the collection plate. This genuine concern is met by providing small cards stating that the gift is made by standing order. See the web page standing orders for more on this.*

*** For more on the biblical basis of planned giving see the preaching notes on 2 Corinthians 9:1-5.*

