

For a majority of churches the regular, planned, committed giving of members of the congregation is the biggest income stream and essential for the ongoing life of the church. A key stewardship challenge for the local church is to grow our planned giving base and to nurture our planned givers in the Christian value of generosity.



More than spare change

Planned giving

You can't argue with the numbers. In 2014 the total income of the Church of England was just shy of £1 billion. Of this about £800 million was unrestricted, 63% of which came from planned giving, loose cash offerings and Gift Aid tax reclaims. While some churches will be sustained by other income streams, for example those with large trading income say from a café or rentals, most depend on planned giving to underwrite their life, ministry and mission. ⁱ

Midwives and roses

Chapter two of *Beyond the Collection Plate* suggests why planned giving matters. More than simply a primary source of income planned giving takes seriously the biblical invitation to generosity. ⁱⁱ Now generous giving is a matter of the heart but that doesn't just mean our emotions. As stewards of all God entrusts to us, as disciples of Jesus, we are called not just to feel but to act generously and we find that as we act, as we give we become ever more generous.

Sondra Wheeler puts it well, 'circular as it may seem, it appears that there is no way to learn to be generous without being generous beforehand, just as there is no way to learn to play the piano without sitting down to practice playing it before you know how'. ⁱⁱⁱ Two analogies come to mind. The first is that the discipline planned giving is the midwife of generosity. As chapter two says, 'we cannot honour what God has given to us and grow into generous givers if our giving is casual, careless or complaining'. ^{iv} The second analogy is that planned giving is akin to a trellis that provides the structural support which allows a climbing rose to flourish and flower. We decide what to give, we review that decision at least annually and thereby are released from the emotional strain of making a giving decision every Sunday.

Bind it in your hand

In ancient times when Israel brought the produce of their herds and fields as a tithe they were allowed to, 'turn it into money, and *bind up the money in your hand*' (Dt 14:25a RSV). It is an early commitment strategy, like the tontine or tobacco tins many of us grew up with to make sure we had the money for the things we need. Chapter two lists the pros and cons of types of planned giving but at heart they are all about making sure we give what we want to give.

Weekly giving envelopes are the most common form of planned giving, making sense when we were paid cash weekly and can be placed in the offertory. But how we manage money has changed and our giving reflects that. Around 3% of donors give via payroll and many more by standing order while Direct Debit powers charitable giving accounts from the Christian charity Stewardship and the longstanding Church of Wales *Gift Direct* scheme. Since *Beyond the Collection Plate* was published in March 2015 the *Parish Giving Scheme* has continued to flourish and is surely the future of giving to the local church.

The lived life

Giving comes from the heart but practice makes for a healthy heart. Giving matures, 'through the lived life in which alone the tensions are dissolved and the perplexities of giving as a religious discipline give way to the life-giving power of giving as a means of grace.'^v

Notes and Resources

- ⁱ These figures update the 2012 data in the book. unrestricted tax efficient giving was £280 million and £81 million from Gift Aid and GASDS.
- ⁱⁱ For more on the biblical roots of planned giving see the short article [Fruitful Soil](#) in the programme section of the Giving in Grace website.
- ⁱⁱⁱ In the chapter *Freely Give* in *Religious Giving: for Love of God* ed David H Smith p95
- ^{iv} *Beyond the Collection Plate* p16
- ^v Sondra Wheeler *Freely Give* p98

