

GIVING GRACE

2 Corinthians 8:7

"I want you to excel also in
this gracious act of giving."

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MONEY: A CRITICAL AREA

Although there are just over 200 verses in the Bible on faith, and about the same number on salvation, there are over 2 300 references to finance. There are at least three reasons for this strong biblical emphasis on money:

Reason 1: Money is central to life

In one way or another, finance and economics occupies much of our waking moments. It affects practically everything in our lives. Most homes would regard themselves as being under some kind of financial strain. Today, 50% of divorces in the Western world are attributed to financial stress in one form or another. A survey in the USA, RSA and Europe of 470 000 people from every different financial background were asked the question, 'how much do you need to live comfortably'? Almost everybody responded "about 10% more than we currently have".

Reason 2: *Mammon* is a powerful demonic force

In Luke 16 Jesus gives money the status of a Contender. God is saying that if we do not break free and stay free from the power of money then He will never be able to trust us with greater responsibility. Jesus used the ancient Aramaic word *Mammon* to denote an entity that exists in the heavenly realm, which people had worshipped as their god of finance.

Jesus also describes the demonic power behind money, in the parable of the sower, as deceitful and as thorns sent to choke us with worry (Mat. 13:22).

The world we live in is aggressive in trying to recruit us to serve *Mammon*. So, the question here is: "Who will rule and reign in your heart?" The human heart can only be ruled by one God, will it be Jesus or Money?

Reason 3: God's Kingdom rule needs to extend to all parts of our lives

Too many of God's people:

- have become victims of their circumstances.
- are slaves to debt.
- have settled down to believe that a spirit of want, lack and poverty is their lot.
- have come to accept less than God's best.
- are being destroyed for a lack of knowledge and Spirit-given revelation as to what their Father's will is for them.

God's people need a fresh, Holy Spirit-breathed conviction and faith-filled quest to believe that God wants to bless His people so that we too can be a blessing! We need to believe again that God's blessing can defeat any attempt of the devil to keep us enslaved to want and lack. God's Spirit is ready to move in helping His people to become skilled in the Spirit to apply His principles for prosperity.

A KINGDOM PERSPECTIVE ON MONEY

God is a Provider

Throughout the ages, God has revealed Himself as a provider. He first revealed Himself in this way to Abraham, when He provided a ram as a sacrifice when Abraham was about to sacrifice his son Isaac (Gen. 22).

Jesus demonstrated that God is a provider when He performed miracles of provision while on earth.

His first miracle was to provide wine at a wedding feast (Jhn. 2). God not only provides, but He provides abundantly and He provides the best! He performed other miracles of provision after this too.

When teaching about money, Jesus assured us that God loves us and will take care of us.

Mat. 6:26-33

"Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you."

He said that God feeds the birds and clothes the grasses of the fields and that we are way more valuable to Him than they are! Do you think He will abandon us, His beloved? Jesus encouraged us not to worry, because our Father loves us and knows what we need. He promised that He would

provide for us, BUT that we must not seek after the things but after God and His way of doing things.

We are now children of His Kingdom. We must learn to do things the Kingdom way and not worry about material things.

God has given us His Son Jesus, do you think He will hold back anything else we need? Paul said in Rom. 8:31-32 *“What then shall we say to these things? If God is for us, who can be against us? He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?”*

God is not holding back on us. We must learn His will and His ways. He is a provider. He will help us. We must trust Him and not worry.

Covenant of provision

God is a covenant-making God. Covenants are binding agreements between two parties with terms. He made covenants with His people, Israel, in the Old Testament. These covenants included God’s blessing and provision (Deut. 28:1-14). The covenant blessings included physical material blessings, protection, and success over enemies, etc. God promised His people blessing on every front and He delighted in their prosperity (welfare, happiness) (Ps. 35:27).

The New Covenant that we have entered into through Christ also contains promises of God’s provision. In our case, however, Jesus became the sacrifice and the covenant or agreement was made between Him and God. We cannot alter this covenant which is sealed in Jesus’ blood. The conditions have been met. It has been given to us as a gift – because of God’s everlasting love for us. We partake of its benefits by our faith in Christ.

To the Galatians, Paul wrote, “... so that in Christ Jesus the blessing of Abraham might come to the Gentiles ...” (Gal. 3:14). That’s us! Through our faith in Christ, we can also receive of these same blessings promised to the Jews.

Jesus sealed the deal for us. In the same way that He took our sins upon Himself so we can receive His righteousness, He also took our poverty on Himself so that we could be materially supplied. In Isaiah 53, which shows Jesus' sacrifice, it shows that He was punished so we can receive peace.

This peace has a much fuller meaning than we understand in our English usage, which includes completeness, wholeness, peace, health, welfare, safety, soundness, tranquillity, prosperity, perfectness, fullness, rest, harmony; the absence of agitation or discord.

The apostle Paul also said it like this:

2 Cor. 8:9 *"For you know the grace of our Lord Jesus Christ, **that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.**"*

This word rich by definition means material riches or wealth. By Jesus' poverty, He made a way for us to be materially supplied. He gave up the riches of heaven to be born in a stable, in an animal's feeding trough and lived in humble circumstances on earth. He did not own a house of his own, or even have a donkey to travel on. Compare that to the riches and abundance of heaven. Rev. 21:21 tells us that in the New Jerusalem, which the apostle John was shown, "the street of the city was pure gold, like transparent glass". Read Rev. 4 to see the beauty of the throne room of God. Jesus truly gave up splendour and majesty to come live in a body of dust in extremely lowly circumstances on earth, so that we "might become rich" (materially supplied).

This is not meant to promote greed or give us an excuse to seek riches. The Scriptures are very clear on these matters, it will lead to destruction. Jesus has, however, given us an open doorway for our needs to be met. It is part of the covenant He made for us.

See below, Paul's response to the Philippian Christians who sent financial gifts to him.

Phil. 4:17-19 *"Not that I seek the gift, but I seek the fruit that increases to your credit. I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. **And my God will supply every need of yours according to his riches in glory in Christ Jesus.**"*

We enter into this covenant **by faith** and are required to appropriate its benefits by faith. In other words, we must BELIEVE God's promises to us and act accordingly. They are His words spoken to us. Faith pleases God; it shows that we believe He is real. God's Kingdom operates by faith. It is a spiritual kingdom that will manifest on earth, if we follow his ways; "Your kingdom come, Your will be done on earth as it is in heaven".

Seek God's Kingdom first

Mat. 6:31-33 *"Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. **But seek first the kingdom of God and his righteousness, and all these things will be added to you.**"*

Jesus taught us to make sure our priorities are right. We all need money to live and our Father knows that. He promised to give us everything we need if we seek his kingdom FIRST.

"But seek first the kingdom of God and his righteousness, and all these things will be added to you."

This means actively seeking Him on a daily basis, listening to Him, loving Him and obeying Him. It means submitting to and applying all His teachings as best as we can, as we are growing in Him. It means believing His promises and trusting in Him to do what He said. It is about our relationship with Him.

We are to actively trust Him to meet our needs as we follow Him.

Purpose for the blessing

The purpose of God's blessing was clearly evident from His first encounter with Abraham (Abram):

Gen. 12:1 -3 *"Now the LORD said to Abram, "Go from your country and your kindred and your father's house to the land that I will show you. And I will make of you a great nation, and I will bless you and make your name great, **so that you will be a blessing.** I will bless those who bless you, and him who dishonours you I will curse, **and in you all the families of the earth shall be blessed.**"*

God promised to bless Abraham and his offspring, so that he (they) would be a blessing to all the families of the earth. We are part of Abraham's spiritual offspring due to our faith in Christ. This responsibility and honour also comes to us; to bless others. We are meant to use the resources with which God has blessed us to be a blessing to others; to show them His kindness and goodness.

After all, He is the One who gave us the power (ability) to gain wealth.

Deut. 8:17 *"Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, **for it is he who gives you power to get wealth,** that he may confirm his covenant that he swore to your fathers, as it is this day."*

He gave us our abilities, gifts and talents and even the very breath we breathe. We ought to honour Him, recognise that it is through Him that we have received what we have and that it all belongs to Him.

Our lives and everything we have are His. We are to use them as He directs - to be a blessing to others.

See also this passage, where Paul is teaching and encouraging the church at Corinth about their giving. They were taking up an offering for the Christians in Jerusalem who were in great financial need due to a famine.

2 Cor. 9:8-15 ***“And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, “He has distributed freely, he has given to the poor; his righteousness endures forever.” He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, while they long for you and pray for you, because of the surpassing grace of God upon you. Thanks be to God for his inexpressible gift!”***

He says here that God is able to grant us GRACE so that we will always have enough to be able to give to those in need. The Amplified Bible says it like this (2 Cor. 9:8):

“And God is able to make all grace (every favour and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].”

God’s blessing on us is intended to be used to bless others. Paul does say in 1 Tim. 6:18 that God “gives us richly all things to enjoy”. God is a loving, gracious, generous God who delights to bless us. Although we can enjoy His blessings, we must be careful to not become selfish, greedy and materialistic. Our blessings are meant to overflow into the blessing of others.

May we become givers and trust God to give us increase so that we can give more to those in need. May God’s favour and grace be seen in our lives.

CHRISTIAN CENTRE MEMBERSHIP AND GIVING

*“But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness, and your love for us—see also that you **excel in this grace of giving.**” (2 Cor. 8:7, emphasis added)*

Sadly, many churches are perceived as money-making corporations. We have earnestly sought God as to what our approach to money should be, and how we can ensure that we excel in giving whilst not compromising our value of grace and spiritual freedom.

The power of the Gospel

Through faith in the redemptive work of Jesus on the cross and the regenerating power of the Holy Spirit believers are born again and become children of God and citizens of His kingdom.

Members of the Church of Jesus Christ

*“That is why you are no longer foreigners and outsiders but **citizens** together with God's people and members of **God's family.** You are built on the foundation of the apostles and prophets. Christ Jesus himself is the cornerstone. In him all the parts of the building fit together and grow into a holy **temple** in the Lord. Through him you, also, are being built in the Spirit together with others into a place where God lives.” (Eph. 2:19-22)*

Part of a community of believers called together for a specific purpose

We are delighted to have you as part of our community of Christ followers. It is our desire to fulfil God's mission and see His Kingdom operation on earth. We are on mission together. The mission statement below articulates our God-given mandate:

“We are a diverse people united in Christ; deployed everywhere advancing God's kingdom by living the way Jesus showed us to live and influencing others to do the same.”

Provision for the vision

We believe that God will provide for the vision He has given us. Each member gets to play a part in God's great plan (Eph. 4:16). We invite you to freely and generously contribute your gifts, skills, time, resources and finances towards God's kingdom mission assigned to us as a church community.

Victorious Kingdom financial living

As a church leadership we commit ourselves to help teach, disciple and mentor our members to live a victorious kingdom life. It is our desire to see you prosper in every area of your life. Pages 21-24 of this booklet will help you to take the first steps towards overcoming the stranglehold of debt.

Learning to give

We don't practise fundraising, but we teach our members to give. Fundraising is collecting money from other people in return for a product, service, reward, or recognition. But in giving, we simply challenge ourselves to give out of our own resources for spiritual reasons. The result of fundraising is that funds are collected. The results of teaching people to be givers are that funds are received and disciples are developed.

How much must I give to our church?

This booklet will clearly guide and encourage you in God's principles of New Testament giving, which is to give as much as you can!

IS TITHING FOR NEW COVENANT BELIEVERS - YES OR NO?

A tithe was thought to be the basic minimum for Christian giving. The “offering” was regarded as a voluntary gift above and beyond the tithe. Tithing is still regarded by many Christians and Churches as the pattern for New Testament giving.

Old Testament tithes

Tithing is certainly a biblical concept. Abraham gave a tithe to Melchizedek, the king-priest of Salem (Jerusalem) after his victory over the Mesopotamian kings (Gen.14:20). Under Mosaic Law, the Israelites were to give a tithe of their crops and herds to the Lord (Lev. 30-32).

Deuteronomy 14 provides more details on the Mosaic law of tithing. There we discover that there were two annual tithes and a third tithe to be offered every three years:

The first tithe was to be spent by the Israelites as they went to Jerusalem three times a year to attend the pilgrimage festivals (Deut. 16:16).

The second tithe was to the Levites (Num. 18:21; Deut. 14:27). The Levites would then present a tenth of what they had received to the priests (Num. 18:26, 28). The second tithe would support those who ministered in the temple and officiated at the altar.

The third tithe was to be collected every three years and distributed to the poor and needy (Deut. 14:28-29; 26:12). This was God’s way of making sure that the widows, orphans and strangers in the land were provided for.

These three tithes would amount to somewhere between 20 and 23 percent annually.

The required tithes were in addition to other religious obligations mandated by the Mosaic law including the first fruits, first born animals, redemption money for the first born child, offerings required for the release of vows, the annual half-shekel temple tax, the annual wood-

gathering, and free will offerings. The sum total of religious obligations levied upon the people by the various Old Testament codes was nothing short of enormous.

The biblical tithe is not what most churches have in mind when they advocate tithing.

New Testament giving

It is significant that the tithe is never mentioned in the New Testament as a pattern for Christian giving. Rather, the New Testament pattern is proportionate giving—which may be more or less than a tithe.

Paul sets forth three guidelines of New Covenant giving in 1 Cor. 16:1-4: *“Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come. And when I come, whomever you approve by your letters I will send to bear your gift to Jerusalem. But if it is fitting that I go also, they will go with me.”*

First, giving should be done regularly (“on the first day of the week”), not occasionally or haphazardly. Giving should be a part of the believer’s regular worship.

Second, giving should be proportionate (“as he may prosper”). The poor may have less to give after deducting living expenses. The wealthy will have more to share. The amount given is not as important as the heart attitude of the worshiper. Jesus said that the widow who gave the two copper coins offered more than the rich since they gave “out of their surplus”, but she “out of her poverty” (Lk. 21:4).

Third, giving should be done without pressure.

Besides not being taught by Jesus or His apostles, tithing focuses on fulfilling an obligation rather than responding from the heart. It hinders what a person could do by making them think that they have done enough. New Covenant giving, on the other hand, is an act of worship

from the heart. The amount given should be in proportion to how one has prospered. That could be 5%, 10%, 15% or more. God is pleased when our giving reflects our love for Him regardless of the percentage or amount.

Generous grace giving is the New Testament standard

When we say “grace,” a lot of people, unfortunately, connect it with hang-loose, undisciplined living. But that is not grace! Nor is grace the balance point between legalism and licentiousness. Rather, grace is totally opposed both to legalism and licentiousness, which are two sides of the same coin.

Legalism and licentiousness both operate on the principle of the flesh. Legalism is an attempt to earn standing with God through human effort and leads to pride or condemnation, depending on how well you do. Licentiousness casts off restraint and lives to gratify the flesh.

But God’s grace is His unmerited favour based on Christ’s sacrifice. The motivating power in grace is the indwelling Spirit of God. The person under grace responds out of love and gratitude to God and depends upon the indwelling Holy Spirit to conform his life to what God requires. With that basic understanding of grace, let us spell out some things that grace giving is not, and then some things that grace giving is.

Grace giving is not...

- Random and irresponsible. It does not mean that you give every now and then, hit and miss; rather, it is planned and systematic (1 Cor. 16:2; 2 Cor. 9:7).
- Based on feelings. Being under grace does not mean living by feelings. Living under grace means walking by faith and obedience in response to God’s love, empowered by His Spirit. There are many commands under grace.

- Usually less than the requirement of the law. God's grace should motivate us to excel far more than the minimum under the law (1 Cor. 15:10).
- Giving God the leftovers. God deserves the best, not just what is convenient. If we love God with all our heart, soul, mind, and strength, then we won't just give Him what's left over after the bills are paid. He deserves first place.

Thus, grace giving is not sloppy, irresponsible, haphazard giving whenever we feel like it.

Grace giving is based on...

- God's example in Christ (2 Cor. 8:9). Aren't you glad that God did not just give a tenth! He gave all. The Lord Jesus Christ was infinitely rich. He dwelled in the unimaginable splendour of heaven, apart from the sin and corruption of this world. But He gave that up, laid aside His privileges, and took on human flesh. He could have chosen to be born as a prince in palatial splendour. But instead He was born and lived in poverty. He ultimately impoverished Himself to the maximum by taking upon Himself the sin of the human race in order that we might become rich (2 Cor. 5:21). Grace giving looks to the nail-pierced hands of the Lord Jesus, who gave Himself so that we might be rescued from the wrath of God, and says, *"Lord, You gave all for me! What can I give back to You?"*
- The concept of stewardship. *"You are not your own, for you have been bought with a price ..."* (1 Cor. 6:19-20). All that we are and have belongs to God, not just a tenth. I am merely the steward of His resources. As a good steward, I use the Owner's resources to further His work (see Acts 2:44-45; 4:32-37; 11:27-30 for some examples).
- Inner motivation, not outward compulsion (2 Cor. 8:3-5; 9:7). Motive and attitude is crucial. It is better to give a small amount based on a loving response to God's grace than it is to give a large amount based on outward pressure or pride. Note the attitude of the Macedonian

believers: they had an abundance of joy (2 Cor. 8:2); they gave of their own accord (8:3); they begged with much entreaty for the favour (8:4); first they gave themselves to the Lord (8:5); they had both the readiness and desire (8:10-12, 9:2); they gave cheerfully, not grudgingly or under compulsion (9:7).

We should not think, *"How much do I have to give?"* but rather, *"How much can I give?"* We should not wait for someone to pressure us with a need; we should look for needs that we can meet (8:4). Christians ought to give based upon inner motivation, not outward pressure.

- A new relationship with the Holy Spirit, not the old dispensation of the Law. Rom. 8:14 says, *"For all who are being led by the Spirit of God, these are the sons of God."* Gal. 5:18 says, *"But if you are led by the Spirit, you are not under the Law."* The context of both passages shows that Paul is talking about the Holy Spirit leading the believer into righteous, godly living. In Galatians, such righteous living is spelled out in the context, in part, as sharing financial resources (Gal. 6:6, 10).

It's easier in some ways to follow a set of rules. Just give your 10 percent and that takes care of the matter. But God wants us to be led by the Holy Spirit. That's kind of scary! The Holy Spirit might want me to give 35 percent or who knows how much! But the point is, I am not living by rules, but in a relationship with the living God.

- How much God has prospered you. (Note 1 Cor. 16:2, *"as he may prosper"*; Acts 11:29, *"in the proportion that [they] had means"*; 2 Cor. 8:3, 11, 12). Generally, they gave according to their ability, and in some cases beyond their ability. Sometimes you should give sacrificially. But the general principle is, give as God has prospered you.

When God entrusts you with more money, instead of spending it on more stuff that you have to protect from moths, rust, and thieves, you should ask, *"Lord, how do you want this money used in Your kingdom?"* As God gives you more, you should increase the

percentage you give, not just the amount. If you have enough to live comfortably, then invest the rest where God pays guaranteed, eternal dividends.

But here's the catch: we need to start giving where we're at, and not put it off until someday when we're rich. The Macedonians gave in the midst of a great ordeal of affliction, out of deep poverty (2 Cor. 8:2). Jesus commended the poor widow who gave all she had to live on, but He was not impressed with the large gifts of the rich, because they had much left over (Mrk. 12:41-44).

In our church, we don't use pressure or gimmicks to get people to give. We want your giving to be between you and God, based on your response to the love He has shown you at the cross. If you believe in the work of our church, then give generously as God has prospered you, out of love for Him.

Don't assume that because we don't use pressure we don't have needs. We believe it is legitimate to inform the church family about needs so they can give wisely. We have needs: to meet our monthly ministry budget; provision for the vision God has given us; to preach the gospel; to fund initiatives to help transform our city; to get better equipment; to maintain and develop our property God has given us.

We believe the way to meet these needs is to help God's people get their hearts right before Him and to teach what His Word says about money and giving. As we respond to God's grace by giving generously, the needs will be met.

A farmer who was not much concerned with spiritual matters once went to hear John Wesley preach. Wesley was preaching about money and he soon had the farmer's attention, because his first point was, "**Get all you can.**" The farmer nudged his neighbour and said, "*This is unusual preaching! I've never heard the likes of this before. This is good!*" Wesley talked about hard work and purposeful living.

His second main point was, **“Save all you can.”** The farmer became more excited. *“Did you ever hear anything like this?”* he exclaimed. Wesley denounced waste and extravagance. The farmer was quite happy, thinking, *“I do all this.”*

But then Wesley advanced to his third point, which was, **“Give all you can.”** *“Oh, dear! Oh, dear!”* moaned the farmer. *“He has gone and spoiled his sermon.”*

God has given all for us; He wants us to be cheerful, generous givers who respond to His grace. Give all you can!

DESTROYING DEBT

Mammon

Debt is Mammon's primary weapon to capture you. And as a consequence make you a servant to the lender.

Some examples of debt

National debt, home mortgages, car loans, furniture store loans, credit cards.

Some definitions

Credit: a grant to pay later for what is received now.

Interest: the fee the creditor (loaner) receives from the debtor.

Mortgage: when a person receives finance or possessions now, that he will only pay for in the future. The lending institution holds the title to the property until the debt is paid in full.

Three main things that the Bible says about debt

1. It warns against debt but does not forbid debt.

Let no debt remain outstanding (Rom. 13:8).

The borrower is servant to the lender (Prov. 22:7).

2. To be in a position to lend is a sign of blessing

(Deut. 28:12, Ps. 37:21, 26, 112:5) but does not legitimise debt. The point is that it is blessed to have excess money and be able to help another person out of the bondage of debt. See Mat 18:32 where Jesus commends a master who forgives a debt. Debt is not good!

3. When you lend don't expect repayment

(Luk. 5:34). The person borrowing is morally obligated to make the repayment, but the lender should lend as he might give, expecting nothing in return. This protects the heart of the lender.

Working' debt

Where the asset has a value in excess of the debt. For example, a mortgage of R300 000 to buy a house worth R500 000 can be classified as an acceptable debt.

'Unwise' debt

This is incurred in acquiring consumable goods today, with tomorrow's money.

Getting out of debt

- Total, all out, attack is the only way. And you will need to be accountable to another person.
- It is important that you face your debt. Acknowledge it to yourself and to your creditor/s by going to see them. Make an offer to repay the amount due over time and stick to that plan no matter what.
- Stop getting into any further debt. Cut up your clothing account cards. If you continue to use a credit card, make sure you clear your credit card monthly and that you only use it for budgeted items.
- Once you have adopted this attitude an amazing thing happens – God gets involved and helps you!

Questions to ask before loaning money to someone

Can I cope financially and attitude-wise if they never pay back? Can I give this in the spirit of a gift? Will they spend it on legitimate things? Will it negatively affect our relationship? Given the dangers and pressures of debt, am I helping them get into bondage?

Questions to ask before going into debt

Is the want legitimate or greedy? Have I been sucked-in by advertising? Is it backed by collateral? Because I lack the funds, is it God's way of telling me it is not His will for me to have this thing? Is the amount of money

that you will owe worth the benefit? Is the strain and bondage worth the benefit? Do I lack resources because of past unwise decisions? Should I be praying for God's miraculous provision instead? Is debt a fleshly way of getting around dependence on God? In this day and age of instant gratification, should I in fact not be going against the flow and rather wait for God to make a way? (Ps. 27:14, Is. 30:18). Because of future repayments, am I not presumptuous? Plans change! Promotions don't always happen! Will it strain my giving to God? Will it reduce or hinder my ability and willingness to give? Have I explored all other avenues?

When is debt really dangerous?

- When there is no collateral back-up.
- When it tempts us to violate our convictions.
- When it tempts us to lessen our giving to God.
- When it prohibits us from responding to the call of the Holy Spirit to move or change.

Consequences of debt

Debt lingers and causes stress and worry. It can lead to dishonesty. It is addictive. It can cause a denial of reality. It leads to a 'slave' mentality and can sap spiritual authority.

So practically, what about monthly accounts (petrol, clothing stores, supermarkets)?

Don't take the bait! Or if you do, pay a deposit up front that becomes your spending 'ceiling'.

What about interest?

A Christian is forbidden to charge interest when lending to another Christian: (Ex. 22:25, Lev. 25:35, Deut. 23:20). When a Christian lends it is to be in a spirit of graciousness, and not to exploit the person's situation by earning interest.

What about inflation?

Israel was a largely non-inflationary economy; i.e. when you got your money back it was worth about the same. Today's application is probably to pay-back the inflation but not the interest.

Should I sign for another person's loans?

This is when you legally assume liability for another's loans and financial decisions. Barring exceptional circumstances, it is usually better not to (Prov. 11:15, 6:1-5, 22:26-27, 17:18).

FINAL REMARKS

“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Cor. 9:7

The biblical view of how money is managed is based on the New Testament teaching that all we have belongs to the Lord. We are simply the stewards. The Bible teaches that each one should give as they have determined in their hearts (see scripture above). No one should give under compulsion or because they are feeling pressured to do so. In fact, the scriptures go on to teach that we should not give grudgingly but cheerfully.

So the bottom line is that we must decide what we want to give gladly and from our hearts, not based on emotion or our bank balance, but on the principles of God’s Word. We should make that decision before we arrive at church.

The Church’s responsibility

When believers give, they are giving to the Lord and not to an organisation only. That is why church leaders are required to treat all funds as belonging to God and to steward the money wisely. They are to allocate funds in the manner that scripture teaches and follow the Biblical guidelines for where to allocate funds.

Of course, people who serve in full-time ministry need to be paid so that they can do their jobs. The Bible says in 2 Tim. 5:18 when talking about people who serve in the church full time, *“You shall not muzzle an ox while it treads out the grain,”* and, *“The labourer is worthy of his wages.”*

How money is managed at Christian Centre, Abbotsford

1. Eldership
2. Management Team
3. Church Members

The elders are responsible for every aspect of the church including financial management. They are to allocate funds in a wise manner that is accountable and transparent.

To do this they have established a Management Team that consists of skilled and highly credible individuals. These individuals manage the income and accounting aspects of the church. They are responsible for our annual audit. They also provide financial advice and wisdom to the elders.

Once a year, our members are invited to an Annual General Meeting in which all the financials are presented. The reports are summarised for non-accounting people so that everyone can understand how funds were managed the past year.

In short, Christian Centre's finances are very well run in a manner that is wise, accountable, transparent and competent. We do not do anything with the church finances that we would not advise our members to do with their own money.

BANKING DETAILS

We encourage church members to give via electronic transfer where possible, as this is safer and easier. We also receive an offering each Sunday.

Christian Centre Abbotsford

Bank: ABSA

Branch Code: 632 005

Account No: 407 702 9495

Christian Centre Apostolic (Missions Fund)

Bank: Nedbank

Branch Code: 126 317

Account No: 126 311 4857



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