



SOUTH AFRICAN THEOLOGICAL
S E M I N A R Y
Bible-based - Christ-centred - Spirit-led

The ABC's of Christian Giving

Biblical Principles for Giving to God

By Kevin G. Smith

Outline

1. **Excuses**
 - Why don't we give?
2. **Defence**
 - Why should we give?
3. **Called**
 - Who is called to give?
4. **Beneficiaries**
 - To whom should we give?
5. **Amount**
 - How much should we give?

Key Questions

Primary Question

- What is the will of God regarding this matter?
- We ask this question because we want to live in a way that is faithful to God?

Secondary Questions

- What then shall we do?
- How then shall we live?

Why don't we give?

EXCUSES

Why we do not give generously

Objection

- Many Christians do give generously to the Lord and his work.
- On Friday I heard about a church gives 80 per cent of its income away, and a pastor who gives away 30 per cent of his income.

Statistics

- There is research to suggest that on average Christians give 2-3 per cent of their income to the Lord.
- The 80-20 principle applies to church giving: 80 per cent of the giving comes from 20 per cent of the people.

Typical Church Giving

80 per cent	20 per cent
10 families contribute 80 per cent of the church's income.	40 families contribute 20 per cent of the church's income.
Average giving of R3000 per family	Average giving of R187.50 per family

This is a fairly typical scenario in a church. Amongst the 40 families that contribute 20 per cent are some poor families who give generously out of their limited means. However, there are also a number of families that have the means to give, but do not give in proportion to their means.

5 reasons believers do not give

Many believers have the means to give generously to God's work, but they do not do so because ...

1. They think they are too poor to give.
2. They wait for God to move their hearts.
3. They do not understand God's will.
4. They are unfaithful and unwise stewards of God's provision.
5. They are greedy, rather than content with a simple lifestyle.

Why do some not give?

1. They think they are **too poor** to give.

Consider:

- The women who gave her last two coins ().
- The Macedonian Christians in 2 Cor. 8:1-5.

Why do some not give?

2. They wait for God to **move their hearts.**

- Giving really is a matter of the heart, but for many people God never touches their heart.
- One of the ways to know if Christ is Lord of your life is to see if he is Lord of your wallet.

Why do some not give?

3. They do not understand **God's will.**

There are two opposite extremes here. There are churches that manipulate giving every week, but there are many that do not teach their people God's will about giving at all. Jesus Christ did not hesitate to teach and challenge people to be good stewards of God's gifts.

Why should we give?

4. They are unfaithful and **unwise stewards** of God's provision
 - They get themselves into debt through poor financial planning.

Why should we give?

5. They are **greedy**, rather than content with a simple lifestyle.

Rich Mullins

"Everybody I know says they need just one thing, but what they really mean is they want just one thing more."

1 Timothy 6:6-10

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. **People who want to get rich fall into temptation** and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. **For the love of money is a root of all kinds of evil.** Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Quotable

"For a happy life, want what you have."

Why should we give?

DEFENCE

5 reasons believers should give

There are many reasons to give. Let us note five of the biblical reasons to give.

1. We should give because we are grateful to God.
2. We should give because we have idolatrous hearts.
3. We should give because we value God's workers.
4. We should give because God loves the poor.
5. We should give because God loves the lost.

Why should we give?

1. We should give because we are **grateful to God.**

Romans 12:1-2

Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

Why should we give?

2. We should give because we have **idolatrous hearts.**

Matthew 6:24

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Why should we give?

2. We should give because we have **idolatrous hearts.**

Matthew 6:19-21

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Why should we give?

3. We should give
because we value
God's workers.

Luke 10:7

Jesus speaking: "the
worker deserves his
wages."

Why should we give?

4. We should give
because **God loves**
the poor.

Why should we give?

5. We should give
because **God loves
the lost.**

Who should give generously?

CALLED

Who does God tell to give?

1. The **leaders** should set an example of generous giving.
2. The **people who benefit** from a ministry should give to support that ministry.
3. The **rich** are especially called to give generously.
4. The **poor** are challenged to give in faith.

Who should give?

1. **The leaders** should set an example of generous giving
 - David:
1 Chr. 29:1-14
 - Family leaders:
Neh. 7:70-72
 - Barnabas:
Acts 4:36-37

Who should give?

2. **The people who benefit** from a ministry should give to support that ministry.

Galatians 6:6

Anyone who receives instruction in the word must share all good things with his instructor.

Who should give?

3. **The rich** are especially called to give generously.

1 Timothy 6:17-19

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Who should give?

3. **The rich** are especially called to give generously.

Mark 10:21-22

Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."

At this the man's face fell. He went away sad, because he had great wealth.

Who should give?

3. **The rich** are especially called to give generously.

Interview with Rockefeller

Q How much is enough?

A Just a little more.

Who should give?

4. **The poor** are challenged to give in faith.

2 Corinthians 8:1-3a

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.

Who should give?

4. **The poor** are challenged to give in faith.

2 Corinthians 8:3b-5

Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

To whom should we give?

BENEFICIARIES

To whom should we give?

1. We should give to **the local church.**

1 Timothy 5:17-18

The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching. For the Scripture says, 'Do not muzzle the ox while it is treading out the grain,' and 'The worker deserves his wages.'

To whom should we give?

1. We should give to **the local church.**

Galatians 6:6

Anyone who receives instruction in the word must share all good things with his instructor.

To whom should we give?

1. We should give to **the local church.**
2. We should give to **advance the gospel.**

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2. We should give to **advance the gospel.**
3. We should give to **brothers in need.**

Proverbs 19:17

He who is kind to the poor lends to the Lord, and he will reward him for what he has done.

To whom should we give?

1. We should give to **the local church.**
2. We should give to **advance the gospel.**
3. We should give to **brothers in need.**

Galatians 6:10

Therefore, as we have opportunity, let us do good to all people, *especially to those who belong to the family of believers.*

To whom should we give?

1. We should give to **the local church.**
2. We should give to **advance the gospel.**
3. We should give to **brothers in need.**

1 Timothy 5:4

But if a widow has children or grandchildren, these should learn first of all to put their religion into practice by caring for their own family and so repaying their parents and grandparents, for this is pleasing to God.

How much should we give?

AMOUNT

How much should we give?

- Many churches have a fixed answer to this question: give 10 per cent (a tithe).
- In the Old Testament, God's people were told to give three tithes; these added up to just over 20 per cent of their income (21.7 to be exact).
- In the New Testament, God's people are told to give generously, but no percentage is specified. *We need to discern what will please the Lord.*

How much should we give?

Here are some biblical principles for deciding how much God expects us to give?

1. We should give **proportionately.**

"On the first day of every week, each one of you should set aside a sum of money **in keeping with his income**, saving it up, so that when I come no collections will have to be made" (1 Cor. 16:2).

How much should we give?

Here are some biblical principles for deciding how much God expects us to give?

2. We should give **generously.**

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever **sows generously** will also **reap generously.**" (2 Cor. 9:6).

How much should we give?

Here are some biblical principles for deciding how much God expects us to give?

3. We should give **cheerfully.**

"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).

How much should we give?

Here are some biblical principles for deciding how much God expects us to give?

4. We should give **deliberately.**

"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).

How much should we give?

- Instead of teaching us to obey the law of tithing, *the New Testament teaches us to excel in the grace of giving* (2 Cor. 8:7).
- You will need to decide how much that is in proportion to your income. I think 10 per cent is a good guideline for most people.
- If you give significantly less, I challenge you to work towards 10 per cent—gradually but deliberately.

"Am I tipping God?"

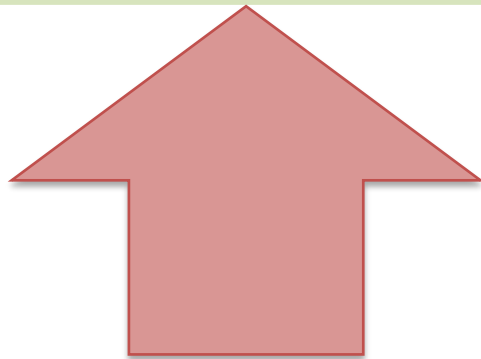
- Do you spend more on DSTV than you give to the Lord's work?
- Do you spend more on alcohol or cigarettes than you give to the Lord's work?
- Do you spend more on cell phones than you give to the Lord's work?
- Do your children go to a private school, yet you give God a few hundred rand a month?

What then shall we do?
How then shall we live?

APPLICATIONS

Typical Church Giving

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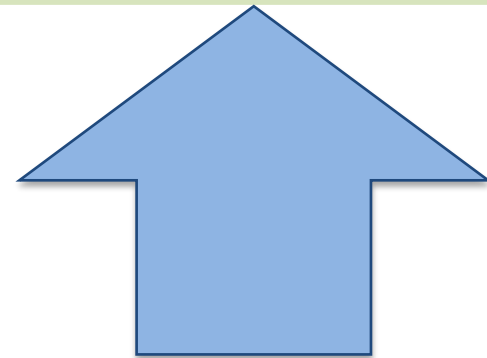


If you are in this group, I am not speaking to you. God may be, but I am not.

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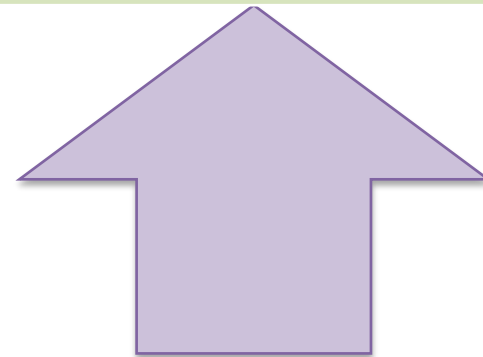
If you are in this group, and you are poor, I am not speaking to you.



Typical Church Giving

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10 families contribute 80 per cent of the church's income.	40 families contribute 20 per cent of the church's income.
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If you are in this group, and you are not extremely poor, I am trying to speak to you, and I hope God is too.



What then shall we do?

1. Ask the Lord Jesus Christ what he expects from you with respect to loving him with your income.
2. Repent for misusing your finances to serve your own greed, for the love of money [or things].
3. Set a goal for your giving, and milestones to get there.
4. Make sacrifices in your lifestyle so that you can begin giving to the Lord (and conquering greed).

Malachi

"Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."

THE END