



## A GUIDE TO GIVING AT DBC

The Christian attitude to giving begins with a belief that all we have is given to us by God (1 Chronicles 29:14) and that we are stewards, not owners, of all we possess. Our inspiration for giving comes, too, from the knowledge of God's most precious and very costly gift to us, that of his Son, Jesus Christ. "Thanks be to God for his indescribable gift!" (2 Corinthians 9:15).

In terms of financial giving, the New Testament says we should give regularly, in proportion to our income, and cheerfully (1 Corinthians 16:2 & 2 Corinthians 9:7) and that each individual should decide for themselves how much to give.

Many Christians today adopt the principle of "tithing" which, though rooted in the Old Testament (eg Leviticus 27:30) is spoken of positively by Jesus (Matthew 23:23). Tithing means giving 10% of our income to the Lord, though we should not let this guide restrict the amount we give!

Giving of this kind may seem a daunting prospect, yet God promises that those who give generously will be blessed (Malachi 3:10 & 2 Corinthians 9:6). Through Christ we are made rich in ways which far outweigh any monetary value (Matthew 6:20-21; 2 Corinthians 8:9).

### DBC Income

Virtually all of our income comes from donations made by members of the church and congregation. In the most recent complete financial year our income was £69,872 of which £60,118 was member and congregation generated. At first sight our income may appear large but given the costs of running the church, the building and trying to build up a fund for a new building this is not the case.

### Manse

Whilst many ministers would prefer to live in a home which they own, some would prefer a house to be provided by the church. We are purchasing a house which could be offered as accommodation to any future minister and their family. The cost of the mortgage and upkeep is largely met by rent from our tenant.

### DBC Accounts

The church accounts are available for anyone to look at or to have a copy. Although not a registered charity, the church is treated as one.

### Gift Aid

Taxpayers are able to use the Gift Aid Scheme to increase the value of any gift they make to the church by 25%. Givers are asked to sign a Gift Aid Declaration which can cover one gift or ongoing gifts. To give under the Gift Aid Scheme, the giver must pay an amount of income or capital gains tax at least equal to the amount which the church will reclaim. Gift Aid declarations can be cancelled at any time by giving written notice to the treasurer. For the year 2010-2011 the church reclaimed £10,720 through the Gift Aid Scheme.

### Methods of Giving

We ask everyone associated with the church to give prayerful thought to how much they give and how they give it.

#### **Payments direct to DBC's bank account:**

These are a way of making regular identified donations. The treasurer can supply Standing Order forms to enable this type of giving.

**Blue Envelopes:** These are a way of managing giving so that an amount can be given each week even if the giver misses a Sunday in church. Blue envelopes are one way of identifying the giver for Gift Aid purposes but the envelopes can be used whether or not the giver uses Gift Aid. The treasurer can supply envelopes.

**Cash/cheque offering at services:** At each Sunday service an offering is taken. This is usually for church funds but occasionally is for a special cause outside DBC.

**Bequests:** At present this method is used rarely in this church. However there are tax advantages in charity bequests and remembering the church in your will could help ensure future church projects.

All gifts however large or small are valued. One benefit of regular predictable giving is that it allows for planning of expenditure and better management of our finances.

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[www.dunchurchbaptistchurch.org.uk](http://www.dunchurchbaptistchurch.org.uk)