



## **GIVING PLANNING**

### **A BIBLICAL PERSPECTIVE**

*“Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.”*  
*2 Corinthians 9:7*

Giving opens the door to one of the most powerful testimonies a Christian can have. It demonstrates obedience to God’s commands, acknowledges His ownership of everything, allows you to participate in His work while here on Earth and offers the promise of future eternal rewards. Giving can be seen as a long term investment, as an investment in His kingdom and eternity.

Making decisions about where to give is just as important as deciding where to invest. Do not simply rely on your historical giving patterns. You should ask God about your giving and be alert to new opportunities and challenges that are on your heart.

God encourages us to be cheerful givers, mainly because we are giving His money away and in doing so we are changing lives.

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## WHY GIVE?

“If I could boil down everything I have learned into one sentence or thought, it would be this: Generosity and financial freedom are inextricably linked. If you want to replace fear, guilt and frustration with freedom, confidence and joy, you have to hold your treasures - your money, your possessions, your time and your talents – with an open hand.” Ron Blue, [Generous Living](#)

### Why Should I Give? - Five Biblical Reasons for Giving

1. Giving is a tangible way to acknowledge the ultimate ownership and provision of a sovereign God on our lives. 

“For the earth is the Lord’s, and everything in it.” **1 Corinthians 10:26**
2. Giving is commanded by God and enables believers to display honour and obedience. 

“Honour the LORD with your wealth, with the first fruits of all your crops” **Proverbs 3:9**

“Give and it will be given to you.” **Luke 6:38**

“On the first day of every week, each one of you should set aside a sum of money in keeping with your income” **1 Corinthians 16:2**
3. Giving helps prioritise life-issues and breaks the hold of money on our lives. 

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” **Luke 16: 11-13**

“Command them to do good, to be rich in good deeds, and to be generous and willing to share “ **1 Timothy 6:8**
4. Giving tangibly meets the needs of others. 

“Give generously to them and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.” **Deuteronomy 15:10**
5. Giving can lead to personal rewards. 

“The generous will themselves be blessed, for they share their food with the poor.” **Proverbs 22:9**

“And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” **2 Corinthians 9:8**

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## Other Reasons for Giving

- Giving can provide a wonderful opportunity to teach your children the principle of stewardship and show them your devotion to God. You could have a family meeting and discuss where some of your giving should go. It should be a tremendous growing and learning time for them.
- Although there are significant tax benefits to giving, this should not be the main reason for doing so.

## Five Questions for You to Consider:

1. What is your motivation for giving?

- Generous and cheerful spirit;

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” **2 Corinthians 9:6-8**

- Love for God and others;

“If I give all I possess to the poor and give over my body to hardship that I may boast, but do not have love, I gain nothing.” **1 Corinthians 13:3**

- Recognition.

“But when you give to the needy, do not let your left hand know what your right hand is doing,” **Matthew 6:3**

2. Are you regularly spending time with God as you make your giving decisions?

“Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened.

**Matthew 7:7-8**

3. Do you give regularly and from the first of your income?

“Honour the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” **Proverbs 3:9-10**

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4. Does your giving correspond to what you have received from God?

“Each of you must bring a gift in proportion to the way the LORD your God has blessed you.”

**Deuteronomy 16:17**

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

5. Is your giving sacrificial?

“As Jesus looked up, he saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. “Truly I tell you,” he said, “this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.” **Luke 21: 1-4**

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## HOW MUCH AND WHAT SHOULD I GIVE?

### This Question May Be Split Into Three:

1. How much should I give? - This relates to the tithe that is spoken of in the Old Testament as 10%. Other Old Testament references could imply that there should be another tithe of 10%, plus a third tithe that was given every 3 years, i.e. a total of 23%! In the New Testament the tithe that one *should* give is not quantified but is described as being in proportion to God’s blessing to you.

“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. **Leviticus 27:30**

Eat the tithe of your grain, new wine and olive oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD your God always. **Deuteronomy 14:23**

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. **2 Corinthians 9:6-7**

This is about freedom (Grace) not under Law so you should ask God how much to tithe to your local church that you are part of.

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2. How much could I give? - This is *sacrificial* giving on top of the tithe. The Lord commends this type of giving as a symbol of our trust in His provision. Remember the widows offering?

Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.” **Mark 12:43-44**. She generously gave all she had and as a consequence received the Lord’s favour.

3. How much would I give? - This stretches your faith even further to commit resources that only He can provide, sometimes unexpectedly. This can be very exciting as you see what God does when you make a commitment before him to give in order to see lives changed.

You may wish to consider giving not only from your income but also from other areas that increase your net worth (inheritances, growth in the value of your investments or property, investment income etc).

You may also wish to consider giving through your estate planning – especially through your will. You could tithe the total of your estate or give particular amounts to specific beneficiaries. Please read the Estate Plan for more in-depth understanding.

How much you give is between you, your spouse if you are married, and the Lord. We recommend you pray and seek His direction for you in your particular circumstances.

### **What Should I Give?**

Most often giving is done with money – it is easy to transfer and easy to use by the recipient. As income is generally taxed it is wise to give in a way that avoids tax (see below).

You can give assets – for example a property, investments or works of art. There are some Capital Gains Tax aspects to consider and you should seek our advice.

Giving in the form of assets rather than cash does have the significant advantage of leaving your remaining assets in a more liquid form.

## **IN WHAT WAY AND WHEN SHOULD I GIVE?**

### **Regularly and Early**

The Bible commands us to give regularly and to do so out of the first part of our income. Sometimes we are inclined to use our money first and then see if there is enough left over to fulfil our giving commitments.

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“On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.”

**1 Corinthians 16:2**

### **Tax Efficiently**

It is important to look at all the options and tax allowances available. These can make a substantial difference to the amount the charity receives but also to the amount it costs you to give it. This is where good financial planning can add real value to God’s work and give you greater satisfaction that more is going towards this work.

### **Mechanisms Available**

There are many ways to give, from income using Gift Aid, through your company if you own one, through work as give as you earn, using a Deed of Variation if receiving an inheritance, through your Will, giving an asset under capital gains tax or through a Trust. These areas are covered in more detail in the glossary.

## **WHERE SHOULD I GIVE?**

### **To Your Children**

If you have children or close friends, then you may wish to leave substantial proportions of your assets to them. Sometimes you may also wish to give to them whilst you are alive. There are minimal income tax advantages associated with this sort of giving unless it is done through trusts. It can, however, be a useful form of Capital Gains Tax and Inheritance Tax planning within your Tax and Estate plan. We would encourage a thoughtful and planned approach to the whole question, “How much do you wish to leave to your children?”

### **Where There Is Relationship**

We have found that most people give where they have a relationship. In other words you are most likely to give to your church and various Christian outreach organisations that you have built a rapport with. We would recommend that you visit the recipients, if you are going to give large amount, so that you have an understanding and vision for what they are doing and can witness it first hand, especially if you are giving substantial amounts. This may give you the opportunity to see the results of your giving.

“Don’t you have a saying, ‘It’s still four months until harvest’? I tell you, open your eyes and look at the fields! They are ripe for harvest’.” **John 4:35**

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## Biblical View

The Bible is clear that we should provide financial support to our own church and leaders. The tithe in the Old Testament was often linked directly to the functioning of the temple and the care of the priests.

“Nevertheless, the one who receives instruction in the word should share all good things with their instructor. **Galatians 6:6**

To fulfil the Great Commission: sending people to share the Gospel is a costly exercise and should have a high call on our giving.

“Then Jesus came to them and said, “All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.” **Matthew 28:18-20**

To the Poor and Needy: The Bible is persistent in calling us to care for those less well provided for than ourselves – the poor, needy, sick, widowed, orphaned etc, “If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?” **1 John 3:17**

A guide could be to give your first portion to your church and then to give your “offering” in excess of that to other charities.

Please refer to the glossary for a more in depth understanding of the processes.

## Your Role

Having considered the above you should carve out time to listen to God on what he has laid on your heart to give to.

## Trinity's Role

We would recommend that you formulate a Giving Plan. We will help you to establish how to plan your finances in such a way as to maximise your giving (you will be surprised at what you can do!), including:

- Helping you to decide and articulate what your giving goals actually are and writing these down.
- Completing a Net Worth Statement that shows a breakdown of your existing assets and liabilities.
- Fully understanding your tax position on all income.
- We would then produce a tax efficient giving report for you.
- We will walk you through the recommendations and the process to implement.
- We will review on a regular basis.

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## WHAT THE BIBLE SAYS

### Scriptural Insights on Giving

“Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion; for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.”

**2 Corinthians 9:6-8**

“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 Corinthians 16:2**

“For what makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?”

**1 Corinthians 4:7**

“Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling place for his Name, so that you may learn to revere the Lord your God always.”

**Deuteronomy 14:23**

“A generous man will himself be blessed, for he shares his food with the poor.”

**Proverbs 22:9**

“This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.”

**2 Corinthians 9:12-14**

“If we have sown spiritual seed among you, is it too much if we reap a material harvest from you?”

**1 Corinthians 9:11**

“Honour the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

**Proverbs 3:9-10**

“Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be open-handed towards your brothers and towards the poor and needy in your land.”

**Deuteronomy 15:10-11**

“Not that I am looking for a gift, but I am looking for what may be credited to your account.”

**Philippians 4:17**

“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

**Luke 16:1-13**



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## Scriptural Insights on Giving (Continued)

“Anyone who receives instruction in the word must share all good things with his instructor.”  
**Galatians 6:6**

“If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?” **1 John 3:17**

“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.” **Matthew 6:19-20**

“Give and it will be given to you. A good measure, pressed down, shaken together, running over, will be poured into your lap. For with the measure you use, it will be measured to you.” **Luke 6:38**

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.” **2 Corinthians 9:10**

“Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘Go, I wish you well; keep warm and well fed’ but does nothing about his physical needs, what good is it?”  
**James 2:15-16**

“Command those who are rich in this present world not to be arrogant nor 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.” **1 Timothy 6:17-19**

“Now I am ready to visit you for the third time, and I will not be a burden to you, because what I want is not your possessions but you. After all, children should not have to save up for their parents, but parents for their children.” **2 Corinthians 12:14**

“Not that I desire your gifts; what I desire is that more be credited to your account.”  
**Philippians 4:17**