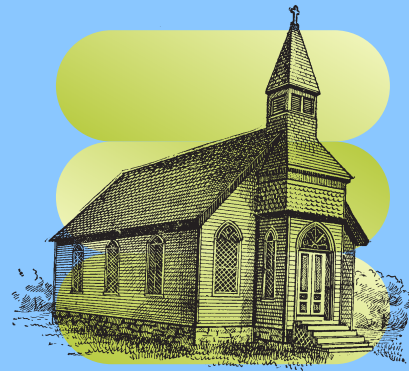


# Stewardship & Generosity

## Overview for Churchgoers



Stewardship and generosity is an everyday part of our faith. We give not under compulsion, but with a joyful heart, remembering that both everything belongs to the Lord and that we have a responsibility to use our resources well.

Our heavenly Father has already lavished gifts upon us. He gave us the ultimate gift of His Son, Jesus Christ, who gave up His own life for our sake. Jesus then promised a helper, the Holy Spirit, another gift to guide us in our faith journey. And through our lives, the Spirit gives us extraordinary gifts of our own, unique to every believer as part of the body of Christ.

Therefore, as Christians, we give as a sign of our love for God and in response to God's love and generosity to us.



*"Yours, Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours."*  
**1 Chronicles 29:11**

God made the world, and in the very beginning, He gave humanity the charge of ruling over it. It is our responsibility to use our resources for His glory.

Jesus, the ultimate Good Steward, calls us to follow his example in every area of life: using our gifts wisely, serving others humbly, making time for what matters, embracing sacrifice, and caring for creation. As we do, we reflect God's heart to the world.

Christian stewardship means seeing our lives and possessions as a gift from God to be used in His service. We are stewards, or managers, of everything God has given to us (time, skills, money, and possessions), knowing that we will be accountable to God for how we have used these.

Stewardship is about generously giving back to God to see Christ's church grow as it is resourced for mission and ministry. Our Churches rely on the generous giving and wise stewardship of its congregations to minister and transform their communities across Lancashire.

# How much should I give?



God knows our situation and is looking at our heart when we give. Our generosity is not a legalistic obligation, but rather a joyful outpouring of worship. We are praising and thanking God when we give. The amount is not the focus, rather our attitudes and outlook when we give.

Jesus makes this explicit as he commented on the widow's offering in Luke 21:1-4:

*"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.'"*

The New Testament is not prescriptive about how much Christians should give, only that we should give generously, freely and cheerfully and in accordance with our means.



*"For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have."*

**2 Corinthians 8:12**

There are helpful ways we can think about generosity. By taking an honest and thoughtful look at our finances, we can explore whether our giving reflects our income in a way that is wise and God-honouring.

Some Christians find the Old Testament principle of tithing to be a really helpful guide; giving away 10% of their income to their churches as an offering.

The Church of England supports a slight variation, advising parishioners to give 5% to their local church, and 5% to other Kingdom-building causes.

In 2025, the minimum wage of someone aged 18-21 was £10 per hour or £400 per week. 5% of this is £20. Many churchgoers give less than that per week, even though most have the means to give more.

Ultimately, our giving is personal between us and God. We're invited to reflect prayerfully on what we can offer, seeing it as an expression of worship and gratitude.

## **Some helpful questions:**

Is there ever an element of sacrifice in my giving?

Would I notice if the amount I gave away came back tomorrow?

Am I giving what comes out of my income every month, or just that what's leftover?

Am I conscious that my giving is part of my worship?

# In what ways can I give?



Giving that is planned and regular greatly helps the church budget its ministry and pay the bills. The easiest ways to do this is through either:

1. Standing Order/Direct Debit
2. Parish Giving Scheme (if your church has joined).

If you pay tax and have completed a valid Gift Aid declaration, HM Revenue and Customs will let your church reclaim the tax that you paid on your offering.

The basic rate of income tax is currently 20%. When you give under Gift Aid the church can claim back income tax of 25p for every £1 you give. Therefore, Gift Aid is a vital income stream for churches.

## Digital Giving:

Already twice as many transactions in Britain take place digitally than using cash and this disparity is growing every year.

Contactless giving enables more people to give and allows givers to give in a way that they feel comfortable to, using their card to make a transaction in the same way they would in everyday life. It is ideal for casual visitors who do not have regular giving set up but would like to give.



"Command them to do good, to be rich in good deeds, and to be generous and willing to share."

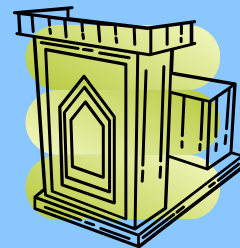
1 Timothy 6:18

## Legacy and Wills:

We are called to be faithful stewards of all that God has entrusted to us throughout our lives. Part of this calling includes considering a gift to our local church in our will. For more than 350 years, the Book of Common Prayer has encouraged members of the Church of England to make a will as an expression of lifelong stewardship.

A generous legacy can be a profound blessing to a church community; a lasting testimony of how God has transformed a life through faith. By leaving a gift to support the work of the church, we can help strengthen and renew our local churches and communities. It is an extraordinary way to give thanks to God, remembering His faithful provision throughout our lives.

# Parish Share & Planned Giving



Your Parish Share contributions enable local ministry to thrive by funding the work of your clergy. Every penny you give is shared out so that every parish, regardless of its individual wealth, is supported in its ministry and mission. Helping together is what Parish Share is all about.

## What Parish Share is Spent On:

● Clergy ● Diocesan Teams ● Church Investments ● National Church ● Lay Ministry



Parish Share is most churches largest expense, but as the above breakdown shows, the majority of funds make their way back to Parishes through support for their incumbents, ministry investments and lay minister training.

Lower income parishes can receive grants to help pay their share, and larger churches pay more than smaller churches. The system is complex to allow for fairness.



"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 9:7

The planned giving of regular givers is the single biggest source of church income. That's why understanding and encouraging its growth is one of the most important stewardship tasks.

People often say, "everyone here is giving all they can." But the reality is usually more nuanced. In most congregations, a small number of individuals provide a significant portion of the total giving, while many contribute less than we might assume.

Recognizing this pattern helps us understand that when we invite people to consider giving more, we're not asking for the impossible. Instead, we're encouraging everyone to reflect on what they can realistically and joyfully offer.

Lower levels of giving do not always reflect lower income. Asking for greater generosity is an opportunity for discipleship and spiritual growth. The 2025 Anglican Giving Survey shows that 70% of regular givers would give more if they understood the impact of their gifts. Most churchgoers actually want to see how their Church makes a difference.