

Why (and how) you should give

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Basics

Giving (offertory and/or tithing) is one of 3 key spiritual disciplines Jesus told his disciples to do (or what he called “religious duties”) using **“When” not “If”**. He expected it to be part of “business as usual” for his followers when he addressed it (together with fasting and praying) as follows:

- **On Giving/Charity:** “...**When** you give something to a needy person, do not make a big show of it, as the hypocrites do in the houses of worship and on the streets...” (Matthew 6: 2)
- **On Prayer:** “**When** you pray, do not be like the hypocrites.... They love to stand up and pray in the houses of worship” (Matthew 6: 7)
- **On Fasting:** “...**And when you fast**, do not put on a sad face as the hypocrites do. They neglect their appearance...” (Matthew 6: 16).

Jesus expected his disciples to give – in this case to those in need and this is to be something that forms a regular part of a Christian’s life – just like prayer and fasting. Unfortunately giving has been tainted by “quacks” and “charlatans” who spread false gospels such as the “prosperity gospel” – “for \$1 I will pray for you”. “For \$1,000, I will prophesy for you in a special way”. Added to this is many churches/pastors who seem to insist (as a mandatory obligation) on those in the congregation tithing 10% of their GROSS income to them. This has unfortunately impacted genuine churches and ministry.

Examples from the bible

The various levels of giving.

When I originally wrote this, I thought that “Tithing” or regular giving is the core but then I believe the Holy Spirit was silently smiling. A few months later, in an illuminating book He led me to, called “Life in the Spirit” by Robertson McQuilkin¹, I saw that infact there are many more levels to giving, similar to how you advance in a typical education. The author explains these levels as follows:

	Level	Characteristic	Bible reference
1	Infancy	Non giving	You rob God by not giving. <i>Malachi 3: 6- 10</i>
2	Kindergarten (Nursery)	Impulse giving (e.g in response to crisis)	When Zaccheus encountered Jesus and gave back to those he had cheated. <i>Luke 29: 8</i>
3	Elementary (Primary school)	Legalistic giving/Tithe	Religiously giving your 10% tithe. Jesus however asked the Pharisees, to focus on bigger matters like Justice – in addition to tithe (Luke 11:42)
4	Secondary (O Level)	Honest Manager ship	Looking at even the 90% you keep as some else’s property – God. So you manage it faithfully. Shrewd people in

This article focus



			the world manage money faithfully, why not God’s children? (Luke 16).
5	Higher (A Level)	Love giving	You give “even when it hurts” like the Widow who gave from all she had to live on (Luke 21:1 – 4)
6	Graduate	Faith giving	You give in faith, knowing God will take care of all your needs, even more than he takes cares of the grass (Luke 12: 28).

The levels are not clear cut – but represent something you can measure yourself on – where do you CONSISTENTLY FALL?

The reason this is critical is because it would seem:

“Anyone can evaluate your spiritual maturity level if you let them see your cheque stubs, Jesus seems to say”.

So.. now that you have serious food for thought, let’s talk about tithing.

Tithe origin 1: Abraham and Melchizedek

Abraham had come from rescuing his nephew Lot from captivity (the same Lot who escaped fire and brimstone on Sodom and Gomorrahⁱⁱ). On his return he met a mysterious King called Melchizedek who was “priest of the Most high God”. Abraham gave this priest tithes of the loot he had taken from Sodom and Gomorrah. The Old Testament (OT) account says Abraham: “... gave him [Melchizedek] tithes of all.”ⁱⁱⁱ The OT account does not mention the % but in the New Testament (NT) book of Hebrews, the author then expounds on this story and mentions that: “Abraham gave him [Melchizedek] a tenth of everything.”^{iv}

Tithing origin 2: Malachi and “testing God” by giving.

In the OT book of Malachi God says: “Bring the whole tithe into the storehouse, that there may be food in my house. 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 there will not be room enough to store it.”^v

So is tithing a requirement?

A number of sources indicate that: Tithing is an Old Testament concept. The tithe was a requirement of the Law in which the Israelites were to give 10 percent of the crops they grew and the livestock they raised to the tabernacle/temple ([Leviticus 27:30](#); [Numbers 18:26](#); [Deuteronomy 14:24](#); [2 Chronicles 31:5](#)).^{vi}

Today’s perspective

So if tithing seems to be an Old Testament not New Testament reference, why is it relevant?

Early on in my Christian walk, I think I was asking God to show me what I needed to do and he took me to the OT Malachi scripture I referenced above: “Bring the whole tithe...” previous to this I had not been giving at all and that’s when I realised I needed to do it.... But I needed to learn how.

Jesus clearly expected his disciples (like me) to give as addressed in the introductory section to this article but he did not indicate a percentage.

The Spirit and the New Covenant after all gives Freedom and so of course, the New Testament nowhere designates a percentage of income a person should set aside, but only says gifts should be “in keeping with income” ([1 Corinthians 16:2](#)). Some in the Christian church have taken the 10% percent figure from the Old Testament tithe and applied it as a “recommended minimum” for Christians in their giving.^{vii}

I personally think 10% as a recommended guide is good (and I use it myself to guide my giving), for other church leaders using it have probably applied the Old Testament biblical principles with wisdom because after all the bible says: “All scripture is profitable for teaching...”^{viii} - BUT this shouldn't be seen as a mandatory % “to be used to burden the flock”. A member should give BUT they should be free to give in line with their inner witness (spirit) and this could be even more than 10% as after all, the bible says: “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 Corinthians 9:7](#)).

And giving to the pastor?

Paul seemed to take the view that as an apostle he had the right to benefit from Christians (but he didn't use it), he explained: “*..We have sown spiritual seed among you. Is it too much if we reap material benefits from you?But we haven't made use of this right. Instead, we have endured everything in order not to put any obstacle in the way of the Good News about Christ.*”^{ix}

It would therefore seem that in today's church a church leader (for example pastor) has to exercise the discretion – whether to exercise this right or not (to receive a benefit). If his congregation would stumble on account of this, he should probably consider Paul's approach – don't exercise the right.

And how about giving to the church?

While a church leader can choose at his discretion whether to receive a gift/offering/salary, I believe you should give to your church, particularly if the church uses the money for charitable giving – which is what Jesus extorted his disciples to do. He (Jesus) in another section explained how on the Day of Judgement the righteous will be judged.

He explained thus:

“For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me...”^x

Many churches therefore use your giving to fulfil Jesus' command about giving and they most likely use the funds to cater for those who are in need (using the above verses as guidelines) – hence justifying why you should give, even when you might not often see what they do with the funds. In giving, you are therefore also participating in the spiritual harvest (and blessings) of your church.

Should I give from the Gross or net income?

Jesus was asked about giving taxes and he wisely answered: “*Give to Caesar what belongs to Caesar and to God what belongs to God*”.^{xi}

It would seem to me then that if your income has taxes, social security and other similar costs deducted from it (and perhaps other fixed obligations such as loans, child support et al), then you would give your offering from your “net income” being the available income you have, rather than

from Gross (as some goes to “Caesar”) – but this should be at your discretion, applying wisdom and considering what you can afford.

PLEASE do not apply the above suggestion (to deduct items like loans, child support) as a “get out of jail free card” otherwise it would seem you are “cheating God” yet in reality it is the condition of your heart which he judges when you give. He assesses your attitude because in asking you to give, God doesn’t want you to have the spirit of covetousness, He doesn’t even need your money!

Should all giving go to one church?

For this I apply my wisdom in conjunction with biblical principles (and to use Paul’s words, “I think that I too have the Spirit”^{xii}). Paul indicated (as I mentioned earlier) that:

“..We have sown spiritual seed among you. Is it too much if we reap material benefits from you?”

Applying the above principle, I understand it to mean that if I give, my giving (material benefit) should be spread amongst all those ministries (or pastors if you like) who “sow spiritual seed” to me. I explain it thus:

In the bible days, the spiritual seed (teaching, preaching, word of knowledge et al) was most probably coming from one Church (or in this case apostle, as it was early church days) but in our day and age, the gospel foundation is already laid and so spiritual seed comes from multiple sources – your physical church but also online sources (or ministries). It could even be your local *WhatsApp* prayer Group!

Your local church might therefore not be the primary source of spiritual seed to you.

It would seem then that wisdom would dictate that you apportion your offering/giving to cover the different ministries “sowing spiritual seed” in the proportion that you feel blessed by them. You would then combine this “tithe” with charitable giving.

How I do it...

I have found that applying the 10% (of my net income) as a recommended minimum and then add to that my “free will” offering (so say 15%) seems good wisdom and so in this agree with many churches.

In some months where I have additional income (e.g bonus), I consider that as God has blessed me additionally (for even the initial salary is a blessing from him), I give him thanks and increase my giving accordingly (say to 20%) – after all, my other obligations (e.g food, utilities, school fees) have remained fixed – why not bless the work of the Kingdom of God, which should be our primary purpose on earth?

I then allocate my tithe in line with my “giving plan” – matters of God and those charitable matters dear to my heart. The example below could help you understand. Please remember – it is just an example and doesn’t necessarily reflect my actual salary or indeed giving plan. Use your wisdom and discretion to apply the principle to your own circumstances.

Example of how you could apply the giving (tithe/offering) principles.

Description	Comment/example	Month 1 £	Month 2 £	Month 3 £
Net Income (A)	Salary (after tax)	1,000	1000	1,000
Other income (B)	Bonus	-	200	-
Tithe % (C)	Discretionary	15%	20%	10%
Tithe amount (D)= C*(A+B)		105	240	100

Example Allocation of Tithe amount:				
(i) Local church	50% - Lighthouse church Jersey <i>They have physical costs which online sources might not incur e.g rent, utilities, video hire, child minder (for children ministry), website, salaries etc hence probably deserve the lion's share.</i>	52.5	120	50
(ii) Online "spiritual seed"	10% www. bible.com <i>Provide an excellent bible app and reading plans which bless me spiritually.</i>	10.5	24	10
(iii) Other body of Christ work	10% Christ for all nations <i>They are doing a lot of work on the "Great commission" by having crusades.</i>	10.5	24	10
(iv) Christian Charity	10%: Christian aid. <i>A charity fighting global poverty.</i>	10.5	24	10
(v) Other (including non-Christian) people in need	10%: Polaris project <i>Helping to eradicate modern day slavery</i>	10.5	24	10
(vi) Friends/Family members in need	10%: Friends and family <i>Including those in the body of Christ who are struggling and need help.</i>	10.5	24	10
Total (i) – (vi)		105	240	100

As you can see from the example above, your "giving plan" doesn't have to be limited to your local church – and not just "Christian" causes either because after all your Father in Heaven blesses both the good and bad people, Christians and non-Christians. ^{xiii}

Surprise benefit of giving?

In my experience, giving frees you from the "love of money". It also helps you properly put things into perspective. God has made it abundantly clear he owns your money and everything you have. He says:

*for every animal of the forest is mine,
and the cattle on a thousand hills.
I know every bird in the mountains,
and the insects in the fields are mine.
If I were hungry I would not tell you,
for the world is mine, and all that is in it. ^{xiv}*

I have also seen another biblical principle in operation when you give. Those who are generous never seem to lack. It would seem the more they give, the more they receive, perhaps even up to 100 times what they gave (100x).

The bible explains it in two places as follows:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. ^{xv}

This principle is backed up by a proverb in another way. It would seem that the reason you get 100x is because when you give (particularly to the poor) you are lending to the Lord: *“If you help the poor, you are lending to the LORD--and he will repay you!”^{xvi}* You see God is very generous so imagine you lent (generously) to him, how much do you think you would get back? He repays you with multiple times the interest – hence your cup overflows!

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Your turn

What will you now do differently? Examples to think about include:

- Remembering the seemingly close connection between spiritual maturity and giving, evaluate where you are on the giving scale. How do you move up a level?
- How will you discreetly give so that the glory goes to God not you?
- Who blesses you spiritually who you have never considered and they have never asked? Have you considered where you would be if it wasn't for their “spiritual seed” sown?
- How will you develop your own “Giving plan” and include it in your financial plans?

Write here

Notes

ⁱ Life in the Spirit, Robertson McQuilkin, Broadman & Holman Publishers, 2000.

ⁱⁱ Story is in Genesis 19

ⁱⁱⁱ Genesis 14: 20 (KJV).

^{iv} Hebrews 7: 2 (NIV)

^v <http://biblehub.com/malachi/3-10.htm>

^{vi} <https://www.gotquestions.org/tithing-Christian.html>

^{vii} <https://www.gotquestions.org/tithing-Christian.html>

^{viii} 2 Timothy 3: 16

^{ix} 1 Cor 9: 9-18

^x Matthew 25: 35 – 40 (NIV)

^{xi} Matthew 22: 21

^{xii} 1 Corinthians 7: 40 (NIV)

^{xiii} Matthew 5:45

^{xiv} Psalm 50: 10 – 12 (NIV)

^{xv} Luke 6: 38 (NIV)

^{xvi} Proverbs 19: 17 (NIV)