

A GUIDE TO DISCERNING YOUR GIVING COMMITMENT

REMEMBER:

- **In order for this financial campaign to reach its full potential, everyone must give.**
- **Each individual/family needs to give at the level of their ability to give.**
- **"Not equal gifts but equal sacrifice"**

#WEAREROCKYVIEW

In the summer of 2015, while we were moving into a ministry partnership with the New Canadian Friendship Centre, we experienced two things happen almost simultaneously. First, Rockyview's facility went from being used for ministry 3 days a week to 5-6 days a week with a significant number of new ministries that were reaching out beyond the church walls. Second, as you may know, serious overland flooding in July and August destroyed our church basement—the former home of our Children's Ministry space. Since that time, we have seen mid-week ministry programs continue to grow, despite the 'space deficit' we have had to endure. To say that this has affected our capacity to operate at the level that we believe we need to is an understatement. Already growing or near capacity programs have had to adapt and make use of less than adequate ministry spaces. This needs a permanent solution!

Throughout this past year, our church leadership has fasted, prayed, and asked the Lord for clear direction regarding how to address the need for space for the many people that God brings through our doors each week, and how to ensure that Rockyview's facility is rebuilt in a way that safeguards the future of our ministries. We believe that God has led us to this point: we must conduct comprehensive repairs and improvements to our facility, and we must follow God as He shows us how to continually seek His

Kingdom purposes through all the seasons of our church life.

This is why we have launched the **#wearerockyview: seeking God's Kingdom, building spaces, transforming lives** campaign. We are inviting you to take part by serving and through giving financially, so that we can use this great opportunity to further the work of Jesus in the Northeast of Calgary and beyond.

God has clearly spoken to the church leadership team reminding them to seek Him and His plans for the people who live within our reach as a church, to build and safeguard spaces where people of all ages can gather and discover life in Christ together, and to see Jesus literally transform our neighbourhood, one person at a time. This is what lays at the heart of this campaign.

Where do I begin?

Begin by praying a simple prayer, "Lord, please give me clear guidance on what you want me to give. I thank you for all you have given to me. I want to be a good steward. I want to be a cheerful giver. I trust you to continue to provide for my needs as you have promised. Thank you for this opportunity to invest in your work. Amen"

Decisions that reflect sacrificial giving evolve over time. Quick decisions almost always represent token responses. Think about your responses. Ask yourself the question, "How can I make a

sacrificial gift?" The longer you sincerely think about it, the more ways God will show you. You will be amazed at what you are able to do after serious thought and reflection.

If you are married, plan a time away for a family conference. Have you ever involved our spouse, or your family in giving decisions? If not, this would be a good time to start. If you are single, you might want to talk with a friend. If you have children this is a great way to teach them about giving and finances.

In this Giving Guide is a brief Bible Study. Work through the various Scripture passages, try to discern their meaning and then ask the question, "How does this apply to me?" or "What do these passages teach me about the relationship between faith and finances?"

Do a thorough analysis of your financial habits. You can find information of pages 3-5 may be helpful. It is very instructive to put on paper where you are currently allocating the money you earn. Such an overview becomes the basis for answering the question, "What spending habit can I change so that I can make a sacrificial commitment?"

When you have worked through the preceding five suggestions, you are ready to complete the worksheet on page 6. The worksheet will help you decide as an individual or as a family what the amount of your commitment will be.

#WE ARE ROCKYVIEW

SEEK



BUILD



TRANSFORM





REMEMBER:

- **Giving helps me put God first in my life because apart from the amount involved, there is the “need of the giver to give.”**
- **Token giving is always painful giving because we give for the wrong reasons.**
- **“He is no fool who gives what he cannot keep to gain what he cannot lose.”
Jim Elliott**
- **The world says, “Keep.” God says, “Give.”**
- **What we spend our money on is an accurate reflection of what we think is most important. Where our ‘heart’ is, that is where our ‘treasure’ is allocated.**

What does the Bible say about the relationship of Faith and Finances?

It is important as you begin thinking about your response to this Campaign to focus on what the Bible says about faith and finances. Read through the passages below and be open to what God says to you. I would encourage you to read these passages, using a newer translation like the New International Version, or a paraphrase such as *The Living Bible*.

◆ I Chronicles 29:10-19

What does David say about the source of our finances? What does David say about why we should be generous in our response?

◆ Matthew 6:19-21

What does God say is the best investment we can make?

◆ II Corinthians 9:6-8

What does Paul mean about sowing ‘sparingly’ and ‘generously’? Would it be better to give ‘grudgingly’ or not to give at all?

◆ I Timothy 6:17-19

What is the source of our wealth? Is it wrong to be rich? What special obligations do rich people have?

What is Sacrificial Giving?

Sacrifice is a foreign concept to most people today! In our affluent and material ‘comfort’ zones, there is little call for sacrifice. Oh, we may occasionally give up the odd thing here and there, but that is hardly sacrifice!

The Bible however speaks much about sacrifice. The meaning of sacrifice is like a two-sided coin—one side has to do with the attitude of the giver, the other with the value of what is given.

Those who give sacrificially see giving as an act of praise and worship. They give with an attitude of gratitude. They therefore give cheerfully.

And what they give as a gift to God is usually the best, something of value. In the sacrifices found in the Old Testament, only the best was used. They offered the ‘first fruits’ of their labour.

In II Samuel 24, David the King is instructed to buy a piece of property from Araunah, a Jebusite, to make a sacrifice to God. Araunah, because of his reverence for David, offered to give David the property. He also told David, “Take my best two oxen as a gift to make your sacrifice to God.” David, however, had learned the meaning of sacrifice and said to Araunah, “I will not offer to my God that which cost me nothing!” (vs. 24)

What is sacrificial giving? It may be more easily recognized than defined. Most certainly sacrificial giving implies the right attitude... but also giving back to God something which costs, something of value.

A gift is probably not sacrificial until it relates to our ability to give. Token giving is always painful giving. Sacrificial giving is always joyful giving.

Giving Guide... for cash giving over 36 months.



In this campaign we are encouraging commitments over a 36 month period because it greatly increases potential.

In campaigns that have a short giving window, responses are usually one-time cash gifts. This limits potential because people respond out of what they have in their 'pocket' today. When people however are encouraged to consider a three year commitment response, they can give from three year's potential and this greatly increase their ability to give. The **Giving Guide** illustrates a yearly giving model, which when multiplied by three shows the tremendous 'power' of a three year giving window.

GIVING GUIDE

Weekly Gift (\$)	Monthly Gift (\$)	Yearly Gift (\$)	Income Tax Credit** (\$)	Net Cost of Gift (\$)
12.50	50	600	250	350
25	100	1,200	550	650
50	200	2,400	1,150	1,250
75	300	3,600	1,750	1,850
100	400	4,800	2,350	2,450
150	600	7,200	3,550	3,650
250	1,000	12,000	5,950	6,050

**Example: Donor gives \$2,400 to the campaign for the year, the donor will receive a tax credit of \$1,150 making the overall expense to the donor only \$1,250

Principle One: Giving over 36 months greatly increases potential.

If you were considering a 36 month commitment, what could you give? Certainly more than a one-time gift! The multiplication factor of 36 months enables individuals to give a smaller regular gift which over 36 months becomes a significant response.

Principle Two: Giving at any level provides a significant tax benefit.

The above table illustrates that the amount that is given is not the actual cost. Every gift generates a Charitable Tax Credit and results in a 'net cost' of the gift. This may mean that perhaps more can be given.

So...

- ◆ Don't say to yourself, "Given the size of our project, my gift will not make a lot of difference." Yes, it will! We need everyone to do what they can. If that happens, the project will be successful.
- ◆ Don't say to yourself, "I can't give much and therefore I won't give at all!" The size of the gift is not as important as the fact that you give... what you can... because every gift is accompanied by an overall commitment to the work of Christ.
- ◆ "If you can do it easily it is probably not sacrificial!"



Giving Guide... to INCREASE cash giving over 36 months.

The starting point for all giving is that we 'honour God with our substance.' As Christians we have the responsibility to support God's work, giving back to God out of gratitude for the blessings of life we have received. Many Christians would suggest that "starting point" is the tithe, 10% of our income. Others who may not tithe do give regularly albeit at lower levels.

CONSIDER:

- **Weekly Movie Rental (\$6.00 over 3 years = \$936).**
- **Daily Coffee (\$3.00 over 3 years = \$3,285).**
- **NETFLIX (Monthly) (\$9.00 over 3 years = \$324).**
- **Movie Date for 2 (twice monthly) (\$25.00 over 3 years = \$1,800).**
- **Dinner Out (family of 4 1/month) (\$80.00 over 3 years = \$2,880).**
- **Daily Lunch Out (5 days a week) (\$12 over 3 years = \$9,360).**
- **Anything else?**

If, therefore, you are already giving regularly, perhaps sacrificially, and are asking the question, "What can I do additionally to support the project?", here are a few suggestions that may help.

What can I postpone?

- ◆ Perhaps a major purchase, such as a car (make the old one do for a few more years), a major appliance, renovations to your home.
- ◆ Rather than go for that annual "deserved" vacation to a warm place, vacation close to home.
- ◆ Instead of investing in your 'portfolio,' make an investment in God's work.
- ◆ Are there other things you can postpone and give?

What spending habits can I change?

- ◆ It is amazing how much money we spend casually with no second thought about what it amounts to over time.

How can I earn extra income?

- ◆ If you are in sales ask God to provide extra contacts, and if God does, give the extra.
- ◆ Have an extra room you can rent out? (\$300 per month over 3 years is \$10,800).
- ◆ Can you work part-time, perhaps at home? (\$500 per month over 3 years is \$18,000)
- ◆ Hold a garage sale, particularly that exercise equipment you never use...
- ◆ I'm sure you can think of other things...



The above suggestions are not given as a substitute for regular sacrificial giving. They are given to help individuals who are asking the question, "What more can I do from my current cash flow?"

Giving Guide... for giving from assets.



To accomplish the church's vision for ministry, the people need to give, and give sacrificially over and above their regular giving so that the vision can be accomplished.

In the previous section of the Guide we encourage individuals who plan to give from their current cash-flow, to give a 36 month commitment. That significantly increases potential. Some however may be limited to give from their cash-flow but could give from their capital or asset pool. For those, the following options may be helpful.

Commitment by transfer of publicly-traded securities:

These securities includes stocks, bonds and mutual funds. Until recently, selling these securities was subject to a 50% capital gains tax. Under recent tax changes however, the security can be donated directly to the church, which means that no tax is payable on the capital gain portion. The person donating will therefore receive a Charitable Tax Credit based on the total donated value of the security. This CTC, if not needed immediately, can be carried forward for up to five years.

Commitment by transfer from RRSP/RIF:

If your registered investments pool is significant, you may want to consider donating a portion of it to the church. Monies that are withdrawn from a registered investment are subject to a withholding tax. When however the balance of the investment withdrawn is donated to the church, the Charitable Tax Credit received from that balance donated will offset the tax payable.

Commitment by transfer of Capital Property:

Individuals can transfer land or other such holdings and receive a receipt for the full appraised value.

Commitment by donating paid-up Life Insurance policies:

Perhaps you have a whole life insurance policy you purchased some years ago which has served its original purpose. By assigning ownership of the policy to the church, you will receive an immediate Charitable Tax Credit for the accumulated cash surrender value. The church can surrender it for the cash value or hold it until death. The transfer of an existing policy may constitute a taxable disposition. Check on this with your financial advisor.

If you are planning to give commitments from a capital or asset pool, perhaps even other ways than listed above, we encourage you to check with your Financial Advisor as to the details involved. If you do not have a financial advisor, please check with the Church office. They can probably recommend one you can contact.



#WE ARE ROCKYVIEW
SEEK BUILD TRANSFORM

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My Giving Plan Worksheet

ROCKYVIEW ALLIANCE CHURCH
WORSHIP GOD • LOVE ONE ANOTHER • SERVE

WHAT I CAN GIVE

From my household budget, I can give...

TOTAL GIFTS

Weekly \$ _____ multiply by 156 weeks = \$ _____

Monthly \$ _____ multiply by 36 months = \$ _____

Yearly \$ _____ multiply by 3 years = \$ _____

TOTAL I can give from my budget over 3 years

\$ _____ (a)

From my assets, I can give...

Real Estate = \$ _____

Stocks & Securities = \$ _____

Other income sources = \$ _____

TOTAL I can give from my assets

\$ _____ (b)

From other sources of income, I can give...

Rental Properties = \$ _____

Investment Income = \$ _____

Other income sources = \$ _____

TOTAL I can give from other sources of income

\$ _____ (c)

WHAT I CAN GIVE SACRIFICIALLY

1. _____ = \$ _____

2. _____ = \$ _____

3. _____ = \$ _____

TOTAL Sacrificial Gifts

\$ _____ (d)

WHAT I CAN GIVE AS A FAITH COMMITMENT

What am I trusting God to provide so I can give a
Faith Commitment, over and above what I can give and
What can I give sacrificially?

\$ _____ (e)

TOTAL... WHAT I CAN GIVE OVER 3 YEARS

ADD (a) through (e)

\$ _____ (f)