



VILLAGE BIBLE CHURCH

# FINANCIAL STEWARDSHIP

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## OUR WORSHIP THROUGH GIVING

Giving cheerfully and sacrificially of our finances is part of our worship. A believer labors not to accrue personal wealth or possessions, but to steward God's resources well and model Jesus to our brothers, sisters, and community. Jesus is a very wise but unconventional investment counselor; He cautions us about the dangers of bad investments on earth, when money invested in heaven yields eternal rewards:

*Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also. (Luke 12:32-34)*

At Village, we strive to honor the Lord with our "first fruits" (see Proverbs 3:9) as we give "cheerfully, generously, and regularly" (see 2 Cor. 9:6-7). We express this honoring by giving of our tithes and offerings. Our call is to give, not by meeting some obligatory percentage, but gladly sacrificing for the sake of the gospel because Jesus sacrificed for us, and all we have is His.

And may our giving not stop with our financial offerings. May we volunteer our talents and time, as well as our money, as we use the gifts God has given each of us for the common good.

## WHAT DO WE BELIEVE ABOUT OUR STUFF



Very simply, everything we have comes from God and it all belongs to God – not to us. Stewardship is defined “using God-given abilities to manage God-owned properties to attain God-ordained results.”

The Lord owns all of our possessions. As stewards we simply manage and administer things on His behalf. He entrusts possessions to us and then holds us accountable for their use. The recognition that God owns it all is crucial in allowing Jesus Christ to become the Lord of our money and possessions.

Our responsibility is summed up in this verse: “It is required of stewards that one be found trustworthy” (1 Corinthians 4:2).

## STEWARDSHIP REFLECTS HIS GLORY



Stewardship of life involves faithfully using all of the resources God has given to us—including our finances—to reflect His glory. Psalm 24:1 tells us this: “The earth is the Lord’s, and everything in it, the world, and all who live in it”. With this truth in mind, we recognize that the way we live our lives and give of our finances—the very lives and finances that belong to the Lord—reflects what we really believe in regard to these biblical ideas:

1. In my giving I declare my high view of who God is – that He is the generous Creator and Sustainer of all things.
  - Psalm 24:1-2
  - James 1:17
  - Deuteronomy 8:17-20
  - 2 Corinthians 8:9
2. In my giving I worship God - demonstrating both my dependence upon Him and my trust in His provision for me and for my family.
  - Genesis 4:1-7
  - Genesis 14:16-20
  - Philippians 4:19-20
3. In my giving I actively obey and participate in God’s redemptive mission both locally and globally.
  - Philippians 4:15-16
4. In my giving I store up treasures in heaven, experiencing the blessings of God both now and in the resurrection.
  - Philippians 4:17
  - Matthew 6:19-20
  - Matthew 19:27-29
  - 1 Timothy 6:17-19



## HOW MUCH SHOULD I GIVE?

The Old Testament law required God's people to give approximately 30% of their income to the Lord - a tithe of 10% plus approximately 20% in festival gifts.

The New Testament does not say how much we should give today but rather seeks to deal with the heart behind our giving. 2 Corinthians 8 and 9 say that our giving should be cheerful, regular, sacrificial and generous. Many Christians like to start with the goal of 10%. That's a great general goal to set and one that we suggest you prayerfully consider. Remember, however, that the New Testament does not prescribe a percentage; through prayer we must seek to have a clear conscience with regard to our giving. God might lead you to give 5% for this season of your life - or he might lead you to give 95%! However He leads you, remember Jesus' words: "For where your treasure is, there your heart will be also" (Matthew 6:21)



## WHO SHOULD GIVE?

Christians should give faithfully to their local church. If you are not a Christian, we would much prefer that you seek to deal with the larger issue: your sin and Jesus' forgiveness of that sin. We are less concerned about the amount people give than with the number of people who are giving. God is building His kingdom through the church, and He asks that all believers share in this joyous responsibility. This mission is bigger than just a few of us and takes everyone's effort and faithfulness. Make restitution as the Holy Spirit leads you.



## GIVING CONTINUUM/GIVING LADDER

As we desire to see the people of Village Bible Church spiritually formed into the likeness of Jesus Christ, we believe that we must mature in the area of Financial Stewardship. We believe that maturity in giving can be best illustrated with the Giving Ladder example.

1

### INITIAL GIVER

This type of giver is someone who decides to give for the first time and trust God and the leaders of the church with their gift.

#### How to become an Initial Giver?

To become an initial giver, consider making your first gift to Village Bible Church. You can give in a giving box located at the back of the worship center, or online at [villagebible.church/give](https://villagebible.church/give)

2

### CONSISTENT GIVER

This type of giver is someone who decides to give on a consistent basis. This is someone who thinks of their giving in the same way they would about other expenses in their budget that are paid regardless of seasons of feast or famine. This often requires planning, and sometimes this might be a reason for someone to set up recurring gifts online or to become disciplined with giving through envelopes or checks during Sunday services.

#### How to become a Consistent Giver?

Set up a recurring gift online at [villagebible.church/give](https://villagebible.church/give)

Budget specifically for giving in the same way you would your monthly expenses (1 Cor. 16:1-2).

Proactively schedule when you're going to consistently give on your calendar.

### 3

## PROPORTIONAL GIVER

This type of giver begins asking the question, “Why am I giving more to my cell phone company than to God?” This giver makes financial choices that reflect how they feel about their giving in relation to other things they spend their money on.

This is often the point when someone begins to give a portion of their income, maybe even a tithe (a tenth), back to Jesus.

### How to become an Proportional Giver?

Determine the next step to grow the priority of your giving. Give in relation to other monthly financial commitments (such as entertainment, cell phone, rent, mortgage, etc.) or choose a percentage of your income, potentially a tithe (Malachi 3:10).

### 4

## PRIORITY GIVER

This type of giver begins to ask the questions, “Am I giving in a way that changes me? Am I giving in a way that causes my lifestyle to change to reflect the transformation Christ is making in me?” A priority giver’s commitment to giving actually governs the rest of their lifestyle. A priority giver has a giving commitment that is “larger than their current situation” so that they must adjust the rest of their expenditures to meet that commitment.

### How to become a Priority Giver?

Look at the dollars you are not giving and prayerfully consider if God is asking you to release a portion of those back to Him.

Evaluate whether your giving is really costing you something or if it has become comfortable or routine (2 Samuel 24:24).

Determine if there are resources God has blessed you with in the past (savings, stock, retirement, etc.) that God is asking you to release as a sacrifice to Him.

### 5

## LEGACY GIVER

This type of giver is no longer asking the question, “God, how much are you asking me to give?” A legacy giver is asking the question, “God, how much are you asking me to keep?” They ask this so they can release the rest for Kingdom purposes. Much like a sacrificial giver makes a commitment that will govern his or her monthly and



annual decisions, a legacy giver makes a long-term giving commitment that governs long-term decisions like cars, investments, projects, homes, etc.

### **How to become a Legacy Giver?**

Put a cap on spending and saving so every additional dollar goes to Kingdom giving.

Set a lifetime generosity goal (a specific number) for your family's Kingdom giving over the course of your life.

Engage in estate planning (or revise your current plan) to accurately reflect your Kingdom giving priorities.

Leverage your own journey of generosity to encourage and inspire Kingdom generosity in the next generation.



## HOW SHOULD I GIVE?

*Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. Leviticus 26:30*

1

### GIVE GENEROUSLY

Consider 2 Corinthians 8-9. If you want to grasp giving, read those chapters and read them again. Not just the “God loves the cheerful giver” section, but the whole thing. The Macedonians gave generously, “beyond their means,” and begged earnestly for “the favor” of doing so. This is radical giving, not just throwing some pocket change in the plate as it passes by.

2

### GIVE CHEERFULLY

There is a reward for giving, but it is dependent upon a heart free from a lust for the temporal rewards of this earth (Matt.6:1-4).

Gospel giving is cheerful and voluntary because it trusts that every deposit into the kingdom will earn eternal interest.

If you can't give cheerfully, give anyway (don't compound your internal sin with external sin), but as you do, confess your struggle, seek clarity on the disconnect between your heart and the gospel, pray for joy, and walk in repentance.

3

### GIVE SACRIFICIALLY

This is probably the most underappreciated and underapplied principle for Christian giving today. It inconveniences us, and the flesh is quick to offer excuses and justification, but the gospel calls us to deep and radical sacrifice.

The point of making an offering by bringing is that it is a sacrifice. This means your life should somehow be required to adjust, and

that alone will help you continue to remember the God who has provided for you on a more regular basis.

In 1 John 3:16-17, the apostle exhorts the Church to care for brothers in need as an overflow and implication of gospel love, the type of love that lays down one's life for another. Do we actually give to the point that we feel it and the feeling stings? Does the call to take up our cross (Matt. 16:24-26) not also carry the charge to lay down our checkbooks?

## 4

### GIVE SPONTANEOUSLY

A heart freed by the gospel does not wait for opportunities to give. It intentionally seeks them out. Gospel giving looks for chances to bless others and listens to the needs of those near and far.

Gospel generosity gives to those who beg (Matt. 5:42), risking the gift might not be used properly (which is not to say that it is not righteous and wise to occasionally withhold support for some greater purpose). Those walking in the light of the gospel engage in good deeds and meet pressing needs anytime and anywhere they arise.

## 5

### GIVE REGULARLY

Though we should give as need arises, we should also be consistent and disciplined in giving. Giving is linked with prayer and fasting (Matt. 6:1-18), and both should contain some element of discipline and regularity.

In 1 Corinthians 16:2, the apostle Paul explicitly commends a disciplined and orderly form of giving in addition to whatever spontaneous offerings and gifts we might be compelled to give.

## 6

### GIVE SECRETLY

I don't think that Jesus necessarily intends for us to sign Christmas cards "John Doe," but there is a general theme of secret giving for the sake of eternal reward. The flesh craves the praise of man, and thus we need to beware the hypocrisy and tendency to give in an effort to purchase the acclaim, attention and affection of others (Matt. 6:2-4).

7

## GIVE THANKFULLY

Grace is the basis for gratitude. As those who have received grace, we should gratefully extend it to others).

8

## GIVE PROPORTIONALLY

The apostle Paul encouraged proportionate giving by members of the Corinthian church. 10% is a great starting place for our Kingdom investment since that is the most common proportion taught in Scripture.

This is really bringing back to God what He has provided to us and it comes with a promise. When we live with open hands, we will be blessed.<sup>1</sup>

9

## GIVE FIRST

At Village, we strive to honor the Lord with our "first fruits" (Proverbs 3:9). If something is important, we should do it first. Some of you may have your priority financial items taken right out of your paycheck – maybe 401(k), savings, income tax... you automate them because they are important - you want to make sure that they are taken care of right away.

Are you giving God your left overs or giving you first? Don't give from your excess, give from your essence.

10

## GIVE YOUR BEST

To God and to each other. In Malachi 1, God says, "You're giving me your blind and diseased sheep. Would you do that with your governor?" When we give God our best, that's when we are really worshiping.

2 Cor 8 & 9 The Lord Jesus, though He was rich, he became poor, so that through his poverty we might become rich.

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<sup>1</sup> "How should I give?" largely drawn from, "Should Christians Tithe?", Geoff Ashley, May 19, 2013, The Village Church.

# 11

## START

Somewhere - 10% maybe the best practice starting point, but the reality of our financial situations often does not allow for that kind of start. So, until we get ourselves to a financial place of obedience through discipline in spending and good stewardship decision-making, the goal should be to start somewhere. Simply waiting until things get better is a procrastination technique that means you will never start.



## TO WHOM DO BELIEVERS GIVE?

Knowing how we should give in principle, we see that Scripture calls us to give to:

1. Our local church
2. Our spiritual family
3. Our biological family
4. Our neighbors
5. Our enemies

Though the law of the tithe as understood in its Old Testament context is no longer mandatory for believers, I would argue strongly that giving a regular, set amount to your local church is a healthy and helpful principle. God commands the church members to support those who explicitly labor for the sake of the kingdom (1 Tim. 5:17-18; 1 Cor. 9:3-12), and the church leaders often have a greater picture of the church's and the community's needs.

Within the New Testament, we see the early church selling their possessions and laying the proceeds at the feet of the apostles (Acts 4:32-37), trusting them to discern how to best steward the gifts. In the same way, you should entrust a major portion of your giving to your local church. If you are not currently covenanted with a church whose leadership you trust, you have a responsibility to honestly consider the motivations of your own heart and humbly dialogue through your concerns with your leaders. If, after taking these steps, your mistrust is found to be appropriate, go elsewhere. If you can't trust your pastors with your giving, you probably shouldn't trust them with your growth in Christ.

In addition to giving to a local church, there are many missionaries and ministries in need of funding, as well as countless family, friends, neighbors, enemies, widows, orphans, and the impoverished and oppressed. Such need requires attentive hearts. It is hard to be generous and compassionate without being observant and aware of the needs around us.

Informed by gospel lenses, we should not think of giving as a mere responsibility, but an opportunity. In view of this reality, 10% should not be the goal. We should continue to think through how we can afford to give more and more.

The gospel compels us to give, confronting our fleshly tendencies toward greed, control, comfort and convenience.

What if a raise or bonus provided an opportunity to further advance the gospel rather than buy a bigger house?

What if where we ate and traveled and what we wore and drove were all filtered through kingdom lenses?

What if we sought to give not 10% but 25% or 50% or more?

Forget the tithe. Are you giving generously, cheerfully, sacrificially, spontaneously, regularly, secretly and thankfully? If not, why not?



## WHERE DOES MY MONEY GO?

### Investing to Maximize Your Eternal Returns

We strive to be good stewards of all the resources entrusted to us, from buildings to office supplies, and from local pastors to foreign missionaries. We want to be found faithful in all we are called to do, whether the task is small or large. This extends to how we use your contributed dollars -- if Village is not seen as a "good investment" for the funds God has entrusted to you, those funds should be invested in a more worthy kingdom ministry.

However, we think Village is an excellent "investment." At the heart of our mission statement is a commitment to spread and to multiply the grace given to us by extending it to others. To that end, we work hard to be copper-plated (effective yet frugal) conduits of God's grace to those both near and far, and to avoid any sense of gold-plating (extravagance) when so many are perishing around us. This call to a wartime lifestyle (a lifestyle that maximizes all you are and all you have for the sake of finishing the great commission) and all it entails drives our stewardship of "your" money.

### What Your Contributions Support

Your contributions to the Church & Missions budget are used to support two broad categories: Ministry and Operating Expenses, and Evangelism and Missions Expenses. Ministry and Operating categories include support for Pastors and Staff, Building and Property, Family Discipleship, Adult Ministries, Worship and Music, and Office. Evangelism and Missions categories include funding for World Missions, Neighborhood Outreach, Campus Outreach, and Church Planting.





## HOW CAN I GIVE AT VILLAGE?

### AT CHURCH:

Place a check or cash in one of the giving boxes located at the back of the church sanctuary. (Offering envelopes are available in your pew or bulletin.)

### ONLINE GIVING:

You can make an online one-time (or reoccurring) contribution from your checking account or savings account. This is a great method as it saves you and the church time and solves the problem of forgetting to bring a check to church or forgetting to put it in the offering box! [www.villagebible.org/give](http://www.villagebible.org/give)

### AUTOMATIC GIVING:

Automatic contributions can be set up so that you can make a regular contribution without having to remember to bring your check to church. If you are trying to give on a regular basis but have difficulty keeping that commitment because of forgetfulness or vacations, this is a great solution. [villagebible.org/give](http://villagebible.org/give)

### BANK:

Use your banks online payment service.

### MAIL:

Mail a check (contact the office if you would like some self-addressed envelopes): 847 N IL RT 47, Sugar Grove, 60554

### STOCK:

For some a stock donation can be a wise way to give. Please call 630-466-7198 if you would like to give stock.

### EMPLOYER MATCH:

Many employers will match charitable gifts, up to a certain amount. Churches almost always qualify for these matching contributions. The only thing you need to do is fill out the paperwork. It's a great way to increase your impact!

## AUTOMATE THE IMPORTANT



The Bible talks a lot about something called “first fruits.” If something is important, we should do it first. Some of you may have your priority financial items taken right out of your paycheck – maybe 401(k), savings, income tax... you automate them because they are important - you want to make sure that they are taken care of right away.

Here at Village Bible Church, we’re so grateful for the generosity of so many people who financially support the mission and vision of the church. This idea of making the important automatic applies to giving as well. We want to be generous as well as be wise, so in addition to saving for a 401(k) automatically, I would like to encourage you to give automatically also.

We’ve set up our website in such a way that you can create a profile and set up regular, recurring contributions. Online giving is safe, secure and free. It’s a great way to be intentional about honoring God and being generous. Many of you give via the offering boxes in the sanctuary and that’s great – you can keep doing that. But I want to challenge you to automate it because it’s important.

Would you be willing to set up an online giving profile at [yourchurch.com](http://yourchurch.com) and automate the important? Not only will you have to bring a checkbook to church, you’ll help us maintain ministries for your family during all seasons of the year.

Jump in. Automate what’s important.

To sign up, visit [villagebible.org/give](http://villagebible.org/give)

## REFERENCES



How Should I Give #1-8: Drawn from, "Should Christians Tithe?", Geoff Ashley, May 19, 2013, The Village Church

How Should I Give #9-10: Drawn from Jack Alexander- Reimagine Group



# VILLAGE BIBLE CHURCH

For more information on Village Bible Church Teaching  
Positions go to [villagebible.church/positions](https://villagebible.church/positions)