

# Giving

**Supporting Cornerstone financially** 

## **Giving Booklet**

Version 1.2 Last amended: July 2022

Cornerstone Church Grays is a registered charity Registered Charity Number 1192558 Registered Office: 15 Buttell Close, Grays, RM17 6UN



# Thank you for considering financially supporting the work of Cornerstone Church Grays.

# It's a family responsibility

We have the joy and privilege of meeting together as a local church here in Grays. It cost Jesus so much to make it so easy for us to come into God's family through the door of faith. However, like any family, family life has its joys and benefits, as well as its responsibilities.

One of those responsibilities is financial giving to help support your local church family. In our modern world, it costs money for us to gather and support each other in our walk with Jesus, whether it be renting buildings, paying for insurance, buying catering equipment or paying the Pastor.

## Biblical guidance

As ever, our giving should be shaped by God's priorities. A wonderful Bible passage on the grace of giving is 2 Corinthians 8 and 9 and it is worth prayerfully reading these chapters when you are considering your giving. Some key principles are that we should give:

**Sacrificially** (8:1-2) accepting the personal cost **Generously** (8:3-7) as much as we are able for the salvation of others

**Gratefully** (8:8-9) for Christ became poor that we might be rich in him

**Realistically** (8:10-12) according to our capacity or means **Equally** (8:13-15) giving of our plenty to help others **Carefully** (8:16-24) so that we are good stewards of God's money

**Actually** (9:1-5) that is, without hypocrisy and ensuring that we act on our intentions and keep our commitments



**Freely** (9:6-7) without compulsion or reluctance but cheerfully **Confidently** (9:8-11) knowing that God will always supply our genuine needs

**Encouragingly** (9:12-17) so that others praise God for what he does through us.

God tells us that, where possible, it is the responsibility of the local church to try and meet its own costs and to be generous beyond our church family as well.

# Giving at Cornerstone

Therefore, here at Cornerstone Church, we look to every Christian in our church family to support the ministry here in a variety of ways. That will include our time and gifts. And for most of us, that will also mean financial support to help with paying the various necessary bills.

The Bible does not give us an exact figure of what any one Christian should give to support their local church. The principle of tithing (giving 10% of your income) is an Old Testament command that is not applied to Christians in the New Testament.

As a result, at Cornerstone (like many other churches) we ask every Christian in our church family to be generous and sacrificial in their giving. The actual amount will differ for each person and is ultimately between an individual and our heavenly Father. For some in our church family who may be on an extremely tight budget, it might mean giving nothing to the church for a period and for them that is the right and godly thing to do. For others, we might manage 2% of our income, for others 5%, others 10%, others it might even by 15% upwards. God's Word is very clear - we are to give according to our means (2 Cor 8:10-12).

So, if you are a Christian who is part of the Cornerstone Church Family would you please prayerfully consider what you are able to give. Life often feels full of endless bills, some necessary, others more of a luxury.

God does call us to be generous and sacrificial. Giving to church should be uncomfortable at one level because it will mean missing out on certain things. However, giving in support of God's family is also right, obedient and, ultimately, a joy as well.

There are a number of ways to give at Cornerstone Church. If it is possible to setup a standing order that is the most helpful to us. Standing orders are a secure way of giving money and provides the church with a regular and predictable income, which helps in two ways: it enables us to budget effectively and it is simpler and cheaper than other giving methods. However, we appreciate for a variety of reasons a standing order doesn't work for everybody.

Later in this leaflet details are given about the different ways someone can give and also outlines details about Gift Aid (really important if you are a UK Income Tax payer).

Our ministry is reliant on the giving of our church family. Wonderfully other churches and individuals are supporting us in prayer and finance, but it is right that we look first to ourselves.

We need the help of everyone and confidently expect that giving financially to one's own church is both an important and enjoyable way to express gratitude to God.

So, would you please:

- 1. **Pray** ask God for a generous heart and wisdom on how best to support His church with the money He has entrusted to you.
- 2. **Think** carefully review your finances and consider how to put into practice the Biblical principles outlined above.
- 3. **Act** decide on an amount to give and then get organised and act to give. We encourage everybody to get involved at



whatever level they can, because generous and sacrificial giving is part of our worship of the Lord Jesus.

Thank you again for prayerfully considering your giving to Cornerstone Church Grays.

If you have any questions or need some assistance please contact Paula Newman at **finance@cornerstonegrays.org** 

Please note any questions or details about any individuals giving to Cornerstone Church Grays are treated confidentially.



# Cornerstone Church Budget 2022-2023

For your information find below a brief outline of our July 2022-June 2023 budget.

Total	£35,206	
Admin Costs	£ 1,610	Communications, Web, Printing etc
Ministry Support	£ 7,480	Premises hire, insurance, Safeguarding etc
Ministry	£ 2,625	Evangelism, children/youth, food etc
Mission Partners	£ 1,250	
AMiE	£ 2,000	inc. a cont. to central costs and a conference
Staff Costs	£20,241	inc. Salary, Pension, Training etc

If you have any specific questions about the above budget please feel free to speak to our church treasurer, Paula Newman.

Paula can be contacted via **finance@cornerstonegrays.org** or please speak to her in person.

It is our aim to update the church on our overall financial situation every few months. This is important for transparency and so our prayers about God's provision in this area can change depending on our financial situation.



## How to give

#### **Cornerstone Bank Details**

Bank: Virgin Money

Account Name: Cornerstone Church Grays

Sort Code 05 02 00
Account Number: 2990 4843
Reference: Regular Giving

Cheques made payable to: Cornerstone Church Grays

Please note that Virgin Money is a proper UK Bank. Due to some technical banking reasons, some other UK banks may ask you extra questions if you try to setup a standing order or bank transfer. Please persevere, our bank account is genuine and secure.

## **Standing Order**

Set up a standing order with your bank. This can usually be done online via your bank's online banking facility (you will need Cornerstone's bank details above) or by completing the standing order form found later in this booklet.

### Offering on a Sunday

Every Sunday service it is possible to give either before or after the service. This can be done discreetly via a Collection Plate at the Welcome Table. Cash or cheques are both welcome.

Cheques should be made payable to "Cornerstone Church Grays"

### **Bank Transfer**

Use Cornerstone's bank details (see above) to make occasional transfers to our churches bank account.

### **Online Giving**

On our church's website there is a page where you can use a bank card to give to our church. This can be found at

www.cornerstonegrays.org/how-to-give/

#### Gift Aid

Cornerstone Church is a registered charity and as a result can benefit from Gift Aid. If you pay UK tax please complete a Gift Aid Declaration and return to our treasurer so we can reclaim the basic rate tax you have paid – 25p for every £1 you give! A Gift Aid Declaration held by Cornerstone Church will apply to all your future gifts until you change it. If your tax circumstances change, you will need to let us know.

If you plan to give regularly through the **Offering on a Sunday** and are a taxpayer, please be aware that we can only claim a limited amount of gift aid if you give via this method. If it is at all possible to give via one of the other methods please do consider doing so.

If you need any assistance with this, please contact our Treasurer, Paula Newman at **finance@cornerstonegrays.org** 

A **Gift Aid Form** and **Standing Order Form** are found on the following pages.

If you would like to print out A4 versions of these forms for you then to complete these can be on our website at

www.cornerstonegrays.org/how-to-give/



# **Charity Gift Aid Declaration**

#### **Multiple Donations**

Boost your donation by 25p of Gift Aid for every £1 you donate. Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer.

In order to Gift Aid your donation you must tick the box below:

☐ I want to Gift Aid any donations I make in the future or have made in the past 4 years to **Cornerstone Church Grays** 

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

#### My Details

Title	First name or initial(s)		
Surname			
	Postcode		
Signed	Date		

Please notify the charity if you:

- want to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income and/or capital gains

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

#### Please return this completed form to our treasurer Paula Newman

- In person to Paula at a Cornerstone Sunday Service
- Post to the Cornerstone Church Office (see the address below)
- Scan this form and then email to finance@cornerstonegrays.org

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# **Standing Order Form**

To: (insert name and	d address of you bank)
Your sort Code:	/ / Account No:
I wish to donate £ _	
(please also state th	e amount in words)
each month to Corn	erstone Church Grays
Please start on,	/ / and each month until further notice.
Signature:	Date: / 20
•	Grays ngton High St, London Account: 29904843
(insert details of per	son setting up standing order below):
Title: (Mr/Mrs/Dr etc	;)
Name	
	Postcode
Signed	Date
Phone:	Fmail:

#### PLEASE SEND THIS COMPLETED FORM DIRECTLY TO YOUR BANK

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### **Further information**

Further information can also be found on our website or in further booklets. Below is a list of booklets and/or website links that you might find helpful.

The booklets will normally be available at Sunday Services on the Welcome Table and pdf versions are also available on the website.

Aims, Values and Beliefs Booklet

www.cornerstonegrays.org/our-priorities www.cornerstonegrays.org/our-beliefs

**Children and Young People Booklet** 

www.cornerstonegrays.org/children-youth

**Contact details and Data Privacy Booklet** 

www.cornerstonegrays.org/privacy

**Membership Booklet** 

www.cornerstonegrays.org/membership

**Mid Week Groups Booklet** 

www.cornerstonegrays.org/small-groups

**Safeguarding Policy** 

www.cornerstonegrays.org/safeguarding

**Serving Teams Booklet** 

www.cornerstonegrays.org/serving-teams

**Sharing Jesus with Others** 

www.cornerstonegrays.org/evangelism

**Welcome to Cornerstone Church Booklet** 

www.cornerstonegrays.org/church-life

