Hibiscus Coast Catholic Parish



Faith Giving



Stewardship

Stewardship is the way that we look at the world as Disciples of Jesus Christ. At its heart is the recognition that all we have and all that we are is a gift from God.

"The earth is the Lord's and all that is in it, the world, and those who live in it." Psalm 24.1

A Christian steward is one who receives God's gifts, cherishes and tends them in a responsible and accountable manner and returns them with increase to the Lord.

Source: Stewardship - A Disciple's Response, A Pastoral Letter on Stewardship (United States Conference of Catholic Bishops)

Stewardship is the way of our Christian life in which we recognise that we are stewards of all that God has given us; and that includes our time, our talents, our possessions and <u>our money</u>.

Giving Your Money

God is, by nature, a God who gives. As Christians, we are enriched by the gifts God has given to us, and we are invited to respond to God through gratitude and grace. We are also blessed by God, so that we may be a blessing to others.

Giving financially is one way to worship and honour our loving God—to honour Him as our provider of everything and to remind ourselves that all of our resources belong to Him and are provided through His loving abundant grace. As you give to God a percentage of your income, you set your faith in action to honour God and also set the path of how you will handle the rest of your finances. Your view of money and its importance in your life is reflected in the sacrificial offering of your giving to God on a regular and committed basis.

Many of Jesus' parables are to do with possessions and our attitude to them. Paul talks about Christian giving in his second letter to the Corinthian church.

Here are some scripture verses and thoughts that may help you prayerfully discern the amount that you will give regularly, in faith, to the parish...

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Matthew 6.19-21 What is your attitude towards money? Is it a just a part of everyday life, or does it dominate your life?

"Therefore do not worry, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' For it is the Gentiles who strive for all these things; and indeed your heavenly Father knows that you need all these things. But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well." Matthew 6.31-33.

If you had to draw up a list of priorities in your life, where would your material possessions feature and where would you place your loyalty to and faith in God? Do you trust God to supply all your needs?

"He looked up and saw rich people putting their gifts into the treasury; he also saw a poor widow put in two small copper coins. He said, "Truly I tell you, this poor widow has put in more than all of them; for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on." Luke 21.1-4 When you are considering your gift to God, does your giving come as a first thought or is it the last thing you consider?

"Give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back." Luke 6.38 Generosity in giving is not just one way. When you give generously, you also receive generously from God. Are you being as generous as you could be? How have you experienced God's generosity?

"The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work." 2 Corinthians 9.6-8 When thinking about making a gift, do you do so reluctantly, out of a sense of duty or is it simply in response to God's love for you?

The Parish

Faith Giving by parishioners is based on our understanding of stewardship and our response to the call to respond to God's infinite goodness to us.

The parish, as part of Jesus' church, has the mission of salvation and making disciples of all nations (Matthew 28.19) and to carry out this mission requires parishioners to support the parish financially. Regular and scheduled giving is a commitment to the church and is based on your faith in God - your regular giving reveals your priorities, where your heart is and your faith. It also allows the parish to plan effectively and enables its mission to be budgeted for based on a consistent and known level of income. This giving commitment also enables you to grow in faith as a disciple of Jesus.

How can I Give, in Faith, to the Parish?

There are several ways to **Faith Give** to the parish on a regular basis and these are:

Automatic Payment

Giving by automatic payment (AP) is the preferred method as it has many advantages over giving by direct credit, envelope or cash.

Some of the advantages are:

- Giving can be weekly, fortnightly or monthly on any working day of the month. It all depends on what best suites your financial situation
- Once set up, it happens automatically and no further action is required by you
- Reduces cash handling and is a more secure method of payment
- No need to try and find the cash for the envelope or collection each week
- The amount of your giving by AP can be amended by yourself at any time
- Easier for the parish to record and account for giving by automatic payments
- This form of giving provides the parish with a certainty of income as the AP will operate even if you do not attend a parish Sunday Mass, e.g. Covid-19 lockdowns, holidays, sickness, etc.

An automatic payment can be set up via internet banking so you don't even need to go to the bank. For details on how to set up an automatic payment, please talk to Theresa in the office.

Direct Credit

Internet banking gives the parishioner the option of paying your regular giving by a payment from your bank account direct to the parish's bank account.

While this an easy and effective method of payment, it does not give the same certainty of income to the parish that an AP does. Experience has shown that giving from this source of income does fluctuate because of the need for the parishioner to remember to manually make the payment to the parish each time.

If you wish to give by direct credit, then please contact Theresa in the office and she will provide you with all the necessary details to enable these payments to be made by yourself.

Envelopes (cash)

The parish operates an envelope system that gives the parishioner the facility of placing their giving in a personalised envelope each week. The envelopes are collected via an offering bag that is passed around at all weekend Masses.

This system does have the disadvantage of requiring the parishioner to attend a parish Mass to make the giving. This system also provides an irregular income to the parish and it requires the handling and counting of cash with the related security costs.

If you wish to give by the envelope system, then please contact Theresa in the office and she will provide you with a set of envelopes for a year from April through to March.

Cash

At every weekend Mass in the parish, an offering bag is passed around. This is the opportunity to place any cash giving in the offering bag.

This is the least preferred method of giving for a number of reasons but it is still an acceptable means of giving to the parish.

Donations

If a parishioner, for whatever reason, wants to give a one-off donation then the parish will gratefully accept such donations. If the donor wishes to receive a receipt for the donation then sufficient personal information should be given when making the donation to enable a receipt to be prepared.

Summary

Allow God to show you as you pray and meditate on what, for you, is a worthy offering of worship to Him. As you review your financial giving, look upon all that God the Lover has given to you and continues to give to you, his Beloved.

Look at all that Jesus has given you and still gives to you each day. Consider the gifts of life and eternal life and respond generously and lavishly. God cannot be outdone in His generosity to you.

How does your offering to God show just how much you value what He's done and how much you love Him? What level of Faith Giving is worthy of the Almighty, Holy and all Loving God?

Further Information

Please contact Theresa in the parish office, ph: 426 5599 (ext. 1) or email <u>hbcparish@xtra.co.nz</u> for any further information on Faith Giving.

Leave a Legacy

Another way of Faith Giving to the parish is to leave a bequest (or a sum of money) to the parish in your will.

Completing a will is, of course, a very personal decision. A will is a legal declaration of a person's wishes regarding the disposal of his or her property or estate after their death. If you are considering a legacy or a bequest to the parish, it is usually for the general purposes of the parish. It is, however, possible to leave a gift for a special purpose, but it is certainly better to discuss this with the Parish Priest to ensure that your special request can be carried out.

Below is a draft clause that sets out the essential requirements for a bequest or gift to the parish, but the provision will of course be subject to your own personal circumstances and wishes which your lawyer will be able to accommodate in their drafting of the will.

Here is a draft clause for your will which might be helpful:

General purposes:

I give the sum of \$xxxx to the Roman Catholic Bishop of Auckland for the time being to be applied by him in and towards the general purposes of the Hibiscus Coast Parish. I direct that the receipt of the Parish Secretary shall be a full discharge to my Executor/Executors or Trustee/Trustees.

A lawyer is trained to see that your wishes are executed correctly, by putting them into a new will or by changing an existing will to include a new legacy. It is recommended that a lawyer draft your will and provide you with legal advice on any bequest.

Please seriously consider making a bequest to the parish in your will so that you leave a legacy that will benefit many generations to come. Please contact Theresa in the parish office, in the first instance, if you would like further information on making a bequest to the parish.

Receipts

For those parishioners giving by automatic payment, direct credit or envelope that have a pledge number, then the parish will issue a tax receipt to each parishioner for the total amount of all their giving that was received during the year ended 31 March.

The receipts are prepared and sent to parishioners as soon as possible after the end of the tax year.

Tax Credits

The parish is an approved donor charity with the IRD and, therefore, the tax receipt issued by the parish each year can be used to claim a tax credit from the IRD.

The total amount that can be claimed in a tax year is the lesser of:

- 33.33% of your total donations, or
- 33.33% of your taxable income.

For further information on claiming a donation tax credit visit the IRD website: <u>https://www.ird.govt.nz/topics/income-tax/tax-credits/tax-credits-for-donations</u>

Annual Review

As with anything involving money, the value of money declines over time so it is recommended that each parishioner review, on an annual basis, their level of Faith Giving to the parish

This booklet was prepared by the Parish Finance Committee.