

DEVOTED/365

BEYOND WHAT IS POSSIBLE

GENEROSITY TOOLBOX

PRACTICAL IDEAS
FOR LIVING & GIVING
GENEROUSLY

 **river oaks**
COMMUNITY CHURCH

COMMITMENT SUNDAY / NOVEMBER 20TH

Nearly everyday, we make financial decisions. Some are small – should you get a cup of coffee at McDonald's or splurge for the Pumpkin Spice Latte at Starbucks? Some are big – which house, which car, which college? Some concern the future – how much should you spend on Christmas, which retirement funds should you choose?

Probably the most challenging decision we make with money is the decision to give. Giving creates tension. We wonder, *"If I give this away, how will the gap be filled?"*

That's why giving is such a big deal. Nothing invites God into our lives like giving. Giving is a tangible way we declare our trust in and commitment to God. Giving often paves the way for God to show up in our lives in a powerful way.

Giving is not just a financial decision - it's a deeply spiritual decision.

We've put this generosity toolbox together to help you consider how God has blessed you and how he might invite you to trust Him during the DEVOTED/365 initiative. You'll find all kinds of ideas that will help you pray and consider how God will have you participate. Our prayer is that you would experience the power of God in your life as you seek Him and His Kingdom first through generous giving and living.

Conventional Annual Tithe

This amount is your normal giving.

Expanded Annual Giving

Enter the amount you are giving beyond your normal giving in support of the Devoted / 365 initiative.

SAMPLE GIVING CHART				ESTIMATE OF GIVING WORKSHEET	
WEEKLY	MONTHLY	ANNUALLY	2- YEAR TOTAL		
\$10	\$43.33	\$520	\$1,040	\$	What I normally give in a year (General Budget, Building Fund, Additional Gifts)
\$25	\$108.33	\$1,300	\$2,600	+	
\$50	\$216.67	\$2,600	\$5,200	\$	My expanded generosity for Devoted / 365
\$75	\$325.00	\$3,900	\$7,800	=	
\$100	\$433.33	\$5,200	\$10,400	\$	x 2 years -----> \$
\$150	\$650.00	\$7,800	\$15,600		
\$200	\$866.67	\$10,400	\$20,800	+	Stored Resources Gift \$
\$300	\$1,300.00	\$15,600	\$31,200		(Savings, Stock, Real Estate, Appreciated Assets)
\$500	\$2,166.67	\$26,000	\$52,000		
\$1,000	\$4,333.33	\$52,000	\$104,000	=	\$

This commitment schedule is for quick calculation of weekly, monthly and yearly giving. No one should feel confined to this schedule.

Grand Total

Sum of all giving over the next two years

Stored Resources Gift

These gifts can be stocks, tax refunds, real estate, or cash reserves you want to give to the church.

The most effective path to generosity is a spiritual path where you set your heart on things above. Then, your financial priorities will naturally flow out of your spiritual priorities.

People often describe this as “living a generous lifestyle.” It is always a temptation to give to the Lord in such a way that it makes little impact on how you live. The challenge of living a generous lifestyle is to intentionally and prayerfully find ways to do just that – to let your giving touch your living!

King David declared,

“I will not give to God that which costs me nothing.” - (2 Samuel 24:24)

He understood that the value of the gift presented to God is determined by its value to the giver.

A gift that would touch the heart of God must first touch the life of the giver! This is the spirit of lifestyle stewardship — “If it is for my God, my gift must have meaning and value to me.”

Lifestyle generosity is a level of giving that affects you – your plans, your activities, your attitude and your approach to life. It means giving up something in one area so that you can give more of yourself in another.

The following are some ways to give that perhaps you haven’t thought of before.



1. PRIORITY BUDGETING

You may choose to rearrange your priorities and give up something in your current budget in order to give more to Devoted/365. Priority budgeting may mean postponing a planned expenditure such as a new car, vacation, remodeling, or other major purchase.

2. REDIRECT PRESENT EXPENDITURES

Often families have significant short-term expenditures for specific needs. Cash flow can be freed up when a loan is paid, tuition is no longer needed when a child graduates, etc. If a present expenditure will cease during the two-year initiative, would you consider using it towards your commitment?

3. INCREASES IN INCOME

You may receive periodic increases in salary or bonuses from your employer. The temptation is to automatically increase your lifestyle to fit the higher income. Could God be calling you to something else?

4. PERSONAL PROPERTY

Art, jewelry, coin collections, and other valuable assets can be sold.

5. APPRECIATED ASSETS

Many people own assets that have achieved tremendous unrealized gains in value over the years. That is good news. The bad news is that if these assets were sold, some portion of the gain could be lost to taxation. Gifts of appreciated assets – typically investment securities or real estate – can be advantageous to both the donor and the church. Unlike gifts of cash that have already incurred an income tax, gifts of appreciated assets avoid the incurrence of capital gains tax. In addition, the donor receives a deduction for the full market value of the asset.



WHERE IS THE MONEY GOING?

DEVOTED FOR OUR MISSION: \$1.2 MILLION

Our mission is helping people take their next steps with Jesus. We believe God has blessed us in order for us to continue that mission. As we are continuing to grow, we are devoted to maintaining that momentum while making sure that our existing ministries are healthy and adequately staffed.

DEVOTED FOR OUR COMMUNITY: \$600,000

We have devoted ourselves to making room for the people in our community who will be coming to our new facility. This commitment will include paying down our mortgage as quickly as possible, as well as paying the expenses (utilities, maintenance, etc.) that come with owning a new facility.

DEVOTED FOR OUR WORLD: \$200,000

Since ROCC began, we have been devoted not only to growing the influence of our church, but also growing the influence of THE Church. Thus, we have given, and will continue to give, 10% of our revenue to missions. These funds will go toward planting new churches and sending ROCC'ers to serve alongside our local and global mission partners.

WHAT WILL IT TAKE?

What will it take for us to reach our DEVOTED/365 goal of \$2 million over two years? Certainly it will take some substantial gifts. There are also ways that we can step closer to our goal by each of us making small changes in our lifestyles to sacrifice something that has value for something we value more, in this case the mission and vision of River Oaks. Here are just a few examples of how a small change could become very large if we were all in on this effort.

ACTIVITY PER MONTH	AVERAGE COST	X 24 MONTHS	X 150 FAMILIES
4 cups of coffee	\$16	\$384	\$57,600
2 large pizzas	\$24	\$576	\$86,400
1 fast food meal for family	\$30	\$720	\$108,000
1 round of golf or mani/pedi	\$50	\$1,200	\$180,000
Movie and Popcorn for family	\$75	\$1,800	\$270,000
TOTAL			\$702,000

THE GENEROSITY JOURNEY

We must always remember there is much more to generosity than just a financial transaction. In God's eyes our growth in generosity is less about a financial transaction and more about a transformation. It is truly a matter of the heart!

The Generosity Journey can help us think about this transformation. Make no mistake; to move along this path requires a heart change.

Moving along the path does not make us "super Christians"; it brings us to a greater understanding of God, not a greater view of ourselves.



As you look and think about this journey, ask yourself, "What drives you to be generous?"

INITIAL GIVER (2 Corinthians 8:7-15) An initial giver is someone who decides to give for the first time, out of a response to God's Word about giving.

CONSISTENT GIVER (2 Corinthians 9:6-8) A consistent giver is someone who decides to give something and to give it on a consistent basis to exercise the discipline of giving on a regular basis.

INTENTIONAL GIVER (Luke 14:28-35) An intentional giver is someone who is beginning to think about their giving in relation to other things on which they spend their money.

SACRIFICIAL GIVER (2 Samuel 24:18-25) A sacrificial giver is someone who recognizes the cost that Christ paid on the cross for us and is surrendered to honoring God with 100% of their resources as a result.

LIFETIME GIVER (1 Timothy 6:6-19) A lifetime giver is someone who is thinking about the longer tale of generosity rather than just the shorter term of month-to-month generosity or even year-to year.

One helpful way to consider generosity is to think of it as a journey. Where are you now on the journey? Where is God calling you to be? What would be needed for you to take the next step towards a more generous lifestyle?

DEVOTED/365 GIFT PROFILE GUIDE



Dear ROCC Family,

The challenge before us is a large one. This gift profile shows how it will be possible for us to secure our goal for this initiative. The chart reveals that even with the large task God has given us, it is possible to move forward. It also shows that every gift — no matter the size — makes a difference.

As you look at the guide, your eyes will likely settle first on the level you have been considering for the DEVOTED/365 initiative. You can see how that gift will strengthen our faith family and enable us to press forward with our vision. However, before you make a commitment on November 20th, I would ask you to pray about moving up one step on the chart.

Only you know if that step is possible, but I encourage you to open your heart in the coming days to that possibility and let God shape your response.

-John

NUMBER OF COMMITMENTS	AMOUNT OF EACH COMMITMENT	TOTAL AMOUNT	CUMULATIVE TOTAL
1	\$150,000	\$150,000	\$150,000
1	\$100,000	\$100,000	\$250,000
3	\$75,000	\$225,000	\$475,000
4	\$60,000	\$240,000	\$715,000
5	\$48,000	\$240,000	\$955,000
6	\$35,000	\$216,000	\$1,171,000
7	\$24,000	\$168,000	\$1,339,000
8	\$18,000	\$144,000	\$1,483,000
10	\$12,000	\$120,000	\$1,603,000
12	\$9,600	\$115,200	\$1,718,200
20	\$7,200	\$144,000	\$1,862,200
20	\$4,800	\$96,000	\$1,958,200
Other	under \$4800	\$41,800	\$2,000,000

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