



birkdale baptist church

Finances

Information Sheet

Giving to God is a joy, a privilege and a responsibility of all Christians. It is a **joy** because we know that God loves it when we give generously. It is a **privilege** because it enables ministry to happen within our church, within our local community and within our world. It is a **responsibility** because we know that all that we have is entrusted to us by God. We are His stewards accountable to Him for the wise and generous use of all our resources (money, time and energy) and so we seek to be responsible in the use of what God has entrusted us.

GENEROSITY IS THE HALLMARK THAT WE ASPIRE TO AS A CHURCH.

When the apostle Paul asked Churches to give to support famine bound believers in Judea, their response was a very generous one, some would even say sacrificial. These churches were eager to give. This prompted Paul to remind them of a quote from Jesus, “God loves people who love to give”. And Paul blessed them with this promise, “You will be blessed in every way, and you will be able to keep on being generous.” And God gave them a capacity to keep on being generous.

Three simple statements characterize our goals for giving:

1. **We need to give** because giving reflects God’s nature.
2. **We need to give regularly** to acknowledge God’s ongoing generosity to us.
3. **We need to give generously** as a worthy response to our generous God.

OUR ANNUAL FINANCIAL COMMITMENTS

Each year our church leadership prepares our Annual Financial Commitment (or Budget) Statement. Our Commitment estimate is based on faith in the Lord, on past experience of the income and costs of the various parts of our ministry. The chief items in this Commitment Report are staff costs (52%), our committed support for our missionaries (17%), our loan repayments (8%) and the costs of the

general expenses such as administration (5%), maintenance of buildings and grounds (7%), and support for our church ministries (5%), like Kids Zone, Youth, etc.

Our weekly financial position is published in our weekly bulletin. Full details of our commitment statement are in our annual report which is available upon request.

(At Birkdale Baptist Church, we use the word “commitment” instead of “budget” because it shows clearly that we have made commitments to meet these expenses.)

WAYS PEOPLE GIVE

There are a number of ways regular attendees of Birkdale Baptist can contribute to God’s work here ...

THE SUNDAY OFFERING

At each church service an offering is received and many people choose to give their offering (whether it be cash or cheques) as a deliberate act of worship. Envelopes are available for anyone who would like them.



DIRECT DEBIT GIVING

A growing number of people simply don’t carry around cash on them today and many are choosing to give their offering through direct debits set up from their bank account. This is convenient for many as it allows a person to choose how much they give and what frequency it is given. A form is enclosed which must be completed to set up a direct debit with Baplink. Please contact the church office if you need assistance in completing this form.

“ONLINE GIVING”

A number of our people choose to transfer their offering directly into our church bank account through their online banking facilities. The necessary information to do this follows:

Our banking institution is

Westpac Capalaba

Our account name is

Birkdale Baptist Church

Our BSB Number is

034 080

Our account number is

303 399

GIVING THROUGH DEBIT OR CREDIT CARD

A fourth option for giving is by charging a nominated amount up to a debit or credit card. You can authorise a single payment or a regular periodic payment. A form is enclosed which must be completed to authorise payment via a credit or debit card.

GIVE CHEERFULLY & GENEROUSLY

Giving our offerings, whichever way we choose to do so, is both an act of worship and a time of joy.

It is worship because we give our offering not only to the church but also to the Lord who is the head of the church.

It is a time of joy reflecting what Jesus said: "God loves the cheerful giver."



ALLOCATED GIFTS

Most of the offerings received through our general offerings are unallocated and go into general funds to finance the ministries and outreach of this church. In addition to their general offerings, some people choose to allocate further gifts to specific people or projects. If you wish to allocate your gift, please place your gift in an envelope and write on it where your gift is to be directed. Place this envelope in the offering bag on a Sunday.

Some of the projects people commonly choose to allocate money to are listed below.

- **Building.** Gifts will be applied to reducing the capital of the loan, reducing both interest and the time to pay off the loan amount.
- **BBC Benevolent Fund.** We have made arrangements with Queensland Baptist Care to have our Care Ministry be part of their "Good Samaritan Care" ministry. Offerings to our Benevolent Fund are therefore tax deductible and will receive "Good Samaritan Care" receipts. Gifts to our benevolent fund are distributed to people in deep financial need who satisfy the necessary criteria.
- **Missions.** We commit an amount annually to support several missionary families. Allocated gifts are directed to individuals above and beyond our annual commitments. On occasions there may also be gifts given to support people going on mission trips.
- **School Chaplains.** We support school chaplains in our local area. A part of this commitment may be met by individual gifts, which are tax deductible to a maximum of around \$2,160. We will forward these donations to Scripture Union Schools Ministry Fund as a part of our church's commitment. Scripture Union will issue specific donors a tax-deductible receipt.
- **Thanksgiving Offerings.**
 - Each year in May-June we celebrate our church's birthday. As a part of this celebration, we collect a Thanksgiving Offering for a particular project.
 - On Good Friday we take a special offering to fund the **Crossover Australia Appeal** (Baptist Union of Australia) which helps communicate the Gospel to all Australians.
 - On Christmas Day we take an offering to fund **Baptist World Aid Australia** (Baptist Union of Australia) which helps communicate the Gospel to overseas communities in need.

PARTNERSHIP LOANS

A Partnership Loan is where a person chooses to loan an amount of money to Baplink and chooses to credit the interest payable to our church. Our church therefore receives income which we can deposit into our building loan account to help reduce the capital component of our loan. This in essence reduces the balance of our loan more rapidly and can save us substantial amounts of money in interest over the long term.

Any money which is invested with Baplink in a partnership loan arrangement is available to be recalled at any time by giving 2 days notice.

For example, say you have a spare \$1,000 that you choose to deposit as a Partnership Loan with BapLink for the benefit of our BBC Loan Account. The annual interest your \$1000 accrues is converted to a BapLink bonus and paid into our Loan Account as a capital reduction on our loan. Your investment in the Partnership Loan is retained to do the same again next year until you choose to withdraw it giving 2 days notice.

BEQUESTS

When we make our wills, we can express in them our lifetime habit of giving generously by including our church as a beneficiary. Contact the Church Office for more information.

ACCOUNTABILITY

We take seriously the proper administration of all funds given to the church. Therefore ...

- Offerings are securely handled.
- Receipts are provided as requested.
- Proper records are kept.
- Periodic financial reports are presented at quarterly members meetings.
- An annual financial report is included in the annual report.
- The church accounts are audited annually.

Thank you for your interest in the financial matters of this church. May the Lord continue to bless many people for His glory through the generosity of each of us at Birkdale Baptist Church.