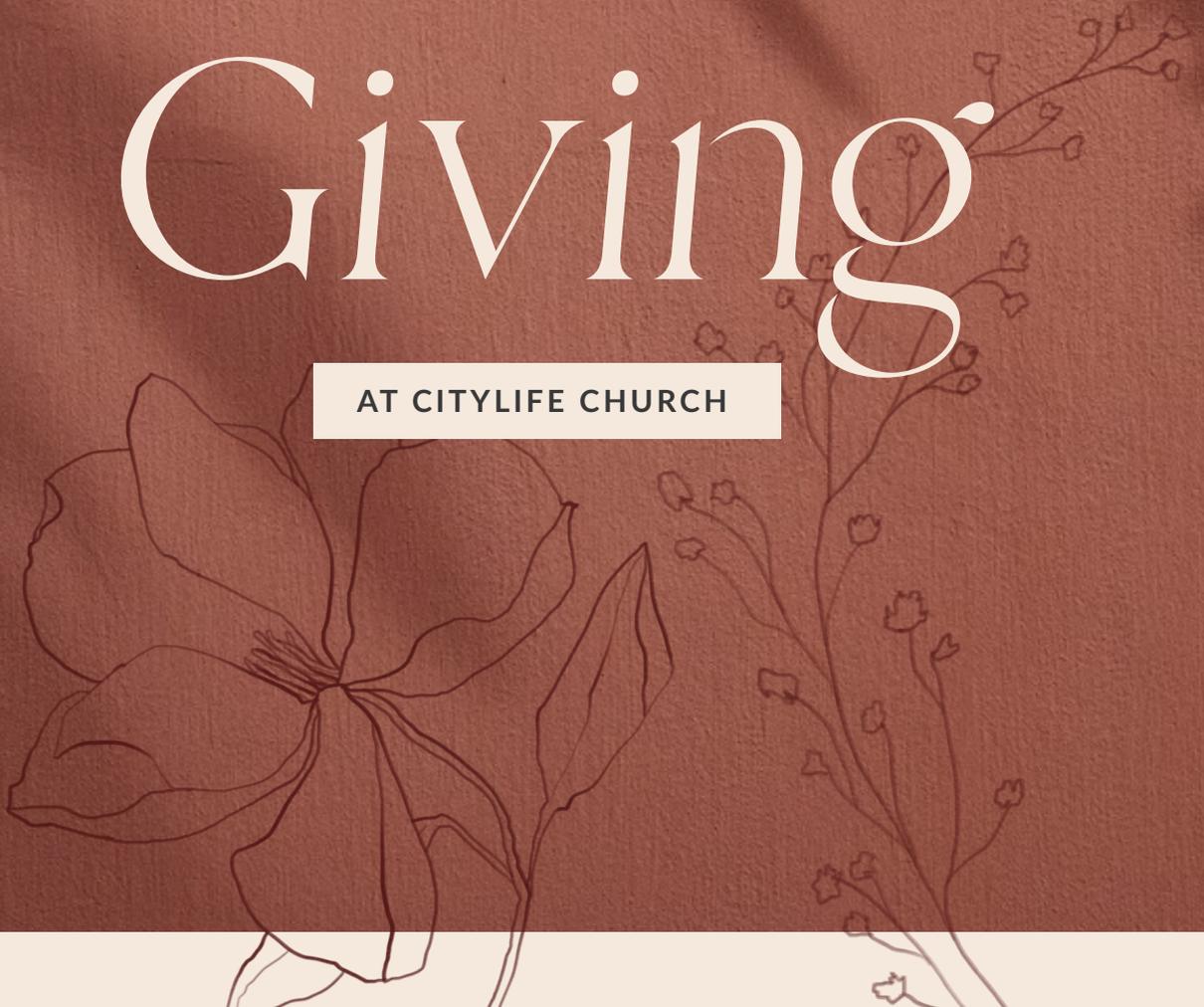


A HANDBOOK ON

Giving

AT CITYLIFE CHURCH





INTRODUCTION

CityLife Church was birthed out of a passion to see God's name glorified in Melbourne, across Australia, and beyond. We have a heart for the communities, cities and nations that we live in, and desire to see the transformative love of Jesus reach every corner of the world.

Our vision was never about forming a small group of like-minded individuals; it was about something far greater.

Our current vision is:

“To see a Spirit-filled movement where each person becomes fully alive in Christ, and every city overflows with Kingdom life.”

This is a compelling vision. It's a bold vision. It's the kind of vision that requires God's power to become a reality! But that's what excites us. With God's help, we believe this vision will come to life — both locally and globally.

A vision of this scale requires both faith and resources. Through reading the following pages, our desire is to help you understand how you can partner with us in advancing God's Kingdom through the simple yet powerful act of giving generously with the resources He has graciously provided.

It is divided into two parts: Part One gives a biblical teaching and practice of giving, and Part Two answers some practical questions about giving at CityLife Church.

We hope you are inspired and encouraged as you join us in our mission to raise up fervent followers of Jesus Christ, who will reach out and impact communities, cities and nations for the kingdom of God.

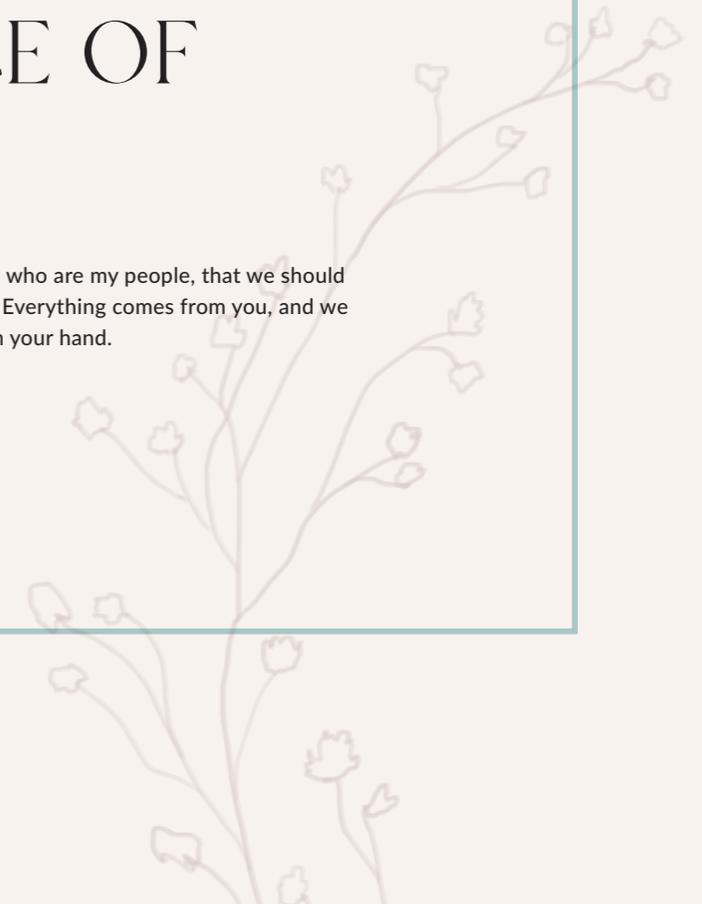


PART ONE:

A BIBLICAL TEACHING AND PRACTICE OF GIVING

But who am I [asked King David], and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

1 Chronicles 29:14



What does the Bible say about discipleship and material possession?

The bible paints a picture of discipleship that goes far beyond what we might expect. Following Jesus isn't just about giving money. It's about pouring our lives out: our time, our talents, our very selves, into the service of God and the people He loves. Sacrificial giving and generosity are markers of a life surrendered, a heart willing to invest in eternity rather than clinging to what this world calls security.



JESUS CHALLENGES US TO DETACH FROM WEALTH

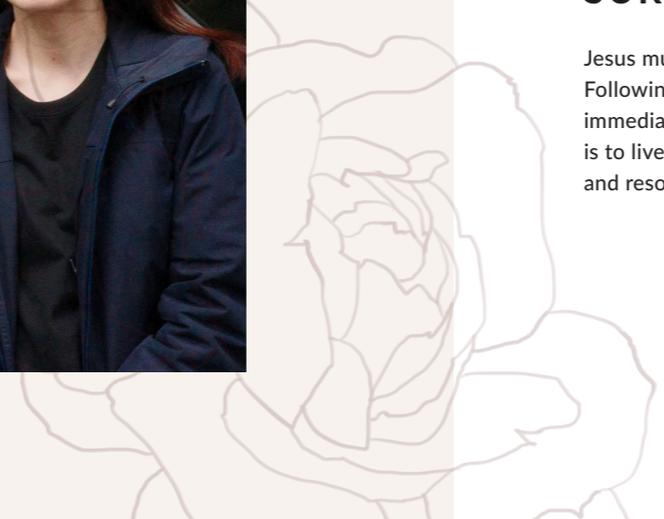
When Peter says, "We have left everything and followed you" (Matthew 19:27-29), Jesus responds with a promise of treasure in heaven and blessings that flow now and forever. It's a call to release material ties and embrace a life fully dependent on Him. Paul echoes this in Philippians 4:11-13, teaching us the art of contentment and finding sufficiency not in our circumstances or possessions, but in Christ's strength.

GENEROSITY ISN'T OPTIONAL;

It's an expression of faith. 1 John 3:17 confronts us - if we see someone in need and have the means to help but turn away, our faith is hollow. Paul urges us to be rich in good deeds, to give with joy, to trust that God will supply all we need as we act in love. Giving is ultimately about stewardship and worship, recognizing that everything we have belongs to God, using it to support the poor, care for widows, and sustain those called to ministry.

DISCIPLESHIP DEMANDS TOTAL SURRENDER

Jesus must come first before career, family, comfort, or possessions. Following Him is not a part-time decision; it's full alignment, an immediate and uncompromising response to His call. To live this way is to live in the rhythm of God's Kingdom, where our hearts, hands, and resources are fully open, fully available, fully alive.





What are the different types of giving in the Bible?

When you read through the Scriptures, you discover that giving isn't just about money. It's about stepping into the kind of life God designed for us. Giving is how we break free from greed, scarcity, and fear. It's how we declare with our lives that God is our source, and His Kingdom is our priority.



TITHES

The tithe (10%) was never just about a number. It was a declaration of trust. Through regular and committed giving, God's people were saying, "Everything I have comes from You, and I believe You'll provide for me again tomorrow." (Malachi 3:10). Tithes was commanded in the Old Testament and was not commanded in the New Testament, but also was not explicitly abolished under the new covenant. Tithing continues to be a practice encouraged at CityLife.

OFFERINGS

Beyond the tithe came offerings - gifts of gratitude and devotion. Freewill offerings were acts of love, saying, "God, I choose to give more, not because I have to, but because I want to." (2 Corinthians 9:7).

FIRSTFRUITS

The first and best of the harvest was given to God as a reminder that He is the source of all abundance. It's a way of saying, "I won't give You what's left over - I'll give You my best." (Proverbs 3:9).

COMPASSIONATE GIVING

Jesus taught that when we give to the poor, we are giving directly to Him (Matthew 25:40). Giving out of compassion isn't charity, it's love in motion. It's our faith made tangible in the lives of those who need it most.

SACRIFICIAL AND CHEERFUL GIVING

Then there's the kind of giving that costs us something. Like the widow who gave her last two coins (Mark 12:41-44). Sacrificial giving may not make sense to the world, but it echoes with eternity. Paul reminds us to give with joy, because when we sow generously, we will also reap generously (2 Corinthians 9:6-7).

In all of this, giving is never about losing, it's about unleashing. Every time we give, we multiply impact. We fuel the mission of Jesus. We become part of God's great story of redemption, carried forward into every neighbourhood, every city, every nation.

Why should we give?

The Bible gives multiple reasons why we should give. Four key reasons include:



01

GOD GAVE FIRST

We give because God gave first. In John 3:16, we are reminded that "For God so loved the world that he gave his one and only Son." God's generosity is the ultimate example of sacrificial love and grace. He gave freely and abundantly, not because we deserved it, but because of His great love for us. As His followers, we are called to reflect that same heart of generosity. When we give, we participate in God's Kingdom work, sharing His love with others, just as He has shared it with us. Generous giving is our response to His incredible gift.

02

TO HONOUR AND WORSHIP GOD

We give to honour God because our giving reflects our recognition of His sovereignty and provision in our lives. Proverbs 3:9 tells us, "Honor the Lord with your wealth, with the first fruits of all your crops." When we give, we acknowledge that everything we have comes from Him and is entrusted to us for His purposes. By offering our resources, we are acting out of obedience and in accordance with scripture, putting God first and showing that He is our ultimate provider. Giving becomes an act of worship, a way of honouring God with what He has blessed us with, and demonstrating our trust in His faithful provision. Giving is not just about meeting needs; it's about glorifying God with what we have.

03

FOR EQUIPPING PEOPLE

In 1 Corinthians 12:7-11 and 2 Corinthians 5:18-21, the Apostle Paul talks about the two ministries that every disciple of Jesus has. The first one is to use their spiritual gifts to serve others and the second is the ministry of reconciliation. Ephesians 4:12-13, it is the role of those employed in the church and in leadership to equip us in these to ministries.

We bring our tithes and offerings to support those in leadership and the activity of these ministries.

04

TO EXPAND KINGDOM MINISTRY

We give to multiply Kingdom ministry because our generosity enables the spread of the Gospel and the advancement of God's work in the world. When we give, we are investing in the expansion of God's Kingdom, whether it's supporting missionaries, helping those in need, or funding the work of the church. Our giving allows ministry to grow, impacting lives for Christ both locally and globally. Through our generosity, we participate in the multiplication of God's Kingdom and the transformation of hearts and communities.



Our attitude to giving

Giving is never just about money. It is about the posture of our hearts. When we give, we step into worship. It is one of the most tangible ways we declare our love and trust in God. He does not want us to give reluctantly, as though we are losing something, but joyfully, because giving is not subtraction but multiplication. Scripture reminds us that “God loves a cheerful giver” (2 Corinthians 9:6-7).

Our giving is not meant to stop with us and God. It is meant to overflow into the lives of others. When we give to those in need, we embody God’s compassion in real time. John reminds us that if we see someone struggling and do nothing, the love of God is not alive in us (1 John 3:17).

GENEROSITY IS LOVE IN MOTION

We give not only out of what we have but out of who we are. Everything in our hands already belongs to Him. We are not owners but stewards, entrusted with resources that carry divine purpose (1 Corinthians 4:2; Matthew 25:14-30). The question is not simply how much we will give, but how we will manage what we have been given.

In the end, God looks deeper than the gift. He looks at the heart. The widow who gave her last coins was not applauded for the size of her offering but for the size of her faith (Mark 12:41-44). That is what God seeks, not the wealth of our resources but the sincerity of our surrender.

How much should we give?

The Bible provides insight into how much we should give, both in the Old and New Testaments, highlighting the evolution from a required system to one based on grace, generosity, and a heart of worship.

In the Old Testament, giving was structured around the practice of tithing, where the Israelites were required to give a tenth of their income (Leviticus 27:30). This was part of the Mosaic Law, and it was meant to support the Levites, the temple, and those in need. Tithing was a command and was seen as an obligation for the people to honour God with their resources. Additionally, there were other offerings beyond the tithe that were expected as acts of worship atonement.

However, the New Testament shifts the focus from a fixed percentage to the condition of the heart. Jesus and the apostles emphasise that giving should come from a place of joy, willingness, and generosity, not compulsion. In 2 Corinthians 9:7, Paul writes,

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

Here, the emphasis is on voluntary, heartfelt giving, reflecting a personal decision rather than a legalistic requirement. While the tithe is not abolished, New Testament giving is about the heart in which we give from. Paul also encourages believers to set aside offerings in proportion to their income (1 Corinthians 16:2), underscoring that the amount we give should align with our capacity to give, rather than adhering to a strict percentage.

The key difference between Old Testament and New Testament giving lies in the shift from obligatory tithing to generous, heart-driven giving. In the New Testament, giving is no longer a matter of fulfilling a command but is an opportunity to express love for God and support His Kingdom work with a willing and joyful heart. The amount we give is determined by our personal response to God’s grace. It is a reflection of our understanding of our discipleship responsibility.

Tithing our income continues to be practice encouraged at CityLife, one which is committed to by our partners. There are also many opportunities for people to generously give above their tithes throughout the year.

Practical steps to determine how much to give

Deciding how much to give can be a deeply personal decision, guided by your relationship with God, your finance and your desire to support His work. Here are some practical steps to help you decide.

- 01 START WITH A COMMITMENT TO TITHE**
Begin by committing to give the first 10% of your income to God. This is a faith step, not a calculation or obligation, and it aligns your life with God's Kingdom priorities.
- 02 PRAY AND SEEK GOD'S GUIDANCE**
Ask God to show you how much He wants you to give beyond your tithe. Generosity flows best when it's guided by God's heart, not guilt or pressure.
- 03 REVIEW YOUR RESOURCES**
Take a clear look at your finances: income, expenses, debts, and savings. Understanding what God has entrusted to you allows for thoughtful and faithful giving. Giving should be sacrificial but not to the point of neglecting your responsibilities.
- 04 GIVE JOYFULLY, NOT RELUCTANTLY**
Make generosity a habit that flows from joy and trust. Paul reminds us that God loves a cheerful giver (2 Corinthians 9:7). Generosity is about your hearts posture, not the amount.

- 05 CONSIDER NEEDS BEYOND YOURSELF**
Look at opportunities to give beyond your tithe: supporting Community Impact or World Impact projects, helping those in need, or giving to our Vision Fund. Ask, "Where can my giving make a Kingdom impact?"
- 06 START SMALL AND GROW**
If giving more than 10% feels intimidating, start with what you can, and let God guide the increase over time. Faithfulness is more important than size.
- 07 BE CONSISTENT AND REGULAR**
The Bible encourages regular giving (1 Cor 16:2), so consider setting aside a consistent amount, whether weekly, bi-weekly or monthly. This helps you stay intentional about your giving and supports the ongoing work of the church and ministries.
- 08 TRACK AND CELEBRATE GENEROSITY**
Keep a record of your giving and celebrate what God is doing through it. Seeing the impact encourages continued and even greater faithfulness.

What does generosity look like?

Generosity, as described in the Bible, is not just about giving money, but about a heart that reflects God's love and grace towards others. In Acts 20:35, Jesus says, "It is more blessed to give than to receive," showing that true generosity goes beyond material possessions. It is a heart posture of selflessness, motivated by compassion and love.

Generosity also means giving sacrificially, as we see in the example of the widow's offering in Mark 12:41-44, where she gave all she had, trusting God to provide. True generosity mirrors God's heart, seeking to bless others without expecting anything in return, and flowing from a deep sense of gratitude and love for God and His Kingdom.





Who should we give to?

While all of our giving is ultimately a gift given to God, the Bible highlights a few key people groups that Christians can and should give to:

- 01 | THE LOCAL CHURCH**
Galatians 6:6, 1 Timothy 5:17-18 1 Corinthians 9:13-14
- 02 | MISSIONARIES AND CHURCH PLANTERS**
Phillipians 4:16, 2 Corinthians 11:8
- 03 | THE CHRISTIAN POOR**
1 Corinthians 16:1-2, James 2:14-17
- 04 | THOSE IN NEED**
Luke 14:12-14, Galatians 6:10

Should we prioritise the local church?

While Christians should always seek to give to worthy causes beyond their local church, it would be a mistake to neglect the responsibility we have to support those who minister directly to us at church. We should prioritise giving to the local church as our discipleship responsibility, but also support overseas ministries (like World Impact) or other causes (like Community Impact and Vison Fund).

The Bible emphasises the importance of supporting the body of Christ, which includes the local church, as it is the primary place where believers gather for worship, teaching, and serving the community. Paul reminds the church in 1 Corinthians 9:13-14 that those who preach the gospel should receive their living from it, highlighting the responsibility

of believers to support the ministry of the local church. Giving to the local church helps provide for its operations, outreach, and care for those in need within the community. Similarly, in 1 Corinthians 16:2, Paul encourages believers to set aside offerings to support the local church's ministry.

However, the New Testament also encourages generosity to reach beyond local borders. In Phillipians 4:10-19, Paul thanks the Phillipians for their partnership in the gospel, describing their support as a matter of 'giving and receiving'. This ancient phrase was a commercial term that conveyed the idea of mutual benefit and shared investment. Paul commends them not simply for sending him resources, but for entering into true partnership with his ministry, which extended to regions outside their own (Phillipians 4:15-16). As believers, we are called to be stewards of all that God has entrusted to us, and part of that stewardship involves supporting both local and global ministries, as God leads us. Giving to the local church is important, while also supporting missions and ministries that spread the gospel and meet needs around the world. Both are essential in advancing God's Kingdom.

SO, WHO SHOULD I GIVE TO?

Given the enormous eternal good that can be done through our generosity, we invite all those who call CityLife Church their home church to consider tithing their income to their local congregation, and encourage them to give over and above this to other worthy causes.



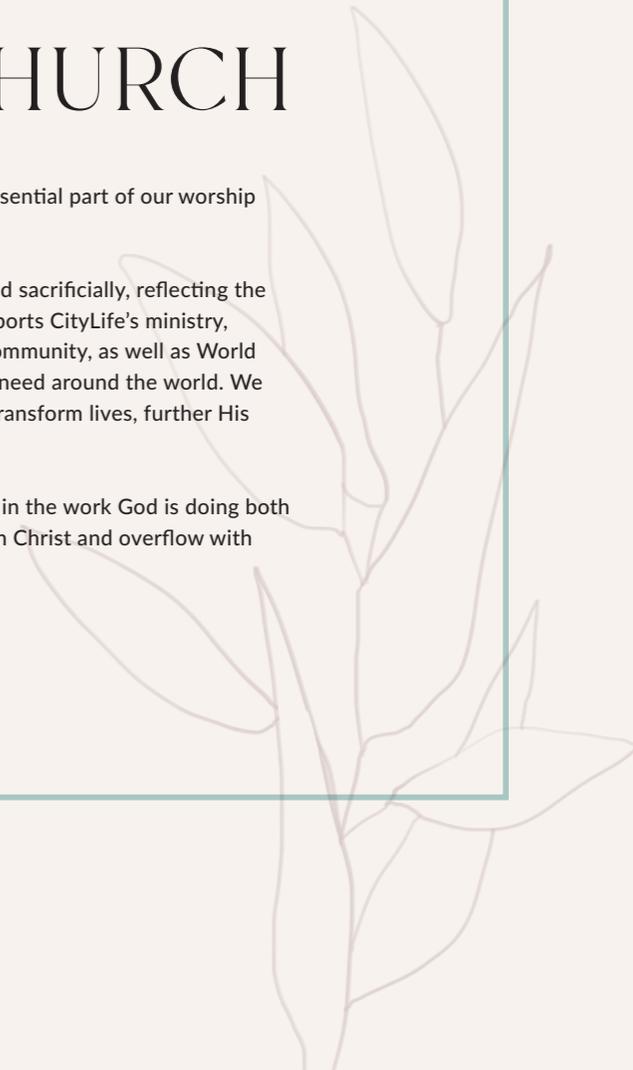
PART TWO:

GIVING AT CITYLIFE CHURCH

At CityLife Church, we believe that giving is an essential part of our worship and partnership in building God's Kingdom.

We encourage you to give generously, joyfully, and sacrificially, reflecting the love and grace of God in your life. Our giving supports CityLife's ministry, outreach efforts, and programs that impact the community, as well as World Impact that spread the gospel and serve those in need around the world. We trust that as we give, God uses our resources to transform lives, further His Kingdom, and provide for the needs of others.

Giving at CityLife is an opportunity to participate in the work God is doing both locally and globally, as we seek to live fully alive in Christ and overflow with Kingdom life.





Who decides how my contribution is used?



As a church, we are responsible to manage the resources that God has given through the voluntary donations given. The church does not exist to make money; rather, to take all that it receives and to invest it wisely into areas of ministry that will have a high return for the kingdom of God.

The Board of Elders provide the spiritual oversight of our church and are responsible to hold the Senior Minister accountable for overseeing all aspects of the various ministries of the church.

The Senior Minister is accountable to the Board of Elders for the leadership and management of the church ministries. The day-to-day financial management of the church is the responsibility of the Senior Minister, the Multi-Site Leadership Team, and appropriate church staff. All are involved in managing expenditure of various areas according to budget allocations throughout the year.

Each year we are required to hold an Annual General Meeting and present, amongst other things, our audited annual report to the partners of our church. At this meeting, the partners are given a copy of the audited accounts of the church for the past financial year and have the opportunity to ask any questions they may have and then vote to accept the statements presented.

The church is committed to transparent stewardship, ensuring that financial resources are allocated in alignment with the church's vision to impact lives and further God's Kingdom. While you may not directly decide how your specific contribution is used, rest assured that CityLife Church prioritises responsible and effective use of all funds, ensuring they support our values, mission and goals.

How is my contribution used?



*Figures from 2024



Who will know?

All giving information is kept private. At CityLife Church, only our Business Manager and Head of Accounts have access to this information.

Do I have to give to be a regular attender or partner?

At CityLife Church, we invite all those that call CityLife Church their home to commit to regular giving in order to support the ministries they benefit from and for the sake of others yet to come. Those that are partners of CityLife Church make a commitment to partnering financially with the church through giving 10% of their income. However, it's important to note that at CityLife Church there are no debt collectors!

In 2 Corinthians 9:7, Paul stresses that nobody should ever feel like they are 'under compulsion' to give.

While we do encourage all of our partners and regular attenders to be generous, anyone can participate in and benefit from our ministries regardless of whether they financially support us or not. We do, however, want all our regular attenders, partners, leaders and staff to be modelling Christ-like generosity.

Is giving tax deductible?

No. Churches in Australia do not have DGR status and so general giving to CityLife Church is not tax deductible. However, tax deductible giving is available through our Kingdom Investment Fund which is for the purposes of providing care for the needy in our local community and in the nations. Giving to the Kingdom Investment Fund is considered 'offerings', as it cannot be used for the same purpose as we give our tithes.

Are there opportunities for over and above giving?

Yes. Each year there are opportunities to give over and above our regular giving to church. These will typically fall under one of the following three categories:

01

NATIONS

At CityLife Church, we want to give to support the global mission of CityLife Church through our overseas missionary partnerships. You can support our missions' workers through our core missions fund - Partnership in Mission (PIM).

Our general practice is to administer them through the CityLife Church bank account. We therefore invite you to make you donations via www.citylife.church/give/nations.

If you have a particular missions' workers you would like to give to, please include their name in the description field. We distribute these funds each month.

02

OUTREACH

Each year, CityLife Church will seek to raise funds to support the mission of CityLife Church through our local outreach ministries and projects. This is done through our Kingdom Investment Fund.

The Kingdom Investment Fund exists to serve the vision and mission of CityLife Church by investing in tax-deductible projects that make an impact in our community and beyond for the kingdom of God.

Through the generous giving to this fund we see many inspiring stories of transformation take place.

These outreach ministries and projects are typically profiled in June, at the end of financial year. You can give to this fund at any time of the year via: www.citylife.church/give/outreach



03

VISION FUND

Get involved in taking God's kingdom life of love in action from every community, city and nation where you live to the next. You can give to this fund at any time of the year via: citylife.church/vision

At CityLife Church, we want to be a community that loves and cares for each other.

To that end, it is our prayer that if you call CityLife Church your home church that you would always be on the lookout for opportunities to be generous to others within our church community, over and above the formal structures that already exist to assist this.

When a need arises, we want to be the kind of people that rejoice in the opportunity to meet these needs. We expect that this will take the form of both financial and non-financial donations.



Bereavement Giving

At times of loss, many families ask how they can honour the life of their loved one in a way that carries lasting impact. Bereavement giving provides an opportunity for friends and family to make a donation in memory of someone who has passed. Some also choose to acknowledge CityLife as a benefactor through their will, supporting the ongoing ministry and mission of the church. These gifts become a meaningful legacy - helping others encounter the love of Jesus. We count it a privilege to steward such gifts with integrity and gratitude, recognising them as a tribute not only to a life remembered, but to faith that continues to bear fruit. If you would like us to help you organise this, please speak to a Pastor who will give you guidance after consulting our Accounts Department.



How do I give?

01

ONLINE

Go to www.citylife.church/give select your congregation from the buttons and follow the instructions to complete your donation.

Note: Direct Deposit and BPAY options are available.

02

IN PERSON

You can give as part of our weekly tithes and offerings during our gatherings in the containers provided.

Call the church accounts department on 9871 8300 for further options and assistance.





A message from our SENIOR MINISTER

At CityLife, we believe every life changed by Jesus is a story worth celebrating. Behind every baptism, every moment of healing, every step of spiritual growth, there's a foundation that makes it all possible. Yes, it takes finances to fuel the mission. It's easy to overlook the practical needs: facilities, resources, staff support; but these are vital tools in God's hands, enabling us to reach people, disciple them, and see communities transformed.

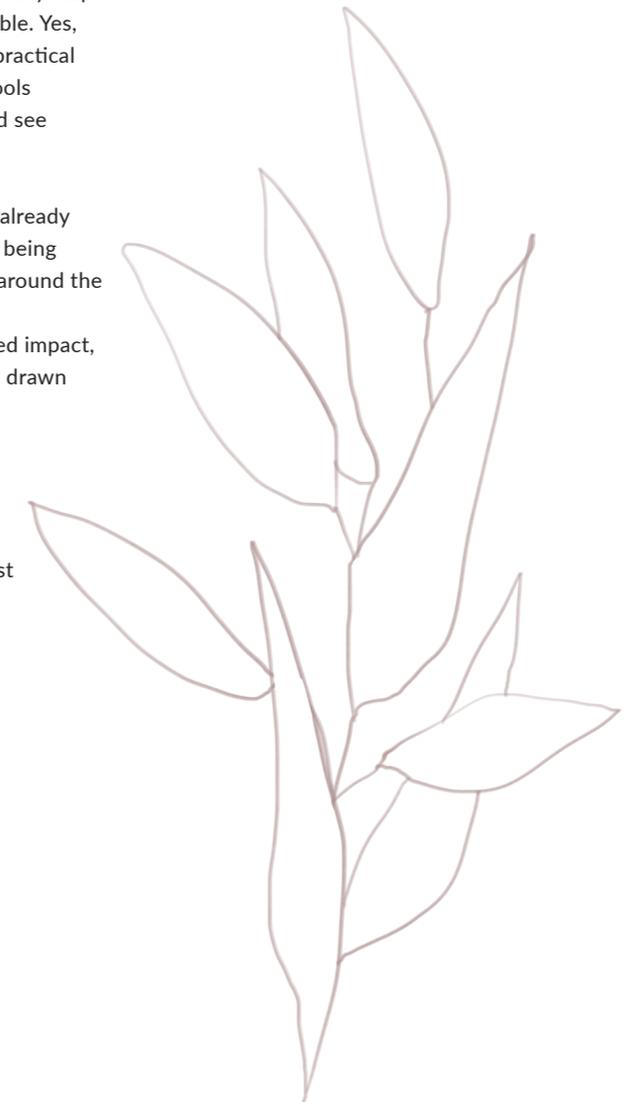
Through the faithful generosity of our church family, God has already done so much. People are coming to know Christ, families are being restored, and leaders are being raised up for impact here and around the world. And we believe this is just the beginning. We're praying bold prayers for the future. Prayers for multiplied impact, for fresh outpourings of God's Spirit, and for many more to be drawn into his Kingdom.

As we each play our part: serving, praying, giving, we're sowing into something far bigger than ourselves.

Let's keep stepping forward together, trusting that as we invest in God's work, He will do more than we can ask or imagine.

The best is still to come!

Andrew Chisholm



 CityLife Church

