

The Power Of A Cup Of Coffee

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[0 : 00] Well, I'd like us this morning to turn back to the passage that Neil read for us, 2 Corinthians chapter 9, and I'd like us to read again at verse 7.

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

This week is a slightly unusual service, and for those who are visiting, those who are watching online, it's maybe one that's not as directly relevant to you as other services might be, because 10 days ago we had our annual congregational meeting, which is where once a year we meet as a congregation to look at our annual accounts, and these have to be officially reported and noted as part of our annual calendar and as part of our status as a charity.

And that's a very helpful thing for us to do. We need to take good care of our finances as a church, but one of the things that it also gives us is it gives us an opportunity to talk about our finances as a congregation.

That's not something that we do very often at all. We are often very reluctant to talk about money, we're reluctant to talk about finances.

[1 : 26] And it's probably one of the reasons why we're so reluctant to do it, is that it's an especially awkward thing for ministers to talk about, because it's all tied in with our salaries and all that kind of stuff.

And so as ministers we tend to want to just never talk about it, but that's not really a very helpful thing to do, because it is good to think about it from time to time, that's just responsible for any organization.

But most importantly, it's something that the Bible speaks about. And the Bible has a lot to say about what we do with our money, and it has a lot to say about how the work of the church should be funded.

So for that reason, it is an important thing for us to think and talk about. And maybe once a year or so it's good to have a sermon like this that talks more about our finances.

So that's what we're going to do today. Our title is The Power of a Cup of Coffee. Now when I say that, I don't mean in terms of caffeine.

[2 : 29] Many of us will know that coffee has a powerful effect, which is often badly needed. For many of you, maybe it's the first thing you do in the morning is you get a cup of coffee.

For many of us, maybe when we're sitting at our desk all morning working away, there needs to be a steady supply of coffee in order to just keep us alert. So coffee is powerful and it's helpful for keeping us awake, keeping us alert, but it's not that kind of power that I'm referring to.

I'm talking about something else, something that I hope is going to become clear as we work through this passage together. Now I think it's important that we start by just recognizing that talking about our money and talking about churches, finances, and talking about giving to the church all feels a bit awkward.

It's a very private subject. So what each individual gives to the church is a private matter. It's not something that we broadcast or share. And in fact, I don't even know myself what people give. The only person who knows what people give in a church is the treasurer. Nobody else knows. It's a very personal subject. So the amount that you can afford to give, whether it's to this church or to your own church, whatever that may be, that's a very personal thing because different people have different levels of income and also different people are at different stages of life.

[3 : 56] Sometimes there's seasons in life where you're really tight and others where it's not so bad. We can also be a worrying subject. And for lots of churches in Scotland, finances are a huge worry because they're not in a strong position financially and their long-term future is under threat.

That's true for many, many churches. But perhaps the reason, the biggest reason why it's awkward is because talking about money makes everybody feel guilty.

We can feel guilty as givers because we think, maybe I don't give you enough. But we can also feel guilty as receivers because we're conscious that everybody has got pressures in terms of finance. And so when you receive something, you think, oh, I feel a bit guilty about getting. So whenever we talk about finances, whenever we talk about giving in the church, the discussion can easily be shrouded in guilt and awkwardness.

But here in this passage, Paul reminds us that if we look at things through the lens of the gospel, giving can be something that fills us with joy because that's the kind of givers that God is looking for.

[5 : 14] He doesn't want us to give reluctantly or under compulsion, as you can see in these words. Instead, he wants us to give cheerfully.

So that's telling us he doesn't want us to give as legalists, as though we're saying, you know, you have to give a certain amount in order to please God. He does not want that kind of attitude.

And nor does he want the church to function like a kind of tax system whereby, oh, you've got to pay this, you've got to do that, everybody's just forced to do it, and what choice do we have? He does not want that kind of mindset to shape the way we give.

Instead, he wants giving to be something that can be done cheerfully. He wants it to be something that can give us joy.

He wants giving to the church to make us smile. Now, I maybe say that, say all that, and you might be sitting there thinking, that's nuts.

[6 : 11] Well, we need to think about it. You might be thinking, how is that supposed to happen? How can we give cheerfully? Well, I think that in order for it to happen, four things are needed.

To be a cheerful giver, you need to be an informed giver. You need to be an optimistic giver. You need to be a receiving giver, and you need to be a relational giver.

All of these are in the passage that Neil read, and I want us to look at each one in turn. First of all, an informed giver. The early verses in the chapter, verses 1 to 5, they're on the screen.

I won't read them to you, but what you see in them is a beautiful example of the way in which in the early church there was a deliberate and conscious effort to share information.

That's one of the things you spot as you read through the letters in the New Testament. A huge chunk of the New Testament is made up of letters sent from one church to another, and a key function of those letters is to share information.

[7 : 18] So whether you see it here, these Corinthians and the other Macedonians are being made aware of the needs faced by other parts of the church. You see the same thing in Paul's other letters, Philippians, Colossians, Romans.

There's this deliberate effort to share information. This is a crucial aspect of being a cheerful giver. You need to know what your gift is being used for. If you're giving money to this church or to your own local church, whatever that may be, if you have no idea what that money is being used for, then it's hard to have any sense of joy or any sense of connection to what you're doing.

And so in order to give cheerfully, you need to know what your gift is going to achieve, and therefore you need to be informed about how things work.

So for that reason, I'm going to give you what is probably going to be the next most boring five minutes of a sermon that I've ever delivered.

[8 : 28] But I'm just going to have to just suck it up because I'm going to tell you a little bit about how free church finances work. And it's so interesting because the few people who work in finance are like, oh wow, and everyone else is like, ugh.

So I want to tell you a wee bit about how free church finances work because we need to know. So for a congregation like ours, and every other congregation, the Free Church of Scotland, there's about 100 congregations, almost all of which are in Scotland, we have to remit a sum of money to Edinburgh every year.

So Edinburgh is where our central offices are, that's where the church is, the organisational hub, and we have to submit, we have to send a certain amount of money to Edinburgh every year.

And what we remit is made up of three parts, the cost of ministry, the admin and training levy, and the mission levy. See once you use words like levy, it instantly just becomes the most boring three points ever.

So that's what it's made of, those three parts, and let me explain what's in each one. The cost of ministry is the same for every single congregation in the Free Church, no matter where you are, no matter what your size.

[9 : 45] And at the moment that cost of ministry is set at £31,450. So that's how much it costs to have me. And you must be thinking, ugh, what a rip off.

And actually, it's even worse than that, because although that's my salary here, as a minister, I also get various things paid for by the church.

So I don't have to pay for my heating, I don't have to pay for my broadband, I don't have to pay my council tax. These are all covered by the church. And a key reason for that is because where I live is also my workplace, it's where my office is and it's where I work.

So although our stipend, our salary is set at £26,265, in real terms it's closer to about £35,000 a year because of the things that I don't have to pay for, that all of you have to pay for.

So if you thought £31,000 was a rip off, well it's actually even worse. But that's how much it costs to have a minister.

[10 : 55] The admin and training levy, the second item there, the admin and training levy, that's used to pay for the central office staff and it's used to pay for our seminary where new ministers are trained.

And so it's calculated at different level depending on the size of your congregation. So you can see the various levels there that are charged.

If your income is under £35,000 a year, so you get a very small church, you don't have to pay much in terms of the admin and training levy. But as student income goes up, you have to pay more.

I think we are in this category, I think that we are at B. So we have to pay £4,800 a year and that helps cover the central office staff who deal with things like pensions and insurance and tax and all sorts of boring stuff that I don't understand and it also helps to pay for our seminary.

And then third of all you have the mission levy. And the mission levy I think is my favourite one because it's used to pay for things and it's used to pay for things that have no income or not enough income.

[12 : 10] And so the best example of that is small congregations. So in some parts of the free church you've got some very small congregations who don't have enough money to be able to afford a minister.

And so the central office helps those congregations and it pays for that through the mission levy. That money is also used to plant new churches.

So if you think of a new church being planted somewhere in Scotland, they're going to start off their first few years with very little income and so the rest of the church is pulling together to fund that new church plant.

And it also supports mission work whether that's in Scotland, in specialist work or overseas. And there's also things like free church camps as well, all funded through this.

Now the calculation for this is a bit complicated. I barely understand it myself so I'm not going to explain it to you. But the basic principle is the bigger you are the more you pay in terms of mission levy.

[13 : 10] So if you have a congregation like Stornoway Free Church which is the biggest church in our denomination, it doesn't just pay for its own minister.

It actually pays for about five or six ministers because they have an income of £200,000, their mission levy is calculated on that and so they are able to send to Edinburgh enough money not just to pay for their own ministers but to pay for ministers in three, four, five other congregations.

So the big is so cool that you've got a big congregation helping out so many small congregations through their giving. In a congregation of our size, we are very average in terms of our size.

We have to pay a mission levy of about £2,500 in terms of how it's calculated. So this is how it all looks for us. That's what goes to Edinburgh.

Added all up. Our annual remittance to Edinburgh is £37,500. So that pays for me. It pays for contributes towards training and it makes a contribution towards mission work.

[14 : 24] On top of that, you have the local running costs of a church. So here we have things that we have to pay for of our own. So we have to pay for our lighting and their heating.

We have to pay for our council tax, our insurance. We have to pay utilities. We have to pay expenses. All that kind of stuff all adds up. Now the church centrally sets an expected amount for

what that local running costs should be.

In some congregations it's higher and some it's smaller but it's kind of averaged out at a local allowance of £23,000. What that basically means is that in order to have a financially viable church about the size of Irish, it's going to cost about £60,000 a year.

That's what a church, our size costs. So to have a steady average size free church congregation, that is what you're looking at.

In order to meet that, our church has one single source of income. You.

[15:38] Our church is entirely funded by the voluntary donations of you. Some churches gain a little bit of extra income because they're able to rent their building out to their community and things like that.

We don't have the opportunity to do that ourselves. We are entirely dependent on voluntary donations and we are so incredibly thankful for that.

We wouldn't be here without it. But it's helpful to think a little bit about how that £60,000 breaks down.

If we have 50 adults, which we more or less do, that's about what we have, 50 adults on a Sunday, that £60,000 works out monthly, that works out per adult at £1,200 a year.

So 50 adults, so that equals £1,200 a year per adult. So that means £100 a month per adult.

[16:49] And that means about £25 a week per adult. And that means about £3.50 a day per adult, which is the price of a cup of coffee.

That's what our church stands on. That's how our church exists. And our entire finances rests on the power of a cup of coffee.

Now that breakdown here I've given is not how it works because some people give much more than that per year to the church. Some people tithe, which is a pattern set in the Old Testament whereby people give a tenth of their income to the church.

That's not something that I'm expecting you all to do, but it is what me and Yuna do. We try to give a tenth of what we earn to the church.

And there are many people who do that. There are several of you who do it. And that takes in a higher figure than that, which is amazing. Others are not able to do that, and we absolutely get and understand that.

[18:04] And so there's various levels of income, but it all works out if you average it to be in the equivalent of a power, to be equal to the cup of coffee every day.

And so I just want you to explain how all that works so that you are an informed giver. The church costs a cup of coffee a day per person all year long.

And that's how it functions and that's how it works. I hope that that wasn't incredibly boring. I hope it was helpful. But if you want to know more information about how the church is funded, please just ask, and we'd happily explain more details to you.

It's important to be an informed giver. But it's also important to be an optimistic giver. Paul sums up the great principle that should shape our mindset when it comes to giving.

The point is this, whoever sows sparingly will also reap sparingly. Whoever sows bountifully will reap bountifully. One of the great truths that that highlights is that our giving should be optimistic.

[19:19] As we give to the work of the church, it's not just so that money can just be drained away in admin and bureaucracy. The money is given so that wonderful, wonderful things can happen.

And in many ways, the more resources a church has, the more it can achieve. And that's one of the things that we recognize in our own context here.

It's so wonderful, all the things that we've been able to do as a church, but there's so much more that we could do. I have a dream for a village like Carlyway and for communities of our size where you have churches that have a minister and they have a tiny minister and they have a youth and a family worker and they have an addiction support worker and you've got this wonderful team doing amazing things in the community.

And all of these things could make such a positive difference to the lives of people in our island and across our nation. And I also feel that if you look at our community here, I wish we had one church where instead of having two ministers and two buildings and two lots of insurances and two lots of heating, we all pulled our resources together and poured that energy into the work of the gospel across the two amazing buildings that we have.

There's so much that we can achieve, we can give optimistically. But that's not just about what we can achieve now, in fact that's not what's most important at all because what matters most is what can be achieved for eternity.

[21 : 09] That is what we want to invest in most of all. And if we stop and think about the eternal needs of our community, how many people live in our community, how many of them are trusting in Jesus, how many of them are taking seriously the fact that there is a God and that life is short and that eternity is eternity, how many people are thinking about that, how many people are just going through life with no word of Jesus and are heading to a lost eternity, far too many is the answer to that question, far too many.

And we want to use the financial resources that we have to reach them and to spread the good news of Jesus.

And we want to use our financial resources to serve them, to demonstrate the love of Jesus. We want to sow for that harvest.

We want to sow for an eternal harvest. And as we do that, it's so important that we remember that everybody's contribution is so important.

Churches should never be like football teams that have been bought by a billionaire. So you'll often see that, you'll see some football teams. Chelsea's the great example just now, bought by yet another billionaire and he's just throwing money into the team in order to make things happen.

[22 : 47] It all depends on one man's wallet. Churches should never function like that. It should never be that there's one super rich benefactor just making everything happen in that church.

It should be the collective contribution and it is the collective contribution of many individuals that makes the work of the gospel possible.

This was highlighted magnificently by Thomas Chammage. Now, Thomas Chammage was a very famous Scotsman. He lived 150 years ago and he was one of the key figures in the foundation of the free church.

He was probably the most famous Scottish minister, maybe even the most famous Scottish person in the 1830s and 1840s, very influential, very, very well known.

And he used to speak about the power of little things. In other words, the power of little things. And there's a wonderful paragraph that I'm going to share with you.

[23 : 49] It comes from a discussion that was being had. Thomas Chammage had this great vision where he wanted there to be a church in every part of Scotland. And he wanted all the different people across Scotland to contribute to that to a central fund so that the money would be shared out evenly so that every community could have a church.

And there were difficulties. It's interesting because Scotland then was the opposite of what it is now. If you look at Scotland now, the kind of the strong area for the church is the Highlands and Islands. And this church is not so strong in the central belt. It was the other way around 150, 160 years ago. The Highlands and Islands were kind of hard to reach and there was much, much more churches in southern and central Scotland.

And in order to reach the Highlands, there was the feeling that some people weren't being as generous as they could have been. And so up Argyle, up the Hebrides, up the Highlands, some people felt that they weren't contributing enough.

Thomas Chammage spoke about this and there's this wonderful paragraph. And I'll read it to you. I'm only sorry when some of the Highland brethren were telling us of the inability of the people in some districts to give anything that I did not put the question whether the practice of snuffing was at all prevalent among them.

[25 : 09] Now you're probably thinking, what the heck is that talking about? So snuffing was a thing that they did in the 1800s, still doing some parts of the world, where they had a powdered tobacco, they would take a pinch of it and they would suck it up their nose.

And it's like the 19th century version of vaping. And so instead of smoking, lots of people would snuff and it was very popular, highly addictive.

It was a way of getting nicotine into your system without actually smoking something. So like that, we would like vaping. And so Thomas Chammage was saying, you know, well, people are telling me that they can't give everything.

So well, I just wish I'd asked them, do you snuff? Do people snuff? Because as I think of the court, it says, why? I believe that I could make out by the excise returns that in the island of Islay alone,

some 6,000 a year is spent on tobacco.

The power of littles is wonderful. I began with pennies. I now come to pinches and say that if we got a tenth of the snuff used by Highlanders, every tenth pinch, it will enable us to support a whole ecclesiastical system in the Highlands.

[26 : 13] Sorry for that type of. It's astonishing the power of infinitesimals. Now, just to explain, 6,000 pounds in 1840 or so, when this would have been said, is the equivalent of 720,000 today.

So a lot of money, three quarters of a million pounds. And although I find that as a Highlander, I find that paragraph a little bit offensive because I feel like he's picking on us. I totally agree with his point. He's basically saying what we spend on everything else, even a fraction of that could do so much for the work of the Gospel.

I'm pretty sure that nobody here pinches snuff, but I reckon almost all of you think coffee.

And Chammish is reminding us that even the cost of a cup of coffee can add up to something that is very powerful. And the key point is that however much we give, whether it's large or small, we do not give pessimistically.

We give with optimism. We give as an investment. We give cheerfully. We give with a sense of excitement at all that God is able to do. Now, the harvest might be big.

[27 : 28] It might be small. It might come sooner. We might wait a while. That's out of our hands. And sometimes we might feel frustrated at how things are going. But the worst feeling of all when it comes to this, when we think about the harvest of the Gospel that we long to see, the worst feeling is not when we say, why haven't we reaped.

The worst feeling is when we look back and think, why didn't I sow? We need to give optimistically. Our last two points will be quicker. Time is running out. It always runs out on me. We need to recognize that a cheerful giver is a receiving giver. Paul speaks about that in verses 8 to 11. And his basic point is this, we can give cheerfully to the Lord's cause because he has given so much to us.

He's done so much for us through his Son. Jesus coming, dying and rising again so that we could have eternal life. He's blessed us so much in his church so that we can serve together as a wonderful family.

[28 : 43] And he's promised us so much for the future. And it's all in the context of his grace towards us that he asks us to give.

And he sums it up so beautifully in verse 11 with these words, where he says, you will be enriched in every way to be generous in every way.

Isn't that such a brilliant concept? To be enriched so that you can be generous. And that's so important to think about, especially in our culture where capitalism has made some people incredibly wealthy.

For many people, getting rich is the dream. And the great goal of that dream is because of what wealth enables you to get. You think of the house, the car, the holidays, the clothes.

You think, oh, that's just the dream. But the Bible turns all of that magnificently upside down. The Bible says that being wealthy is brilliant not because of what you're unable to get, but because of what it enables you to give.

[29 : 51] You are enriched to be generous. And that's such an amazing thing for us to recognize. And of course, it doesn't just apply to money. It applies to our homes, our friendship, our time.

We take the resources that we have and we share them with others. This is where I get what for me is probably the most awkward part of the sermon, where I want to just share a piece of information and make an appeal to you.

Here I spoke about our remittances, the fact that every year we have to remit 37,500 to Edinburgh that's divided up into monthly payments that we have to make of about 3,300.

Basically the truth is, at the moment, we are running short of that total. And some months we don't take in enough to cover the cost of what we have to remit.

And there's lots of reasons for that. A massive part of it is because we've had to do so much spending on our refurbishing. For those of you who are visiting, we've just spent the last year refurbishing our building, which has been an amazing project and people have been so generous, but it's left everything tight.

[31 : 17] And we know that for the coming year our finances are going to be tight. And so we are a bit short at the moment.

But what I want to emphasise to you is that that shortfall will be filled by one cup of coffee a week from everyone.

So one cup of coffee a week, 3.50 a week, if everyone was able to do that, that would cover it.

And I feel extremely awkward asking people to increase their giving because you are already so incredibly generous. But it is what it is and numbers are numbers and facts are facts.

And so if you were able to consider that, that would be an enormous help to us. And just that cup of, if you could think of it in terms of a cup of coffee a week, that would be just, that would be amazing.

[32 : 15] But I don't want you to do that out of compulsion. I don't want you to do that out of a sense of feeling like, oh, I must. I would hope that you could do that with a sense of delight and thanksgiving for all that God has done for us.

It's crucial that we remember two things. When we give, we are responding to something amazing. And when we give, we're doing it because we can achieve something amazing together.

Last of all, a cheerful giver is a relational giver. And basically what I mean by that is the fact that giving is in the context of a relationship. And that's made clear again in this passage.

I don't have time to go through it. Basically what we have in these verses is the connection between Christians and our connection with God.

So we give in terms of our relationship with one another and in terms of our relationship with God. And what that helps us to see and to think about is just what you're giving can achieve.

[33 : 19] So locally, your giving has helped us refurbish our building so that we now have an amazing building. You're giving enables us to train Phil. You're giving enables us to plan things for the year ahead.

It gives us a Sunday school and a toddler group and a youth ministry. Nationally your giving is planting new churches. It's helping struggling churches to get a second chance.

It's training the next generation of ministers. It's continuing 60 years of youth camps that have run.

And globally, it's supporting mission across the world.

And you are part of that through your giving. And what I want us to see is that it will all bring an eternal harvest.

So you might go to heaven and you'll meet somebody who became a Christian at camp. The whole reason that camp happened is because you give.

[34 : 22] You might hear of somebody who came to faith because a new church was planted in their locality where there had been no church before and they went to that church.

They heard the gospel. They came to faith. That happened because you give. And the ministries of men over the years like Mordor Macaulay, Douglas Macmillan, Mordor Alec MacLeod, Professor Donald MacLeod, all of them were able to do their jobs because you give.

As people here, as people come to faith, as people grow in faith, as people go out with the gospel, an eternal harvest is growing and it's all fertilized by your giving.

It's amazing what God can achieve through the price of a cup of coffee. And as we are better informed, as we grow in optimism, as we think about all that we've received and as we delight in our relationship with God and with one another, I hope that all of us can continue to be cheerful givers and that we'll see the gospel thrive in the years to come.

Amen.