

PARISH GIVING SCHEME

Information Booklet for Donors

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Purpose

This booklet is written to help you if you're wondering about joining the Parish Giving Scheme (PGS) as a donor. If you have any questions, your local PCC Treasurer or Giving Officer should be able to help – there are contact details on the back of this booklet.

When you picked up (or were given) this booklet, you may also have received a GIFT FORM. There's quite a lot of information on that document too – we've tried not to duplicate it here.

Why should I consider joining the PGS?

I already support the church financially

If you're already supporting the church financially, we're now asking you to consider 'changing method' to the PGS. If you do so, it will help to reduce the administrative work that your local church team have to do to match up donations received and reclaim Gift Aid.

At the same time, it might be an opportunity for you to revise the amount you give (i.e. give more or less than currently) and consider whether the 'inflation option' is for you.

The 'inflation option' is described on page 8.



But I don't pay tax, so Gift Aid is irrelevant

Are you sure? If you are paying any income tax or capital gains tax – even if you're a pensioner – then it may be worthwhile 'gift-aiding' your charitable donations. Check with your accountant or the local church treasurer if you're still unsure.

If you really don't pay any of these taxes, you can still use the PGS and by so doing you will make life easier for the local team, because there's less paperwork for them.

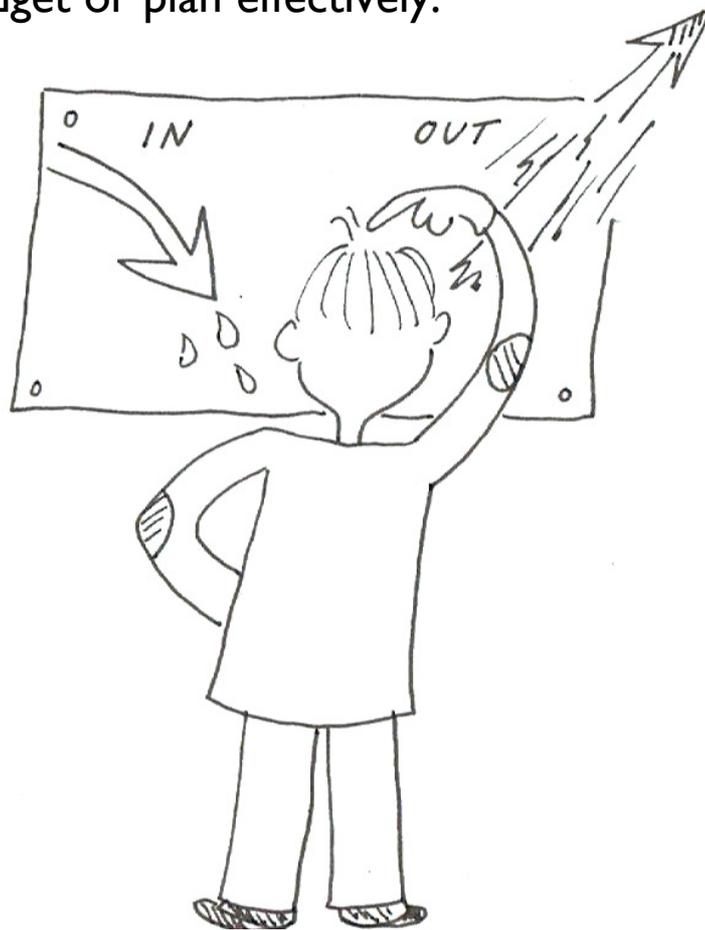
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I'm new to this church, or new to the idea of planned giving

If this idea is new to you, then we are simply encouraging you to be part of the support network that keeps the local church alive. This network includes, of course, a number of regular financial supporters.

We call this income 'planned giving'.

The church likes planned giving because it gives the church something to plan with. Unless we have a reasonably good idea of our income in the future, we can't budget or plan effectively.



*Therefore I tell you, do not worry ...
Matthew 6:25*

How can I help?

If you're already part of a planned giving scheme – THANK YOU!

If you're not, would you consider joining one? The more people involved in planned giving, the easier it is for our local church to budget.

What is the best way to contribute financially?

We would encourage you to use the PGS – for the reasons set out below. But there are other methods of regular giving and it's up to you. Whatever method you choose, a regular gift is greatly appreciated by the local church.

The chart on the next page goes through the different regular giving methods. Not all of them may be on offer at your local church. The numbers in the chart refer to the notes below.

Notes

1. An envelope system can usually be organised by your local church. They can provide you with a numbered envelope for use each week of the year, although this is quite labour intensive!
2. Using the Parish Giving Scheme (PGS), the church's reclaim of Gift Aid on your donation is handled automatically, so long as you are an eligible taxpayer.
3. If you use an envelope system or standing order, the church's reclaim of Gift Aid will be handled by your local Treasurer, so long as you are an eligible taxpayer AND you have completed the necessary forms.
4. If you simply put cash into the offering plate or bag, the church can only reclaim a certain amount of Gift Aid – up to an annual limit – using the 'Gift Aid Small Donations Scheme'. Otherwise you will have to use a Gift Aid envelope or form when you make your donation.

Different ways of making regular donations

A	Put something in the plate or bag when you go to church				
B	Use an envelope system (see note 1)				
C	Donate by Standing Order				
D	Donate using the Parish Giving Scheme				
ADVANTAGES for you and the church:					
	You maintain complete control over how much you give	✓	✓	✓	✓
	The church can receive Gift Aid on every donation (currently an extra 25%)	✓2	✓3	✓3	×4
	The church can plan using a budget forecast of income	✓	✓	✓	×
	The church receives 52 weeks' worth of donations from you each year	✓	✓	✓	×
	Cash donations do not need to be sorted and counted after the service	✓	✓	×	×
	The church always gets the Gift Aid back within a month.	✓2	×	×	×
	Your gift can be automatically uplifted by inflation each year, should you so choose	✓	×	×	×

You can see from the chart above that the PGS offers the most advantages, but you may have good reasons for preferring a different method! Whatever method you choose, the local church team are extremely grateful for your regular gift.

How much should I give?

Giving is essential to secure our church's future ability to serve our communities. It's impossible to be prescriptive about individual responses, but here are some thoughts:

Consider proportionate giving

Circumstances differ enormously and your gift will not simply reflect your willingness to give, but also your ability to do so. As a basic starting point, Christians believe that in giving to others we should give in proportion to what we receive; i.e. in proportion to our income.

This practice, known as tithing, has Biblical origins and 'tithe' literally means a tenth.

The General Synod of the Church of England encourages church members to assess annually their financial giving as a proportion of income.

Should I base my calculations on pre-tax, post-tax or disposable income?

Do what you feel is right. A tenth is very easy to calculate – whatever you take as your base figure. If you are a taxpayer, it probably makes sense to use your post-tax income as a base, and then (so long as you Gift Aid your donation) the church will be able to reclaim the tax as well.

See the chart on the next page for a useful table to help you calculate the level of proportionate giving that is right for you.

Be aware of the church's financial needs

The PCC Treasurer or Giving Officer will be able to give you a summary of the church's financial needs, and that may help you decide the appropriate amount for your regular contribution.

Giving Guide

If you would like some help to reflect on proportionate giving, you will find below a 'Giving Guide' that illustrates what giving would be for various levels of income at 10%, 5% and 1%.

Your after-tax income is probably easiest to determine as a monthly figure from your bank statement, where you should find your earnings from employment, or pensions, dividends and interest, etc. Go down the 'after-tax income column' until you find the nearest figure, then look across to the 'monthly giving' columns, to assess what level of donation feels right for you.



After-tax Income		Monthly Giving		
<i>p.a.</i>	<i>p.m.</i>	<i>10%</i>	<i>5%</i>	<i>1%</i>
6,000	500	50	25	5
12,000	1,000	100	50	10
18,000	1,500	150	75	15
24,000	2,000	200	100	20
30,000	2,500	250	125	25
36,000	3,000	300	150	30
42,000	3,500	350	175	35
48,000	4,000	400	200	40
54,000	4,500	450	225	45
60,000	5,000	500	250	50

*Each person should give ... not reluctantly or under compulsion,
for God loves a cheerful giver
2 Corinthians 9:7*

Special features of PGS

The inflation option

Over time the cost of living keeps increasing. This is as true for the church as it is for other areas of society: paying clergy salaries and maintaining buildings all cost more over time.

Over the past 50 years the reliance of the church on personal donations has increased enormously. Until the arrival of PGS, the church has relied on these regular gifts being made either through standing order or by cash in the collection plate. The difficulty with donations made in this way is that they tend to be fixed.

Although this problem may seem small, collectively its effect on the church is enormous. If giving to the church had been tracking inflation since the year 2000, look how it would have increased:

Year	2000	2005	2010	2015
Gift	£40.00	£45.35	£52.32	£61.34

The PGS makes it easy for you to agree, in principle, to increase your donation in line with inflation each year. Just tick the box on the form. So far, nearly two thirds of PGS donors have opted for this annual increase. You can be reassured that if your circumstances change it is also easy to amend the increase when the annual inflationary letter arrives.

The anonymity option

Please note that you do not need to tick the ‘anonymity box’ on the Gift Form for your details to remain confidential.

Currently, only the Treasurer (or Giving Officer) within the parish knows who gives, so if you are happy for this to remain the case, please don't tick the box.

You can, however, tick the box if you wish to remain *totally* anonymous to your parish, ie the PGS knows who you are (so it can reclaim Gift Aid) but it does not pass your name on to the local Treasurer or Giving Officer.

Cash flow advantages for the local church

Your gift is made on the 1st of the month and your local church will receive it, along with all the other donations made via PGS, on the 10th of each month. The Gift Aid on your donation follows later the same month, so they're not waiting months for a Gift Aid reclaim.

Tokens

Depending on the custom in your local church, you may be given some PGS tokens (illustrated – front and back – below).



If it is customary for a bag or plate to be passed around to receive money during the service, then (if you wish) you can simply place one of your tokens in the bag or on the plate. You thus have the opportunity to express an act of giving, even though the process is taking place ‘behind the scenes’ automatically.

If you use a token in this way, the tokens collected will be separated out as the collection is counted. You will then be able to pick up a token the next time you enter the church for a service.

What happens next?

1. Read the notes on the **GIFT FORM** carefully as you fill it in.

Please also refer to page 8 of this booklet regarding the anonymity option.

2. Cancel any existing Standing Order

The PGS Gift Form needs you to specify the starting date for Direct Debit collections. This has to be on the 1st of a month. Don't forget also to contact your bank (online, by phone or by letter) and instruct them to **CANCEL** any existing Standing Order to the local church. Ideally, keep your existing Standing Order going until the month before the Direct Debit starts.

3. Send the form off to the **PGS**

Don't send it to the local church, or to the Diocese, but send it to:

**Parish Giving Scheme, Church House, College Green
Gloucester GL1 2LY**

Keep the left hand part of the form. It tells you what to expect next.

...when we seek to raise funds we are not saying, "Please, could you help us out because lately it has been hard."...rather we are declaring, "We have a vision that is amazing and exciting. We are inviting you to invest yourself through the resources God has given you – your energy, your prayers and your money – in this work to which God has called us."

From The Spirituality of Fundraising by Henri Nouwen

Any questions? – please contact