



Information for Givers

This booklet is written to help you if you're wondering about joining the Parish Giving Scheme (PGS) as a regular giver to your local church. If you have any questions, your local PCC Treasurer or Giving Officer should be able to help – please see the contact details at the end of this leaflet.

Why should I consider joining the PGS?

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.

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.



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All givers, whether eligible for Gift Aid or not, can use the PGS. This makes life easier for the local team, because there's less paperwork and admin for them.

On the other hand, the idea of "planned giving" might be new to you. This is just a way of becoming part of the vital support network that keeps the local church alive.

The church loves planned giving because it helps planning for growth and mission. Unless we have a reasonably good idea of our income in the future, we can't budget well or plan effectively.

Why is the church no longer free?

Once upon a time, it seemed, the Church of England provided ministry for free. Now, despite having fewer clergy, it needs ever increasing donations.

This is because over the last 60 years, the cost of clergy has gone up by more than inflation. This is a good development – without private means or wealthy benefactors, clergy in the 1950s often lived in dreadful conditions. Now, national measures have brought about fairer treatment of clergy, in their stipends and their housing provision.

The cost of maintaining our church buildings has also increased. Rather than abandon or neglect them, local congregations usually strive to keep buildings open and accessible, warm and well lit.

Local churches are now funded by local people. This usually means that a church needs to find several thousand pounds a month to operate. It helps if as many people as possible participate in planned giving – so they know what the regular month-by-month income will be.

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 for the chart on the next page

1. An envelope system might be in place in your local church, providing givers with a numbered envelope for use each week of the year.
2. Using the Parish Giving Scheme (PGS), the church's reclaim of Gift Aid on your gift is handled automatically, so long as you are an eligible taxpayer.
3. With non-PGS methods, the church's reclaim of Gift Aid is handled by your church Treasurer, so long as you are an eligible taxpayer AND you have completed the necessary forms.
4. If you make a one-off gift by cash, cheque, bank or card donation, the church can reclaim a certain amount of Gift Aid – up to an annual limit.

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Different ways of making regular gifts

A	Put cash in the collection plate or bag, or make a card donation
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 gift (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 gifts from you each year	✓	✓	✓	✗
Cash gifts do not need to be sorted and counted after the service	✓	✓	✗	✗
The church always gets the Gift Aid back within a few days	✓ 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 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. 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.

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

Three 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 stipends and maintaining buildings all cost more over time.

Over the past 50 years the reliance of the church on personal gifts has increased enormously. When gifts are made through standing order or by cash in the collection plate, the difficulty is that they tend to be fixed. People simply get used to putting in a certain amount, and are less aware of how inflation gradually erodes the value of their giving.

Although this problem may seem small, in fact its effect on the church is enormous. If a £40 gift to the church were increased by inflation each year since the year 2000, look how it would have increased:

Year	2000	2005	2010	2015	2020
Gift	£40.00	£45.35	£52.32	£61.32	£69.67

The PGS makes it easy for you to agree, in principle, to increase your gift in line with inflation each year. You can be reassured that if your circumstances change it is also easy to decline the increase when the annual inflationary letter or email arrives.

The anonymity option

You can remain anonymous to your local church. Although the PGS will know who you are (they need this in order to reclaim Gift Aid), you can ask them not to pass your name on to the local church.

Cash flow advantages

Your local church will receive your gift, along with all the other gifts made via PGS, on or before the 10th of each month. They will also get the month's Gift Aid, as soon as it comes from HMRC (usually within a few days).

Registering with PGS – form or phone

Ask your church representative for a form and follow these simple steps:

1. Cancel any existing Standing Order with your bank.

Ideally, keep your existing Standing Order going until the month before you'd like the Direct Debit to start.

2. Read the notes on the form carefully and fill it in.

**3. Either pass the form to your church treasurer,
or send the form off to the PGS:**

Parish Giving Scheme, 76 Kingsholm Road,
Gloucester GL1 3BD

4. You can also phone the PGS to set up your giving, on 0333 002 1271.

Registering with PGS – online

Registering with PGS online is safe, simple and secure:

1. Go to parishgiving.org.uk in any browser

- Click on **Give Now** in the top menu bar

2. Type the name of your church into the box, or the postcode.

3. Find your church name in the list,

- Click on the **Donate** button on the right
- When you see your parish page, click **Give Now**.

**4. You will be asked to register as a new donor, with your name and address,
and to create a password.**

5. Next, enter the amount of your gift, and your bank details.

You can also now choose to have your giving increased automatically in line with inflation each year.

**6. Finally, a confirmation screen appears for you to check all details before
pressing “Confirm”.**

A clear Success page appears showing the process is complete.

Reviewing your giving

Circumstances change and there will be times when you wish to increase, decrease or stop your giving. Many church members also commit to an **annual review** of the amount they give, seeking to answer God's calling to mission and generosity.

Whatever you decide, you can always contact the PGS team who will be happy to help. See below for the four simple ways you can get in touch.

It would be useful if you have your church's reference number – you'll find this on letters from the PGS to you. Otherwise, just tell the team your church's name and location.

1. Write to the team and tell them what you'd like to happen.

*Parish Giving Scheme, 76 Kingsholm Road
Gloucester, GL1 3BD*

2. Call the PGS team on 0333 002 1271.

They answer quickly and are happy to take calls from givers.

3. Email the team at info@parishgiving.org.uk.

4. If you registered online when you set up your giving:

- a. Go to parishgiving.org.uk
- b. Choose **Sign In** on the top right.
- c. Enter your credentials and follow the prompts to change your gift.

To consider ...

...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

Questions?

More information can be found at www.chichester.anglican.org/pgs

Your local contact is :