



Parish Giving Scheme - A simple and efficient way to give directly to your parish.

What is the Parish Giving Scheme?

The PGS is a 21st century solution to offset one of the greatest threats to parish income which is **static giving**. It is a direct debit donation scheme between a donor and their parish that includes optional inflationary giving and automated collection of Gift Aid.

The world is changing; most of us are not paid weekly in cash and most (but not all) have banks accounts, internet banking and plastic cards. How we give regularly to our church is also changing, not least because of shifting patterns of church attendance and our weekly giving envelopes cannot keep up. Take a huge step forward in nurturing planned giving by joining the new and exciting Parish Giving Scheme.

How it works

Donations made through this scheme use a Direct Debit which can be made on a monthly, quarterly or annual basis and each donation is restricted to a parish church. The PGS is a highly efficient system for helping local churches with their planned giving as it automatically adds the Gift Aid uplift, if appropriate, and then remits the gross amount directly to the local church. Uniquely, if the donor agrees, it has the capability to automatically increase the donation by inflation each year.

If this scheme becomes the principle funding method for your Church, you will have inflationproofed your giving, maximised your cash-flow and minimised your administration. This will free up your parish to focus on other important priorities.

Welcome to the Parish Giving Scheme.





Reasons to Sign Up

This modern tax efficient way of managing giving to your church is tried and tested by several dioceses and is being used by nearly 100 parishes in St Edmundsbury and Ipswich. The Parish Giving Scheme (PGS) will help:

- To **maximise** planned giving income
- To **increase** the number of planned givers per parish
- To lighten the burden locally for parishes (money, Gift Aid)
- To **protect** against an ever-increasing digital society
- To increase and improve cash flow
- To automatically recover Gift Aid
- To **combat static giving** as majority of donors choose to index-link their gift
- Be an **opportunity** to talk about giving.

It's easy to set up and manage. All the PCC needs to do is pass a resolution to start the Scheme and show leadership by joining and encouraging others to join. The Diocese covers the administrative cost, so it is free to churches and the Parish Giving Scheme, a UK based charity, does all the work.

The good news is everyone benefits and a well-resourced church results in a well-resourced ministry.

Frequently Asked Questions

Why are we promoting the PGS?

It supports Christian Stewardship whilst helping local treasurers and/or gift aid secretaries reduce their workload. Using Direct Debits is a modern, convenient and secure method to make regular donations to the church and donors can be anonymous. The PGS offers the option to automatically increase donations by inflation each year which helps combat static giving.

How does the PGS help our church?

Money is taken from donors' accounts on the 1st of each month and remitted to church bank accounts on the 10th of each month. The PGS automatically reclaims any Gift Aid from HMRC and remits it to the church account as soon as it is received. It will reduce the time volunteers spend on managing church finances as monthly statements are accessible online and less time will be spent dealing with envelopes and counting and banking money. Gift Aid is received monthly which improves cashflow and the optional annual inflationary increase in donations could help combat static giving.





What measure of inflation is used?

The PGS applies the most recently published January RPI on the anniversary of donations for those who have `opted in'.

Why is inflation so important?

Static giving is a huge problem for local churches and inflation proofing donations would help. There is an option to increase the donation annually and the example below shows how this works:

- 2016, weekly gift of £20.00 + £5.00 Gift Aid = £25.00
- If gift increases in line with Retail Price Index (3.2%)
- 2026, weekly gift of £27.00 + £6.75 Gift Aid = £33.75
- An extra £455.00 per year

Who operates the Parish Giving Scheme?

The PGS is a church-run not-for-profit company and is a registered charity (1156606). <u>www.parishgiving.org.uk</u> Donors are protected by the direct debit guarantee.

How does our church join?

Discuss and pass a resolution at your PCC meeting. Complete the Registration Form found on the website and return to the Diocese by post or email to pgs@cofesuffolk.org.

How much does it cost to participate?

The Diocese pays to join the scheme and the scheme is free at point of use.

What happens at the Offertory?

PGS tokens can be used to place on the plate or in the collection bag at the Offertory.



Can donors change their donation?

Donors can contact the PGS by telephone, letter or email to change their donation or opt out of the inflationary increase.

Why does the gift have to be made on the 1st of the month?

To be cost effective and more efficient the PGS had to choose one date.





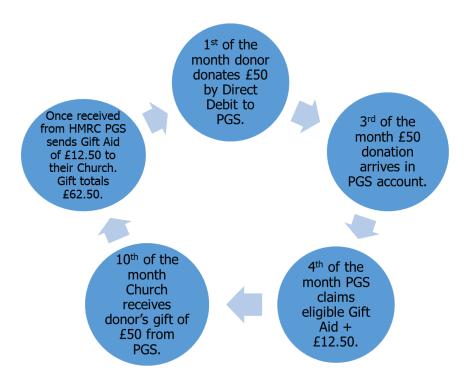
Where do we get the PGS packs from?

They are available from the Diocesan Office and you can ring or email to obtain more supplies. The original gift donor forms must be used, not copies.

Does everyone in the parish have to give by PGS?

No, this is another tax efficient way of giving that can reduce the workload for treasurers (automatic reclamation of Gift Aid), but all gifts are gratefully received in whatever form.

Donor Journey to your church account



How can I find out more?

Look on the Diocese website (<u>www.cofesuffolk.org</u>) where you will find more information and resources.

Contact: Julie Podd, Parish Giving Scheme Adviser **Tel:** 01473 298555 or **Email:** julie.podd@cofesuffolk.org

Email the PGS Team: pgs@cofesuffolk.org