



**Implementation Handbook for Parish Treasurers and Giving
Officers in Local Churches
2015**

Contents	Page
Contact details	3
Introduction to the Parish Giving Scheme (PGS)	4 - 8
How does the Parish Giving Scheme (PGS) work?	9-10
What does the church need to do?	11 - 14
Choosing an appropriate Stewardship Programme	15
Checklist of actions	16-18
Church Registration Form	19-20



Contact details

Here are the contact details for any questions you may have about Parish Giving Scheme (PGS):

Not yet registered

If you are wondering about registering or have any other questions, please call:

Cath Gaskell
Tel: 0151 705 2180
Email: cath.gaskell@liverpool.anglican.org

Already registered

If your church is already registered with PGS, please contact:

Cath Gaskell, at the above address if you would like further copies of the materials, or advice about stewardship.

The Parish Giving Scheme Officer at the address below for queries relating to givers/donors, donations and parish statements:

PGS Office, Gloucester
Tel: 01452 835595
Email: info@parishgivingscheme.org.uk

To save confusion and paper only the nominated project leader and or treasurer/Giving Officer needs to have a copy of this booklet.

Introduction to the Parish Giving Scheme (PGS)?

Why are we adopting Parish Giving Scheme?

We were aware that our treasurers and Finance Teams wanted something that would help them with church finances. It needed to be easy to promote, free, would address static levels of giving and allow church members the opportunity to engage in thinking about their own level of financial generosity.

The Parish Giving Scheme (PGS) meets these requirements and is an opportunity for you to share with your church council and church members an exciting new resource for planned giving. It is a tried and tested scheme that allows givers (donors) to donate to their church by regular Direct Debit payments. It is the only payment method with a money back guarantee, and is therefore safer for the donor than Standing Orders, cheques and cash.

It has been found to be a simple method of giving, the gifts/donations are reliable and regular and it helps churches plan for the future. Giving is reviewed annually with the givers (donors) and with the donor option for an inflationary increase, church income should increase year on year.

If envelope givers and open plate givers also join the scheme, giving levels have been found to remain steady, especially during times when people are on holiday or away from church.

As less money is handled in the church, it is safer for the volunteers and their time spent counting and banking the money is reduced. Bank charges may reduce as well.

As more and more givers (donor) switch to the PGS, it will save many hours of administrative time at local church level.

Gifts/donations are much easier for the Treasurer (or Gift Aid Secretary) to reconcile than standing orders or cash. It will improve cash flow, since Gift Aid is added each month by the PGS team.

You will be kept up to date with the amount of the payments and Gift Aid paid to the church with a monthly report showing names and amounts for each donation, except where the donor has chosen to remain anonymous. Annual statements allow you to quickly see the whole amount given, useful for annual thank you letters

The Diocese of Liverpool is paying the one off set up cost to participate in the Parish Giving Scheme. The on-going annual costs will be from parish share. There are NO direct additional costs to a participating parish.

Tried and tested scheme

PGS started life in the Diocese of Gloucester. It has been running there since 2011. Their experience is that it enables significant increases in giving to support the local church. In October 2012 two other dioceses - Winchester and Chichester joined the scheme.

The Diocese of Gloucester has moved the PGS into a not-for-profit charity in 2014 and the dioceses – Liverpool, Exeter and Guildford have now joined this joint venture. Other dioceses have asked to join the scheme and will be doing so on an on-going basis.

Planned giving the Gift Form

All that the giver (donor) needs to do is complete the Gift Form and post it to the PGS team and then cancel their previous method of giving to the church.

Being a Direct Debit scheme, **if the givers agree** to the optional inflationary uplift it can be automatically applied each year. This has already been taken up by the majority of givers in other dioceses and is a significant part of the Parish Giving Scheme.

In Liverpool Diocese we are offering two types of Gift Form:-

1) Gift Form with option of Opting out of the automatic inflationary increase

If you and your finance team will be personally talking with each giver, to explain the option to 'opt out' of the annual inflationary increase, then it will be better to use the Gift Form.

It is important that the giver is clearly aware, that by default they are willing for their gift to be increased each year by inflation,

			
PARISH GIVING SCHEME			
Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>			
First name(s):			
Surname(s):			
Full home address:			
Postcode:		Telephone:	
Email:			
I wish to donate <input type="text"/>			
Please tick one: per month <input type="checkbox"/> quarter <input type="checkbox"/> year <input type="checkbox"/>			
to the Parish Giving Scheme			
Registered Charity Number: 1156606			
Starting on the 1st* of (month) (year)			
*Please allow one month from today			
NB: Only you can cancel your existing Standing Order			
I wish to remain anonymous to my parish's Planned Giving Representative <input type="checkbox"/>			

YES	I wish to give a regular donation for my church
I wish my donation to be used solely for the benefit of:	
Church / Parish name:	
PGS Parish code:	
In the village / town / city of:	
In the Diocese of:	
I agree to support my parish in the future by an annual inflationary increase on my gift. I understand that the new amount will be communicated to me by letter 30 days prior to the gift donation date. I have the right to opt out of this arrangement at any point in the future by communicating my wishes by letter, email or phone to the Parish Giving Scheme. Please tick if you wish to opt out of inflationary increases <input type="checkbox"/>	
I wish to Gift Aid my donation Gift Aid makes every £1 worth £1.25 <i>giftaid it</i>	
Please treat as Gift Aid donations all qualifying gifts of money made from the date of my first gift on this declaration and in the future. I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that all the charities or Community Amateur Sports Clubs (CASCs) that I donate to will reclaim on my gifts for that tax year. I understand that other taxes such as VAT and Council Tax do not qualify. I understand the charity will reclaim 25p of tax on every £1 that I give.	
Signature: <input type="text"/>	Title: <input type="text"/>



2) Gift Form with the option of Opting in to the automatic inflationary increase

If you and your finance team are not able to personally talk with each giver and will be just handing out the Gift Form, then you would be advised to use the Gift Form where your givers have to 'opt in' to the inflationary increase

Any giver who chooses to either remain in the inflationary increase or chooses to opt into the inflationary increase can accept, cancel or increase further the annual increase, when they receive the annual review letter. This will be sent on the anniversary of the start of their giving and before any increase is made so all givers are in **complete control** of the amount they give.

The image shows a 'Parish Giving Scheme' form. At the top left are four icons: a person with arms raised, an open book, a circular arrangement of green dots, and a cross. Below these is the text 'PARISH GIVING SCHEME'. The form includes fields for Name(s), Address, Postcode, Telephone, and Email. There are checkboxes for 'Title: Mr Mrs Miss Ms Other' and 'I wish to donate' with options for 'per month', 'quarter', and 'year'. A note says 'Please tick one'. Below that is 'Starting on the 1st* of(month)(year)'. A note says '* Please allow one month from today. NB: Only you can cancel your existing Standing Order'. At the bottom left is 'I wish to remain anonymous to my Parish Treasurer' with a checkbox. On the right side, there is a blue box with 'YES I wish to give a regular donation to my church'. Below that is 'I wish my donation to be used solely for the benefit of: Church / Parish name In the village / town / city of Belonging to the Diocese of'. A red arrow points to a checkbox labeled 'I wish to support my parish in the future by agreeing to an annual inflationary increase on my gift.' with 'Please tick Yes' and 'No' options. Below this is a paragraph: 'I understand that the new amount will be communicated to me by letter 30 days prior to the gift donation date. I have the right to opt out of this arrangement at any point in the future by communicating my wishes by letter to the Parish Giving scheme.' Below that is 'I wish to Gift Aid my donation Gift Aid makes every £1 worth £1.25 giftaid it'. A note says 'By signing below I confirm I am a UK Tax Payer and would like the Parish Giving Scheme to reclaim the tax on all donations I have made, as well as on my future donations.' There are fields for 'Signature' and 'Title'. At the bottom right is a note: 'I understand that I must have paid an amount of income tax or capital gains tax at least equal to the amount of tax the charity will claim in'.

NOTE: Please don't photocopy the donor gift forms! The design has been signed off by the PGS bankers and photocopied versions of these forms will not be accepted by the PGS office. Liverpool Diocese can supply you with as many original donor Gift Forms as you need.

Reports of the planned giving

Each month a nominated person from the church, usually the treasurer will receive details of the donors their individual giving and the total of the monies due to be paid into the bank account. An example of the details that will be received is below.

Parish name: Dibley
 Parish reference: 088-DIBY
 Date of donation: 1st October 2011
 Claim generated: 5th October 2011

Transaction Donor Ref	Contact ID	Donation Received	Gift Aid	Total	Freq.	Inflat.
Miss Scarlet	DBF THANK YOU-1158	4032	10.00	2.50	12.50	M N
Revd Green	DBF THANK YOU-1150	4023	35.00	8.75	43.75	M Y
Mrs White	DBF THANK YOU-1144	1257	15.00	3.75	18.75	M Y
Colonel Mustard	DBF THANK YOU-1598	4591	8.00	2.00	10.00	M N
Anonymous	DBF THANK YOU-1148	4018	40.00	10.00	50.00	Q Y
Prof Plum	DBF THANK YOU-1143	4011	30.00	7.50	37.50	M Y
Lady Peacock	DBF THANK YOU-1264	4988	1000.00	250.00	1250.00	A Y
Anonymous	DBF THANK YOU-1364	5203	25.00	6.25	31.25	Q Y
Dr Black	DBF THANK YOU-1365	5204	25.00	0.00	25.00	M Y
		1188.00	290.75	1478.75		

Joiners (Contact ID)	Leavers (Contact ID)
5203	3988
5204	

Key:	Freq = Frequency	M = Monthly
		Q = Quarterly
		A = Annual
	Inflat = Annual Gift Inflationary Increase	Y = Inflationary increase
		N = No Inflationary increase

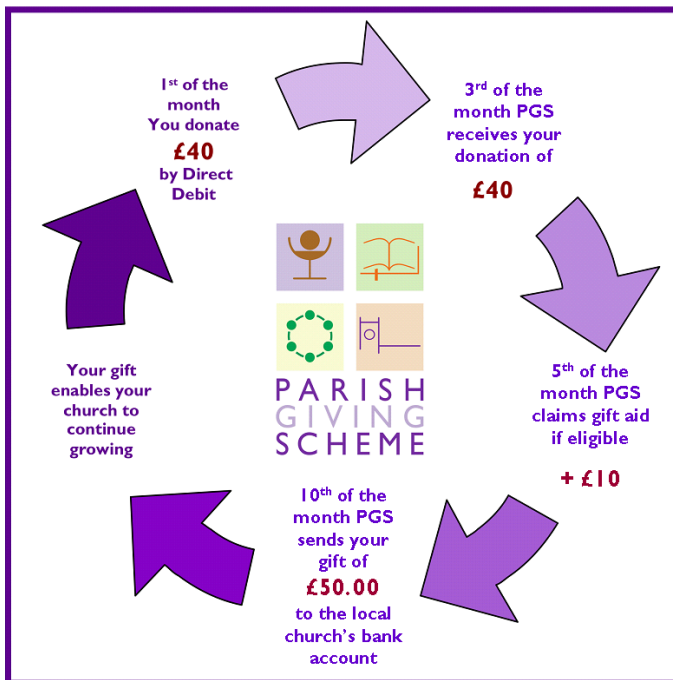
Note that in the example above, some donors have chosen to remain anonymous.

At the end of the financial year and also at the end of the tax year a statement of all the monies given for each individual will be sent to the nominated person in church. This can be used to send out your annual thank you letters. If you have any anonymous givers a generic letter can be sent to the PGS team who will forward it to the giver.

Each giver to the scheme who has agreed to increase their giving each year by the inflationary increase will also be sent a letter on the anniversary of their gift

How does Parish Giving Scheme work?

The giver/donor gives their donation of money on the 1st of each month, and it is credited to the church bank account on the 10th of each month – or the subsequent working day - together with the eligible Gift Aid monies that have been claimed on behalf of the church by the PGS team.



- . The PGS operates on a 10-day cycle, collecting from donors on the first of each month, then sending a consolidate remittance (including Gift Aid) back to the local church on the tenth of the month.

Payment can be by monthly, annually or quarterly by Direct Debit and this removes the necessity for donors to give money during a service. However we are aware that some donors, particularly those who previously gave by envelope or via open plate, would still like to put something on the plate each service.

We therefore provide PGS tokens, which can be placed on the plate or in the collection bag. This indicates they participate in PGS and enables them to express an act of offering during the course of worship. Tokens, if included in the offering, may be received and blessed by the priest or minister with the rest of the collection.

After the service they should be separated out from the rest of the money and stored somewhere safe until the next occasion a collection is taken, when they should be made available to church members who like to use them.



All things come from you, O Lord,
And of your own do we give you

An example of a PGS token front and back, actual size.

What does the church need to do?

Pray

You need to seek God's guidance before you make any significant decision affecting your church.

PGS power point and church council leaflet and resolution

A power point presentation is available if required to allow you to present the information and benefits about Parish Giving Scheme to the PCC/DCC. The Resources Team at the Diocese of Liverpool can help you with this, if required. We will also provide a simple leaflet explaining the scheme to the PCC/church council.

Since some donor money will flow to the church through the Parish Giving Scheme, rather than directly from the donor to the church, it is important therefore that the trustees/DCC of the local church pass and minute a resolution. It can be as simple as:

“We the PCC/DCC of ... agree to commence operation of the Parish Giving Scheme.”

Aide-memoire:

Write here the date the resolution was passed

Register your church

Use the form with this booklet to get your church registered. Front of the form is required and collects data about church officers and destination bank account details. The reverse side, nice to have, asks for some statistics about your current patterns of giving, to give us a measure the effectiveness of the scheme. **Please attach a blank paying in slip to ensure correct details are used**

Aide-memoire: Write here the date the Registration Form was sent to Cath Gaskell, St James' House, 20 St James Road, Liverpool LI 7BY	
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Assemble a team

The Church Council should now be fully aware of what the Parish Giving Scheme is about. You may find that you need a small team to help you run a stewardship programme (if applicable) and also to ask the congregation individually to join the PGS scheme. Either you or someone else will need to be 'project leader' who can co-ordinate all the necessary activities, how and when to contact each member of your church and provide them with a welcome letter (if required), church member leaflet and a Gift Form

You may find it helpful for council members to join the scheme first, so a couple of local people are able to share how easy it was to do. It is easy for Standing Order givers to move across, and most should be willing to do so. This is more of a change for envelope givers, although when they understand the benefits to them and the church it is not a problem for them to join.

What the Liverpool Diocesan Office will do when you register

On receipt of the Registration Form the Resources team will contact you to discuss how you are going to promote the Parish Giving Scheme to your church members and the Gift forms required.

We will send you by email two sample parish letters 'Dear Friend'. You can customise this for your local situation if required, together with a spread sheet to keep a track of progress and an electronic copy of the Church Member Leaflet.

We will then arrange for a stock of PGS gift forms and PGS tokens to be delivered to you. They will be personalised with your churches PGS reference number. Please do not photocopy them if you need any more forms just contact Cath Gaskell 0151 709 2180.

Stewardship/generosity project

It is strongly recommended, but not essential, that you run some kind of Stewardship or Generosity project. This has two benefits: first, to take advantage of the opportunity to discuss giving and second, as a way to introduce the Parish Giving Scheme as a preferred method of payment. As already explained, PGS is a good mechanical tool to help your church to process incoming donations and administer Gift Aid, but it is not of itself a motivational tool to elicit more giving.

Useful hints and tips

Experience so far has shown that, if you ask council members to adopt PGS first, then others will follow in due course, best to hand deliver the information to the congregation rather than leaving at back of church.

If you issue a stamped addressed envelope; Parish Giving Scheme, Church House, College Green, Gloucester GL1 2LY, you may reduce confusion and increase the response rate.

Please do not photocopy the actual donor forms: their design has been agreed with the PGS bankers and photocopies will not, at the moment, be accepted by the PGS office.

PGS Donor Forms need to be in the hands of the PGS administration centre in Gloucester by the 15th of the month preceding the month of the first direct debit collection at the very latest. This is to allow time for processing the form and setting up the direct debit. We ask donors to allow a month, and we ask you not to collect forms in centrally in the parish and send them off together as this can create delays.

Donors will need to be reminded to CANCEL existing Standing Orders to the local church. Ideally, donors will keep existing Standing Orders going until the month before their first Direct Debit collection date.

GASDS to retain qualification for maximum claim under GASDS a church using PGS will currently need to maintain standard Gift Aid Claim on just £500 annual donations. Parishes have retained their qualification for maximum claims under GASDS by using donations from those not wishing to give by Direct Debit.

Choosing an appropriate Stewardship Programme

In launching the PGS there is clearly an opportunity, if required, for parishes to engage in some form of giving initiative at the same time. Experience reveals a much stronger take up of the PGS when it is offered as a vehicle for giving on the back of a Stewardship Programme.

If you have recently engaged in a Stewardship Programme (within the last two years) you may prefer to simply offer the PGS, on the back of some form of annual review of giving.

More importantly this provides an ideal occasion to encourage your parishioners in their Christian giving. As with any well designed Stewardship Programme it is another way of declaring vision and demonstrating how generosity enables the funding of Christ's mission and ministry. It is crucial to use this to link generosity with the mission and ministry that flows from it.

There are many types of Stewardship Programmes that a church can choose from.

Giving in Grace <http://www.givinginGrace.org/index.html>

Giving for Life

<http://www.gloucester.anglican.org/finance/trusts/giving/>

Rural Giving Programme

<http://www.parishresources.org.uk/rural.htm>

Parish Funding Programme -

<http://www.parishresources.org.uk/giving/pfp.htm>

Give 10

<http://www.parishresources.org.uk/giving/Give10.pdf>

T.R.I.O. <http://www.southwark.anglican.org/what/trio>

Action list

	Completed y/n	Actioned by	Comments
PREPARATION			
Nominate project leader			
Attend launch/training event run by Diocese – get this handbook, leaflet, FAQ sheet, example gift forms			
Pass resolution at PCC			
Registration form completed, sent to St James' House.			
Assemble team to help			
Email from diocese that registration form has been received and Dear friend and spread sheet attachments			
PGS Gift Forms, and tokens, received from diocese			

IMPLEMENTATION			
Customise Dear friend letter			
Keep a record of responses on spread sheet			
Recruit church council onto scheme – use PGS gift form, presentation and church council leaflet			
Make a list of people who already do 'planned giving' to move them to use PGS , PGS Gift Form and 'Dear friends' and church member leaflet			
Make a list of people who do not currently do 'planned giving' to 'recruit' them into PGS with a PGS Gift Form and 'Dear friends' letter and church member leaflet			
See if any other people wish to join e.g. friends			

Everyone benefits

The Church

Stable and often increased giving, offsetting static giving

Gift Aid is automatically claimed improving cash flow

Protection against inflation if gifts increase annually by inflation rate

No charge to join, stationery is free

The volunteers

Reduced administration and paperwork

Time saved when counting less money

Time saved in Gift Aid claim

Time saved in account reconciliation

The church member

In total control of amount given

Simple giving method that means regular support to church

Option to increase gift annually by inflation

Direct Debit guarantee

Tokens are available to represent giving on to open plate



PARISH GIVINGS SCHEME

Please post to Cath Gaskell, St James' House, 20 St James Road, Liverpool L1 7BY or email to cath.gaskell@liverpool.anglican.org

CHURCH REGISTRATION FORM

Church Name:	
City/Town/Village:	
Church code:	(to be completed by the diocese)
Diocese:	Liverpool

CONTACT DETAILS

Overall project leader in your Parish. Title/Name:	
Address:	
Contact number:	Email address:
Treasurer. Title/Name:	
Contact number:	Email address:
PGS Statement Receiver. Title/name	
Address:	
Contact number:	Email address:

BANK DETAILS

Parish or Church bank details. (please attach a copy of your paying in slip)	
Name of Account:	
Bank name & Address:	
Sort code: □□ / □□ / □□	Account number: □□□□□□□□

Treasurer (sign)print name:date:

Incumbent (sign) or 2nd church warden (if in vacancy)print name.....date:.....

Church warden (sign).....print name:.....date:.....

This side is optional to complete/ approximate numbers are acceptable

Do you plan to use PGS Tokens YES/NO

Please tick the giving programme you are planning to use alongside the implementation of the Parish Giving Scheme

Giving in Grace		Rural Giving Programme	Other (please name the programme below)	
Giving for Life		Parish Funding Programme	We have run a giving programme in the last two years	

When do you hope to run your stewardship programme and/or begin using the PGS as a method of payment? Month..... Year.....

DONOR INFORMATION:

Number of all regular donors/planned givers _____

Number who have signed a Gift Aid Declaration _____

Method of giving	Number of weekly givers	Number of Monthly givers	Number of Quarterly givers	Number of Annually givers
Standing order				
Envelope				

Smallest monthly donation £ _____

Largest monthly donation £ _____