

HOW MUCH SHOULD I GIVE?

"Each of us must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." **2 Corinthians 9:7**

The advice of the apostle Paul gives us helpful guidance in thinking through an issue that many Christians hold different views on. It is also helpful to think through two particular questions:

Where does giving to God come in my financial priorities?

- ◆ Giving our money is an act of faith, and an act of trust.
- ◆ There are numerous occasions in scripture where God promises to meet the needs of those who put Him first.

Does my current level of giving express how much my faith and my church mean to me?

- ◆ Scripture teaches the principle of proportional giving, giving a percentage of our disposable income (*i.e. income after tax and national insurance*). We should therefore seek to give a certain amount for each £1 of our disposable income.
- ◆ The Church of England has urged us to aim to provide a basic standard of 5p per £1.00 *i.e.* 5%.

To assist with working out percentage proportions, this table acts as a helpful guide to showing how this translates into actual monthly amounts. The left hand column gives an annual income amount:

(after tax)	10%	5%	1%
£5,000	£42	£21	£4
£10,000	£74	£37	£7
£20,000	£131	£66	£13
£30,000	£189	£94	£19



Helping your church increase income



The Diocesan 'Gift Aid Lite' scheme helps churches to easily claim tax back due on eligible donations, and maximise all gift aid claims. From 2018, however, Gift Aid Lite will open up a range of options to enable churches to receive donations of all types, and tackle 'static' giving.

GIFT AID LITE CAN INCREASE INCOME

Churches rely heavily on the generosity of donations from their members. Currently, standing orders, cash, envelopes and cheques are the only ways that most churches can receive donations. While giving in this manner will continue to be greatly appreciated, Gift Aid Lite is also making it possible for churches to receive donations through more modern methods, such as debit/credit card and through contactless giving.



RECEIVE DONATIONS OF ALL TYPES

Gift Aid Lite gives donors more options for giving their gifts, and also helps treasurers with their administration by increasing efficiency.

Currently available



Envelopes: established, familiar, but as a giving method they have several drawbacks



Standing order: a regular commitment, administrative ease, but they can too easily remain static



Cash: familiar, but many drawbacks (giving of loose change, not carried by many, banking etc)



Cheque: no longer in mass usage, with many banks not issuing them as standard. They also need banking.

MAKE YOUR GIVING GO FURTHER WITH DIRECT DEBIT



Switching to direct debit gives you the option of annually increasing your gift to your church by the value of inflation, which helps your church to cover its own costs, as well as developing its mission activities.

HOW DOES IT WORK?

New or regular donors can easily set up a direct debit arrangement on-line, through Go Cardless, a well-established company who handle all the administrative aspects of direct debit management. GoCardless notify donors of their setup, details and time of donation, and also at least 30 days in advance of any changes to payment date, frequency or amount. They also handle the process of donors changing address, or cancelling payments.

HOW SECURE IS THIS SCHEME?

Organisations using the Direct Debit scheme have to pass a careful vetting process, and are closely monitored by the banking industry. Furthermore, Direct Debit payments come with a guarantee so donors are automatically protected by three important safeguards

WHO CONTROLS DIRECT DEBITS?

Quite simply, the donor does!

GOCARDLESS

Becoming available



Direct debit: well-known, and secure - with the option of donors being able to increase payments automatically.



Card payments: easy and modern way to receive donations and payments (e.g. weddings).



Contactless: modern, secure, and gives everyone a means to donate at the time.



QR Codes: 'quick response' codes can be created, enabling donations by phone or tablet.

HOW DO WE JOIN GIFT AID LITE?

Gift Aid Lite is a free service operated by the Diocese of Manchester on behalf of its churches. Tax reclaimed is ordinarily credited to the parish share account of each church. For more details contact the Diocesan Gift Aid Advisor Sue Warren on 0161 828 1424.