

TM

PARISH GIVING SCHEME

Implementation Handbook for Local Churches

8th Edition (January 2021)

“We launched the Parish Giving Scheme as part of a Stewardship Campaign across all four parishes of our rural Benefice. Over a three-week period, the theme of our sermons was generosity. We sent letters to members of our congregations inviting them to review their giving and to join PGS. One month later - we have seen an amazing increase of just over 40% on pledged giving for the coming year. PGS is simple and easy to set up, saves on administration within the Benefice and, with the additional advantage that donors can increase their giving by inflation automatically each year, safeguards against static giving. We are delighted with the scheme and commend it to other parishes.”

Mark Abrey, Rector of the Chase Benefice

I Contents

1	Contents.....	2
2	Introduction.....	3
3	Why use the Parish Giving Scheme?	5
4	How does the Parish Giving Scheme work?.....	6
5	What does your church need to do?	8
6	Implementing the Parish Giving Scheme in your Parish	9
7	Moving Forward	11
8	Contact Details	12
9	Generous Giving Resources.....	13
10	Useful Information & Forms.....	14

2 Introduction

The Parish Giving Scheme (PGS) was originally set up by the Diocese of Gloucester in 2009. It has since gained the backing of The Archbishops' Council, and in December 2014 became part of a new joint venture charity. It is now a separate charitable limited company, Parish Giving Scheme Ltd (Registered England Number 8824540; Registered Charity number 1156606) and more than 70% of dioceses are participating in the Scheme.

Aim of the Handbook

This handbook is intended to provide a single reference document for local churches in our Diocese, looking to implement the PGS at parish level. The document is aimed at:

- PCC Treasurers
- Parish Giving Promoters
- Clergy & Ministry Teams
- Churchwardens
- PCC Members

You may circulate as many copies of this document as you like, in order to help facilitate the process of launching PGS in your Parish. The handbook is also available on our website –

<https://www.oxford.anglican.org/support-services/parish-support/generous-giving/parish-giving-scheme/>

Related Documents

A selection of materials is available to support you as you implement PGS in your parish and to facilitate the administration of the system moving forward. These materials fall into three categories:

- ≈ Materials intended for PCC use (these are in A4 format) are available on the Diocesan website and reproduced in Section 10:
 - Parish Registration Form
 - Parish Action Checklist
 - Frequently Asked Questions
- ≈ Materials intended for individual givers (these are in A5 format) are provided by the Parish Giving Scheme Administrator (PGSA), once the PCC has registered with PGS:
 - PDF Gift Form
 - “Giving to Your Church” leaflet Word template (you can edit and personalise these to fit with your church’s rollout plans and other giving material)
- ≈ In addition, the following resources are available:
 - PGS tokens, which people who use PGS can put in the offertory plate (reproduced at actual size below, showing the front and reverse)



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

- PGS in the Wider Community leaflets – suitable for engaging with those in the local community who aren't regular worshippers but would be happy to contribute financially on a regular basis.

Note: We recommend you order printed material for distribution to potential givers by contacting the PGS administrator for the diocese, using the contact details provided in Section 8. There is no charge for these materials.

Copyright Notices

The PGS logo, which is used in this handbook and on the various PGS materials, is Trademarked TM and is the property of the Parish Giving Scheme Ltd.



Parish Giving Scheme Ltd are happy to give you permission to use the logo if the following conditions are adhered to:

- The logo is only used in articles or posters relating directly to the PGS
- No changes are made to the logo, other than resizing (but please preserve the aspect ratio)

If you wish to use the logo, please seek permission from Parish Giving Scheme Ltd by emailing info@parishgiving.org.uk and stating that you agree to the above conditions.

3 Why use the Parish Giving Scheme?

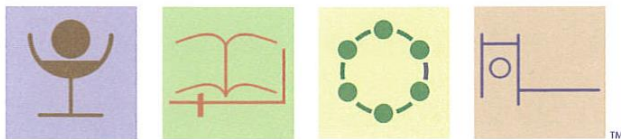
It will help us to be more efficient

We want to encourage efficiency and regularity in giving; efficiency, so that givers know their money is being used well, and regularity, so that PCCs can budget confidently.

It has some unique benefits

The PGS brings several unique benefits, which are not provided by any other method of regular giving, namely

- Being a direct debit scheme, the PGS enables the church (the beneficiary) to maintain control over the mechanics of payment. Significantly, it means that an inflationary uplift can be automatically applied each year, if the donor ticks the appropriate box on the form.
- A donor can choose to remain anonymous to the local church. This can be helpful in encouraging those who, for various reasons, feel more comfortable with their donations being kept anonymous, whilst still enabling the church to benefit from Gift Aid.



PARISH GIVING SCHEME

Title: Mr Mrs Miss Ms Other

First name(s):

Surname(s):

Full home address:

Postcode: Telephone:

Email:

I wish to donate

Please tick one **per month** **quarter** **year**

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 (Please carefully read 'How will our parish be notified of my donation?' on the left)

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 wish to support my parish in the future by agreeing to an annual inflationary increase on my gift. Please tick **Yes**

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.

I wish to Gift Aid my donation *giftaid it*

Gift Aid makes every £1 worth £1.25

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 am a UK tax payer and understand that if I pay less income Tax and/ or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

I understand the charity will reclaim 25p for every £1 that I give.

Signature Title:

Figure 1: the form enables a donor to sign up for an annual inflationary uplift and, if they choose, to remain anonymous to the local church

NOTE: For data security reasons, the printed hard-copy forms provided by the Diocese cannot be photocopied. The PDF form can be printed locally by the church or donor.

4 How does the Parish Giving Scheme work?

The 10-Day Cycle

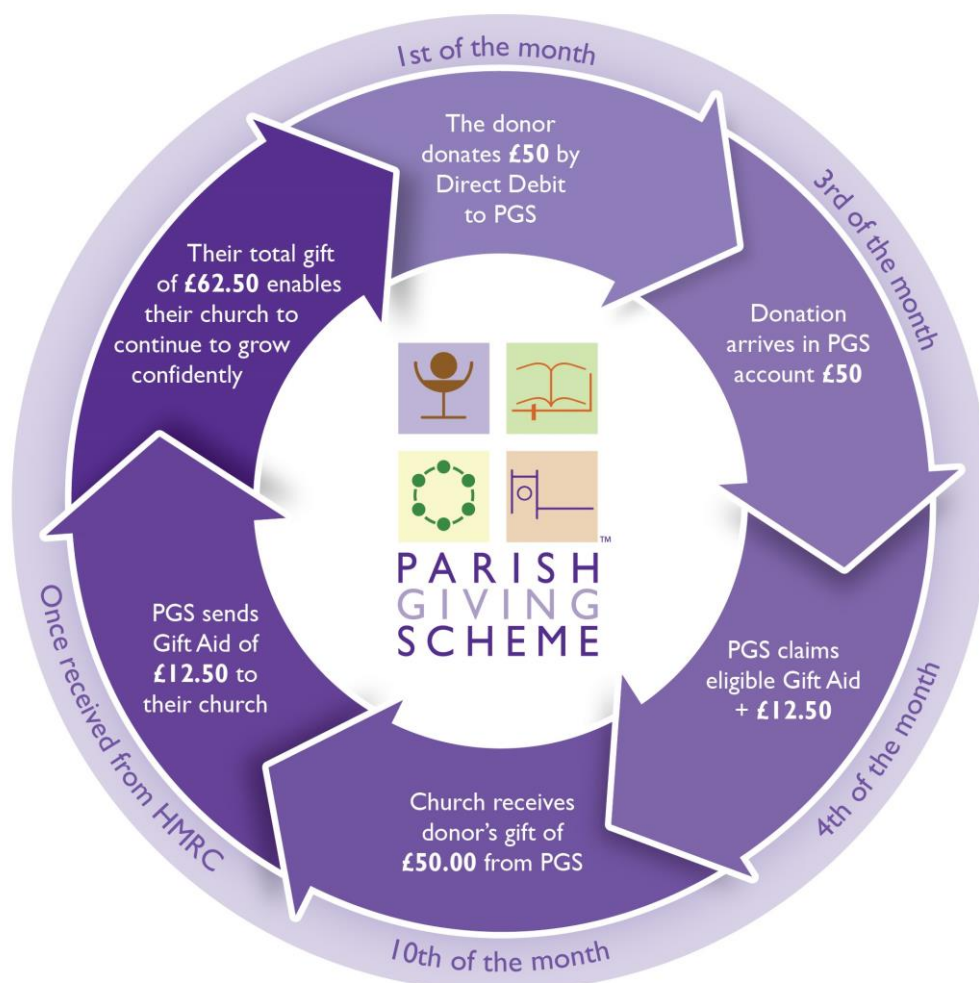


Figure 2: The PGS operates on a monthly cycle. Payments are debited from givers' accounts on the 1st of each month and gift aid is claimed on the 4th of each month. The gifts are paid into the bank account of the local church within 10 working days of collection, and the gift aid is paid across as soon as it is received from HMRC.

For Local Churches

As indicated in the diagram above, the PGS remits the donations directly to the local church's bank account within ten working days of collection each month, with gift aid following as a second payment later in the month. The Statement Receiver (usually the Treasurer) can access an online report showing names and amounts for each donation (see figure 3 below). Anonymous Gifts are also detailed on the statement, just with names omitted.

As more and more givers switch to the PGS, it could save many hours of administrative time at local church level. Donations are much easier for the Treasurer (or Giving Officer) to reconcile than standing orders or cash. It will improve cash flow, since Gift Aid is added each month. Furthermore, with the donor option to accept an inflationary uplift (which most people tend to adopt), the church receipts should increase year on year.

In the example below, £1,705 would be remitted to the parish on 10th of the month with the gift aid of £161.25 following as a second lump sum, as soon as the monies are received from HMRC



Donor Statement for Period: April 2017

EXAMPLE ONLINE PGS STATEMENT

(Your parish will receive all donations by the 10th of the month. Gift Aid will be sent separately once the PGS has received it from HMRC.)

Parish: Dibley
 Diocese: Portsmouth
 Parish:
 Ref:

Transaction Ref	Donor	Description	Contact ID	Current Month			Financial Year To Date			Calendar Year To Date			Frequency	Inflation
				Donation Received	Gift Aid	Total	Donation Received	Gift Aid	Total	Donation Received	Gift Aid	Total		
Cllr D Horton		PGS THANK YOU-9261	14149	70	17.5	87.5	140	35	175	420	105	525	M	Y
Mr & Mrs H Horton		PGS THANK YOU-9471	14381	200	50	250	200	50	250	400	100	500	Q	N
The Revd G Granger		PGS THANK YOU-9472	14386	150	37.5	187.5	300	75	375	900	225	1125	M	Y
Mr O Newitt		PGS THANK YOU-9259	14389	90	22.5	112.5	180	45	225	540	135	675	M	Y
Mr F Pickle		PGS THANK YOU-9365	14529	60	0	60	120	0	120	360	0	360	M	N
Mr J Trott		PGS THANK YOU-9263	14568	30	7.5	37.5	60	15	75	180	45	225	M	Y
Anonymous		PGS THANK YOU-9080	14577	40	10	50	80	20	100	240	60	300	M	N
Miss K Minogue		PGS THANK YOU-9470	14599	1000	0	1000	1000	0	1000	1000	0	1000	A	Y
Mr S Horton		PGS THANK YOU-9264	14623	65	16.25	81.25	65	16.25	81.25	65	16.25	81.25	M	N
Grand Totals:				1705	161.25	1866.25	2145	256.25	2401.25	4105	686.25	4791.25		

Joiners **Leavers**
 Mr S Horton (14623) Mrs Cropley (14694)

Key	Frequency	Inflationary Increase
	M = Monthly	Y = Yes to Inflationary Increase
	Q = Quarterly	N = No to Inflationary Increase
	A = Annual	

Figure 3: The PCC Treasurer or Giving Officer will have access, via their online PGS account, to a monthly statement of payments received through the scheme. Note that in the example above, some givers have chosen to remain anonymous.

Advantages for Givers

Many givers are accustomed to automatic direct-debit-based systems and think the traditional ways of collecting money by the local church are a bit out of date.

Some people are suspicious of the direct debit processing system, but they needn't be. It is the only payment method with a money back guarantee and is therefore safer for the donor than standing orders, cheques and cash. To read more about this, go to

<https://www.directdebit.co.uk/DirectDebitExplained/Pages/DirectDebitGuarantee.aspx>

Givers may have their donation automatically uplifted in line with inflation each year, if they so choose. (Inflationary increase is based on the Retail Prices Index). Also, givers can remain anonymous to their local churches if they prefer and can change these preferences at any time.

Frequently Asked Questions

A "Frequently Asked Questions" document is shown in Section 10 and is also available on the Diocesan website.

If you or your PCC have a question that isn't answered in this document, please contact the Parish Giving Scheme administrator at the diocese on generosity@oxford.anglican.org

5 What does your church need to do?

Pray

It is wise to seek God's guidance before making any significant decision affecting your church.

Be Realistic

The PGS will not solve all the financial problems that your parish may have. However, it does offer a 'golden opportunity' to engage people in thinking about their own level of financial generosity.

It is strongly recommended that you run a giving programme prior to, or alongside, introducing PGS, in order to take advantage of the opportunity to discuss giving. PGS is a good *mechanical* tool to help your church to process incoming donations and administer Gift Aid, but it is not in itself a *motivational* tool to elicit more generous giving.

That said, some parishes have found that a discussion about PGS can act as a prompt for people to reflect on their level of giving, and then review it. As one person has said, "It's a comfortable way into an uncomfortable conversation!"

Pass a PCC Resolution

Joining the PGS will mean that money from participating givers will flow to the PCC through the PGS, rather than directly from the donor to the church, as with other methods. It is important therefore that the trustees of the local church (the PCC) pass and minute a resolution. It can be as simple as:

"We the PCC of ... request the Parish Giving Scheme to commence operation of the scheme on our behalf."

Aide-memoire: Write here the date the PCC resolution was passed	
--	--

Register Your Church

A copy of the PGS Parish Registration Form is available for download on the Diocesan [website](#). Before completing the form please ensure you fully read the document How to Register your Church with the Parish Giving Scheme which explains the process of registration and what documentation we require.

6 Implementing the Parish Giving Scheme in your Parish

Organise a Giving Programme

There is anecdotal evidence to suggest a much higher take-up of the PGS when it is launched alongside a giving or stewardship programme. More importantly, this provides an ideal opportunity to encourage your parishioners in their Christian giving. As with any well-designed giving programme, it is another way of declaring your church's vision and demonstrating how generosity enables the funding of Christ's mission and ministry.

Communicating this link is crucial:

'...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."'

Henri Nouwen, *The Spirituality of Fundraising*

If you have recently engaged in a giving programme (within the last two years) prior to the launch of the PGS, you may prefer to simply offer the PGS within the context of a giving 'review' in order to aid take-up of the scheme.

Resources to help guide you in this process are readily available and summarised in Section 10 of this handbook. Do feel free to contact the PGSA for more information about running a giving programme in your parish.

Collating Resources

On receipt of the publicity from the PGSA, you will need to prepare the resources and plan their distribution to fit with the Giving Programme, where appropriate.

Alongside the PDF donation form you will be sent the "Giving To" leaflet template which you can edit and personalise to your church's context. You can also request the following via your registration form:

- ≈ Printed donation forms
- ≈ Printed "PGS in the Community" forms. These are donation forms which have been tailored to the non-churchgoing audience
- ≈ PGS Tokens

Alongside these resources, it is good to include a vision leaflet and/or a personal letter from your vicar or PCC.

Distribution

Publicity should be handed to givers individually, where possible, or sent in the post. There is strong evidence to suggest that personal contact with givers increases the take-up of the scheme, whereas relying on a mailshot to a large area can result in less than 1% response.

Simply leaving piles of the forms and leaflets at the back of the Church is also unlikely to lead to a good take-up of the PGS. That said, having some available for people just to pick up may be helpful to those who wish to remain anonymous, so be mindful of the need for a variety of approaches.

If your parish has opted to use tokens, these should be available for givers to collect at each service, rather than individuals having to remember to bring their token with them each time.

| Top tip: Experience from other dioceses has shown that if you ask PCC members to adopt the PGS first, others in the church are more likely to follow. |

Returning completed gift forms

Individual forms need to be sent to the PGS Team in good time if givers want to guarantee that their gift starts in the month they have requested. Gift forms must be received by the PGS **at least 30 days** before the date the first gift is due.

Givers should be encouraged to send their forms directly to PGS, rather than Treasurers gathering them in and sending them to PGS – unless you plan to hold a celebration service for people to bring their completed forms to place in the offertory plate.

If you issue a Stamped Addressed Envelope (either C5 or DL size) addressed to **Parish Giving Scheme, 76 Kingsholm Road, Gloucester, GL1 3BD** along with the publicity packs, you may not only reduce confusion as to where to send the completed form, but also increase the response rate.

7 Moving Forward

Giving Practices

The number of givers giving through the PGS will increase as the Scheme becomes established in your parish. Other giving methods (standing order and weekly envelopes) should reduce in time; however, you may need to continue to draw attention to the Scheme as a way of giving, particularly as new people join the church.

It is therefore good practice to reflect regularly on giving in your parish and to ensure that, as well as facilitating periodic giving programmes, there is a process for thanking regular givers (irrespective of the method they employ).

For further support in all aspects of generous giving, please contact the Generous Giving Adviser.

Monitoring Gift Aid

To claim under the Gift Aid Small Donations Scheme (GASDS), parishes need a direct relationship with HMRC. Each church should claim Gift Aid, outside of the PGS, on at least £800 per tax year to be able to claim up to the maximum of £8,000 on GASDS.

This shouldn't be an issue for most churches, as it is unlikely that all givers will convert to PGS and there will remain the one-off gifts from special services etc. Nevertheless, it is something to bear in mind.

This situation may change as the PGS Team and the National Stewardship team are in discussions with HMRC to allow donations through PGS to "count" at parish level for the purposes of GASDS eligibility and limits.

For further guidance on this, please contact the Generous Giving Adviser, Joshua Townson, on Joshua.townson@oxford.anglican.org or telephone 01865 208 757.

8 Contact Details

Below are the details about who to contact about different aspects of PGS:

Not Yet Registered

If you are interested in registering or have any other questions, please contact the PGS administrator:

Bev Higgs

Tel: 01865 208252

Email: generosity@oxford.anglican.org

There is also information available on the Diocesan website which you can find [here](#).

Already Registered

If your church is already registered with PGS and: -

- a) you would like more printed resources (forms or tokens), please contact:

Bev Higgs

Tel: 01865 208252

Email: generosity@oxford.anglican.org

- b) you would like advice about giving or support increasing the take up of PGS in your parish, then please contact the Generous Giving Adviser:

Joshua Townson

Tel: 01865 208757

Email: joshua.townson@oxford.anglican.org

- c) you would like to change key personnel such as the Treasurer, Statement Receiver or Project leader or update their contact details then please contact:

Parish Giving Scheme

76 Kingsholm Road, Gloucester GL1 3BD

Tel: 0333 002 1260

Email: info@parishgiving.org.uk

- d) you have queries relating to givers, donations and parish statements then please contact:

Parish Giving Scheme

76 Kingsholm Road, Gloucester GL1 3BD

Tel: 0333 002 1260

Email: info@parishgiving.org.uk

- e) you want to know where to refer existing PGS givers to discuss their individual giving through the PGS, please refer them to:

Parish Giving Scheme

76 Kingsholm Road, Gloucester GL1 3BD

Tel: 0333 002 1260

Email: info@parishgiving.org.uk

9 Generous Giving Resources

The launch of PGS is a fantastic opportunity to raise the profile of giving in your parish. Experience in neighbouring Dioceses reveals a much stronger take-up of the PGS when it is offered as a vehicle for giving as part of a Giving Programme. This stronger take up is both in terms of giver numbers and giving levels.

The launch of PGS provides an ideal occasion to encourage your parishioners in their Christian giving and to reflect on this giving as part of discipleship. As with any well-designed Giving 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 link generosity with the mission and ministry that flows from it.

There are many types of Giving Programme available to choose from and you can read more about regular giving, as well as find some resources, [here](#).

10 Useful Information & Forms

- ≈ Registration form for parish churches
- ≈ Frequently asked questions
- ≈ Parish Action check list
- ≈ Top ten tips for implementing the scheme

Frequently Asked Questions about the Parish Giving Scheme



What is the point of PGS?

PGS helps us in the Diocese of Oxford by enabling givers to donate by direct debit rather than the traditional ways of collecting money into the local church.

How does PGS help givers?

PGS offers givers a convenient and secure method of making their regular donations to their local church by Direct Debit. In 2018 it will be available online as well. Givers may have their donation automatically uplifted by inflation each year, if they so choose. Also, givers can remain anonymous to their local churches if they prefer.

Are some givers scared of Direct Debits?

Yes – and we need to overcome this fear! Givers are protected by the Direct Debit Guarantee which makes it a very safe system, safer than other forms of giving. More information is available on the website www.directdebit.co.uk or www.financial-ombudsman.org.uk (search for 'direct debit').

How does it help PCC Treasurers?

PGS remits money directly to the local church's bank account on the 10th of each month. The amount remitted is the total for all the PGS givers in the congregation. The Treasurer receives a report showing names and amounts for each donation, except where the donor has chosen to remain anonymous (see example report below). A payment with the gift aid from the donations is then given to the church a few days later.



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	4032	10.00	2.50	12.50	M	N
Revd Green	4023	35.00	8.75	43.75	M	Y
Mrs White	1257	15.00	3.75	18.75	M	Y
Colonel Mustard	4591	8.00	2.00	10.00	M	N
Anonymous	4018	40.00	10.00	50.00	Q	Y
Prof Plum	4011	30.00	7.50	37.50	M	Y
Lady Peacock	4988	1000.00	250.00	1250.00	A	Y
Anonymous	5203	25.00	6.25	31.25	Q	Y
Dr Black	5204	25.00	0.00	25.00	M	Y
		1188.00	290.75	1478.75		

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

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

How much will it cost us?

The Diocese of Oxford is paying the costs of participating in the scheme, so there is no cost to churches.

How else does it help local churches?

As more and more givers switch to the PGS, it will save many hours of administrative time at local church level. Donations are much easier for the Treasurer (or Giving Officer) to reconcile than standing orders or cash. It will improve cashflow, since Gift Aid is added each month, so there's no need to wait for the reclaim. Furthermore, with the option to accept an inflationary uplift (which the majority of PGS givers go with), the church receipts should increase year on year.

What measure of inflation is used?

The system applies the most recently published January RPI on the anniversary of the giver's gift through PGS. It only applies this increase to those givers who have 'opted in' – which is nearly two thirds of givers.

Why is inflation so important?

Because one of the biggest problems faced by churches is that of 'static giving'. If giving had not kept pace with inflation since the year 2005, it would have decreased in value by over 33% - a £20 donation in the year 2005 would be worth only £12.93 by December 2019.

Who operates the PGS?

The scheme was devised by the Diocese of Gloucester, and it is now an independent charity (Registered Charity 1156606) with trustees from the dioceses that use the scheme.

What happens to my donation if PGS goes bust?

If insolvency were looming the trustees would be bound to manage affairs to avoid restricted donations being placed at risk. The chances of this are extremely small. PGS is a successful and well-resourced organisation with a proven track record in efficiently administering the scheme.

What material is being provided?

A full range of well-presented material is available to churches in our diocese. This includes an Implementation Handbook for churches (A4 format), leaflets for givers (A5) and gift forms (A5) for those who are ready to sign up.

How long does it take for the money to come through?

Money is collected from givers on the 1st of each month and remitted to PCC bank accounts on the 10th of each month – or the subsequent working day. The gift aid is then given to the church a few days later.

What are its strong points?

The strong points of PGS are:

- ≈ Adopting it ordinarily leads to an increase in giving
- ≈ Its positive effect on parish cashflow as gift aid is received every month
- ≈ Easier to reconcile than standing orders or cash donations
- ≈ Most givers are inclined to tick the box that automatically uplifts the donation each year
- ≈ Reduces the administrative burden on Treasurers and/or Giving Officers

What do PGS givers do as the bag or plate is passed round on a Sunday?

We can provide scheme participants with PGS tokens which can be placed on the plate or in the collection bag. This indicates that they participate in PGS and enables them to express an act of offering during Sunday worship.

For any other enquiries, please email generosity@oxford.anglican.org or telephone 01865 208 757.

PARISH ACTION CHECKLIST



Implementing this checklist of actions will assist you in successfully promoting the Parish Giving Scheme in your church

Actions	Target date	Actioned by	Comments
Put PGS on to PCC agenda			
Pass resolution at PCC			
Nominate project leader			
Assemble team to help with promotion, where appropriate			
Agree Giving programme to accompany PGS launch			
Contact diocesan advisor for support on how best to launch PGS			
Registration form completed, signed & sent to diocese			
Diocese confirms that registration form received			
Resources for giving packs received from diocese			
Write covering letter from vicar or PCC, where appropriate			
Recruit church council onto scheme			
Launch PGS and giving programme within church service			
Approach existing planned givers and ask to switch to PGS			
Approach ad-hoc givers and ask to join PGS			
Hold celebration service when all PGS responses are received			
Follow up all who have responded with thanks and information requested and follow up those who have not.			
Explore using PGS for gaining financial support from those in parish who are not church members			

TOP 10 TIPS FOR A SUCCESSFUL LAUNCH



1. Introduce the Parish Giving Scheme alongside a Giving Programme
2. Appoint a respected person to lead on the adoption of the scheme
3. Recruit a few volunteers to help launch the scheme, where appropriate
4. Explain the impact the church currently makes within the community
5. Communicate the vision for the future, and what can be achieved if giving increases
6. Sign up PCC members before the launch, so they can be ambassadors for it
7. Ensure there is time for individual discussion with potential givers
8. Hold a celebration service when people give in their completed forms
9. Permanent display showing your church is funded through Parish Giving Scheme
10. Thank people for their gift and keep thanking them!