

Diocese of Derby
Implementation Handbook
for Local Churches

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Register your church

1. Contact details and changes

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

1.1 Not yet registered?

If you are considering registering with the PGS or have any questions about the PGS, please contact the following:

David Meredith
Parish Resource Officer
pro.david.meredith@derby.anglican.org
07917 182 294

David Mundy
Parish Resource Officer
david.mundy@derby.anglican.org
07710 094 948

By Post: The Parish Support Office, Church House, Full Street, Derby, DE1 3DR

1.2 Already registered?

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

David Meredith
Parish Resource Officer
pro.david.meredith@derby.anglican.org
07917 182 294

David Mundy
Parish Resource Officer
david.mundy@derby.anglican.org
07710 094 948

By Post: The Parish Support Office, Church House, Full Street, Derby, DE1 3DR

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

Parish Giving Scheme
Church House, College Green, GLOUCESTER, GL1 2LY
Tel: 01452 835595
Email: info@parishgivingscheme.org.uk

1.3 Amendments to this handbook

This handbook is a work in progress. The version you are looking at is identified by the digits at the bottom right hand corner of back cover.

If you would like to suggest amendments, please contact David Meredith (see above for contact details), suggesting your amendment, along with the version number from the bottom of this page.

Thank you!

2. This handbook

2.1 Aim of handbook

The aim of this handbook is to provide PCC Treasurers and Planned Giving Secretaries with a single reference document for a local church's planning and deployment of the Parish Giving Scheme (PGS).

This handbook may also be of interest to clergy, church wardens and PCC members. Each local church can have as many copies as they like, and the whole document is also available to download from the Diocesan website.

2.2 Related documents

Also available in due course will be a 'menu' of all the documentation available about the PGS.

- Material intended for parish or local church use will generally be produced in A4 format (like this handbook)
- Material intended for individual donors will generally be produced in A5 format (sometimes larger documents folded to A5 size)

Most of the printed items are available on the website. However, to be sure of offering your donors high quality printed materials, we recommend that you order printed material from the Diocese. There is no cost to parishes for this material.

2.3 Structure of this handbook

The sections that follow are:

- Section 3 – 'Why' – the rationale behind adopting the PGS in our Diocese
- Section 4 – 'How' – details about how the PGS works
- Section 5 – 'What' – the things a PCC needs to do to get a successful launch of the PGS in the parish
- Section 6 – 'Action' – the form you need to get started, which you are welcome to photocopy if necessary

2.4 Copyright notices

The PGS logo, which is used in this handbook and on various PGS materials, is Trademarked™ and is the property of the Parish Giving Scheme Limited. They are happy to give you permission to use the logo if the following conditions are adhered to:

- The logo can only be used in articles or posters relating directly to the Parish Giving Scheme
- You will not make any changes to the logo, other than resizing (please preserve the aspect ratio)
- If you wish to use the logo please write requesting permission to info@parishgivingscheme.org.uk agreeing to the above conditions.

3. Why PGS?

3.1 Background – money in the Diocese of Derby

There is no shortage of wealth – both assets and income – in the Diocese of Derby. Of course there are many areas of deprivation and individuals who are far from wealthy, but generally our problem is not a shortage of money: it is that money does not flow into and through our local churches.

To realise an adequate flow of steady, planned income, we (the churches) need to attend to four factors:

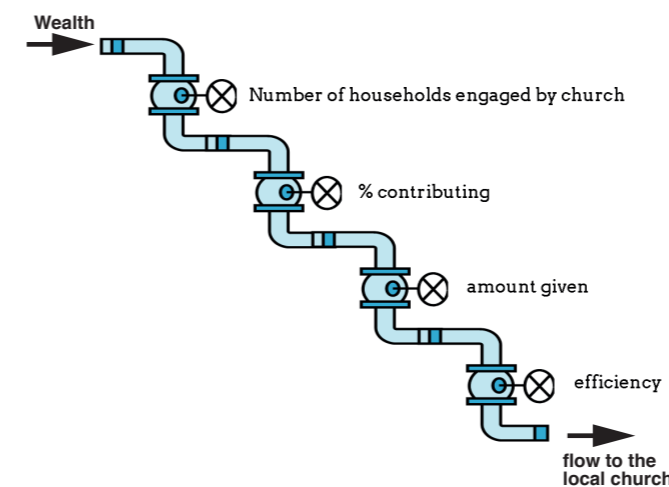


Figure 1: the amount of money flowing to a local church is a product of four factors, each of can be seen as a 'valve' that affects the flow of funds. The factors are discussed below.

1. We need to see that local church life is both inspiring and **engaging** – something that many in the local population want to participate in and belong to (including our wealthier citizens).
2. We need to explain to our neighbourhood that local churches are funded by local people. Belonging to a local congregation brings with it the need to consider how best to **contribute** to church life – by volunteering time and energy or by financial support, or both!
3. We need individuals to be both realistic and generous in their financial giving. Churches need several thousand pounds a month to operate – to cover things like wages, utility bills, insurance. When compared to the amount spent in the supermarket, the **amount given** per donor can sometimes seem a bit paltry!
4. We need to encourage **efficiency** and regularity, so that donors know their money is not being wasted and church councils can budget confidently.

3.2 Why are we adopting the PGS?

3.2.1 It will help us be more efficient

The Parish Giving Scheme will help most with point 4 above. It is a highly efficient system.

It may also encourage people to think about points 3 and 2. The 'prompt' of a discussion about money may nudge people into reviewing whether and what they give.

3.2.2 It has a good pedigree

The PGS started life in the Diocese of Gloucester. It has been running there now for nine years. Their experience is that it enables significant increases in giving to support the local church. By the end of 2017, seventeen dioceses have introduced the PGS and it has gained the national backing of The Archbishops' Council. The PGS is now part of a Joint Venture Charity, with all dioceses being able to join.

3.2.3 It has some unique benefits

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.

Another unique benefit is that 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 per month quarter year
to the Parish Giving Scheme
Registered Charity Number: 251234
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

YES I wish to give a regular donation to 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:
Belonging to 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
Gift Aid makes every £1 worth £1.25 giftaid it
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 _____ Title: _____

NOTE: Please do not photocopy the PGS 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.

Figure 2: the PGS Gift Form enables a donor to sign up for an annual inflationary uplift and, if they choose, to remain anonymous to the local church

4. How does the PGS work?

4.1 The monthly cycle

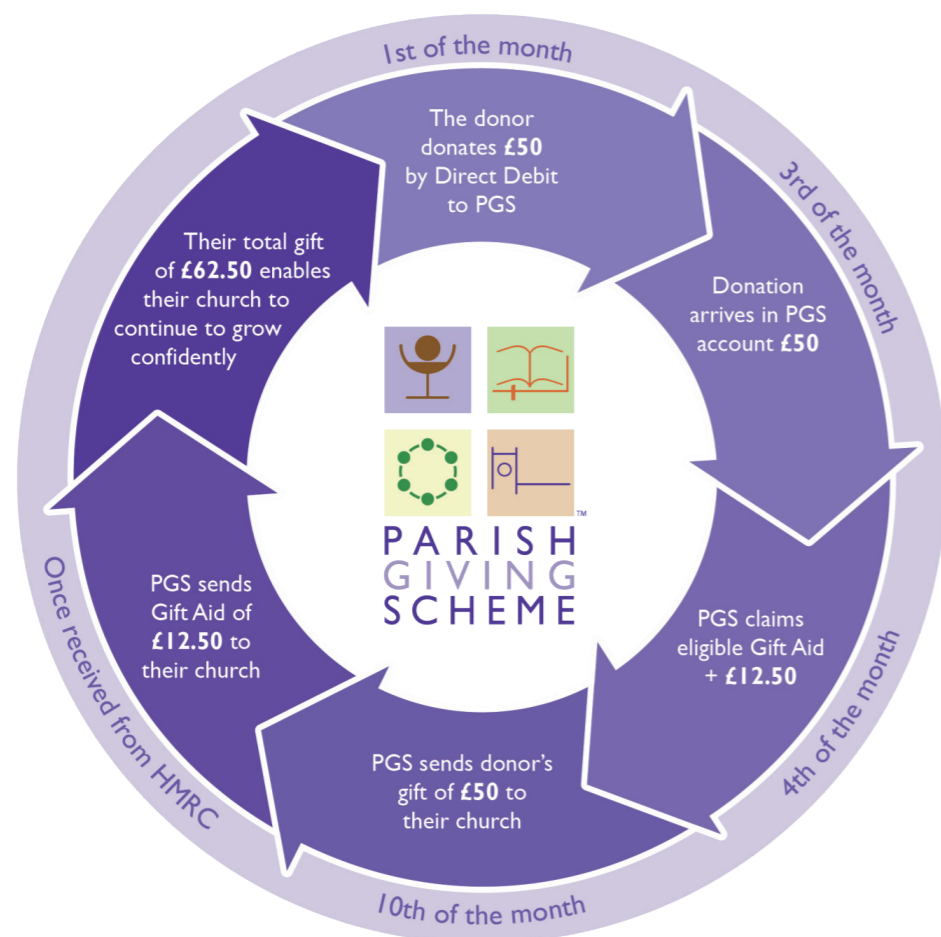


Figure 3: The PGS operates on a monthly cycle, collecting from donors on the 1st of the month, claiming eligible Gift Aid from HMRC, remitting donations to the local church on the 10th of the month, and remitting Gift Aid as soon as it is received from HMRC.

4.2 Advantages for donors

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

Donors may have their donation automatically uplifted by inflation each year, if they so choose. Also, donors can remain anonymous to their local churches if they prefer.

Some people are suspicious of the direct debit processing system. 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. If you want to read more about this, go to www.bacs.co.uk/Bacs/Businesses/DirectDebit

4.3 For local churches

As shown in Figure 3, the 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 PGS donors in the local church, already uplifted by Gift Aid where appropriate. The PCC Treasurer receives a report showing names and amounts for each donation, except where the donor has chosen to remain anonymous.

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

Donations are much easier for the PCC Treasurer (or Planned Giving Secretary) 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 go with), the church receipts should increase year on year.

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

Figure 4: The PCC Treasurer or Planned Giving Secretary receives a monthly statement In the example above, some donors have chosen to remain anonymous.

4.4 Some other questions often asked

4.4.1 How much will it cost us?

There is no charge to parishes as the Diocese is paying the annual fee.

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

Money is collected from donors on the 1st of each month, and remitted to PCC bank accounts on the 10th of each month – or the subsequent working day.

4.4.3 What do PGS donors do as the bag or plate is passed round?



We can provide PGS donors with PGS tokens which can be placed on the plate or in the collection bag (shown above). This indicates that they participate in the 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 offertory. 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 worshippers who like to use them.

4.4.4 Can we photocopy the PGS Gift Forms?

No. Only original PGS Gift Forms can be accepted at the PGS office. Original PGS Donor Forms are available free from the Parish Resource Officers (contact information on page 3)

5. What does the church need to do?

5.1 Be realistic

The Parish Giving Scheme will not solve all your financial problems with one 'silver bullet'. 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 stewardship programme, first, to take advantage of the opportunity to discuss giving and, second, as a way to introduce the PGS as a preferred method of payment. As already explained, the 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.

Despite the realistic perspective above, some of our pilot parishes have found that a discussion about the PGS can act as a prompt for people to think about their level of giving, and then review it. As one person put it "it's a comfortable way into an uncomfortable conversation"!

5.2 Pray

We need to seek God's guidance before we make any significant decision affecting our church.

5.3 Pass a PCC resolution

Some donor money will flow to the PCC through the PGS, rather than directly from the donor to the church. It's important therefore that the trustees of the local church (the Church Council) 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 when the PCC resolution was passed

5.4 Organising a stewardship programme

In launching the PGS there is clearly an opportunity 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. 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.

*'...when we seek to raise funds we are not saying, "Please, could you help us out because lately it's 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 stewardship programme (within the last two years) prior to the launch of the PGS you may prefer to simply offer the PGS on the back of some form of 'giving review' to aid the take-up of the scheme.

Please contact the Parish Resource Officers for more information about running a stewardship programme in your parish.

5.5 Register your church

Use the Church Registration Form which accompanied this booklet to get your church registered.

Side 1 of the form provides the PGS with information about the church / parish bank account and the church officers responsible for parish finances.

Side 2 of the form provides the Parish Support Office with statistics about the church's /parish's current patterns of giving from which we will be able to measure the effectiveness of the PGS in our Diocese.

We need you to complete both sides of the Church Registration Form.

Aide-memoire:

Write when the form was sent to the Parish Support Office

Note: although you may photocopy the Church Registration Form, you must not photocopy the PGS Gift Forms: their design has been agreed with the PGS bankers and photocopies will not be accepted by the PGS office.

5.6 What the Parish Support Office will do when you register

On receipt of your Church Registration Form, we will send you PGS materials to distribute to donors. If someone's passing near, we'll deliver by hand. If you need further materials, they can easily be provided.

5.6.1 "A better way to give financially to your local church" leaflets

These are 'teasers' – they're designed for enquirers who are considering joining the PGS. They are smart A4 sheets folded once to an A5 size. You can leave these out, for example at the back of the church, but please add a local contact on the back of each leaflet so that enquirers know whom to contact if they want to go further.

5.6.2 PGS Gift Forms

These will be sent to you together with a stock of labels already printed and coded for your parish, so you can be sure that donations are allocated to your church. There's a Cover Sheet in the pack, showing exactly how to affix the labels to the forms.

Our experience so far has shown that, if you ask PCC members to join the PGS first, then others will follow in due course. Another hint: if you issue a Stamped Addressed Envelope (either C5 or DL size) addressed to Parish Giving Scheme, Church House, College Green, Gloucester GL1 2LY you may not only reduce confusion as to where to send the completed form, but also increase the response rate. People hate to discard SAEs!

NOTE: although you may photocopy the Church Registration Form, you must not photocopy the PGS Donor Forms: their design has been agreed with the PGS bankers and photocopies will not be accepted by the PGS office.

6. Register your church

The completed Church Registration Form should be sent to the Parish Resource Officers (contact information on page 3)

Donor materials will then be issued to the church.

Thereafter, individual PGS Gift Forms need to be in the hands of the PGS Administration Centre in Gloucester in the first week of the month preceding the month first direct debit collection. This is because a lead time of at least three weeks is needed for processing the PGS Gift Form and raising the first direct debit.

Donors may 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.

5.6.3 'Frequently asked questions by donors'

These accompany the PGS Gift Forms and help to answer lots of questions that donors often have. You need to add details of a local contact on the back of each, before you give them out. You should give out one with each PGS Gift Form.

5.6.4 PGS tokens

We will provide scheme participants with PGS tokens. Their use is explained in the Donor Information Booklets. See section 7 on page 7 of this handbook.

5.6.5 "Covering letter" examples

We will also provide you with examples of covering letters that you might send out to (a) 'planned givers' (i.e., individuals who already give to your church by Standing Order or through an envelope scheme) to invite them to consider joining the PGS, and (b) to those who do not give to your church or who do so irregularly. You will probably want to do something specific to your own church; you may even want to have different letters according to whom is being written.

REMEMBER: the Parish Giving Scheme described in this booklet is an efficient MECHANICAL tool for collecting regular inward donations. It is not of itself a MOTIVATION to encourage the generosity of the people who live near you.

The PGS cannot do that for you... it depends on how you – the local church – engage and inspire the local community.

Your stewardship initiative

Briefly describe how you are planning to motivate your donors to review their giving levels:

If you would like more information about stewardship campaigns that you could use in your church, please contact

David Meredith
Parish Resource Officer
pro.david.meredith@derby.anglican.org
07917 182 294

David Mundy
Parish Resource Officer
david.mundy@derby.anglican.org
07710 094 948