

## Why 'inflation proof'?

We all know the effects of inflation: that the cost of living increases over time. Each year we pay more for essential items such as food, clothing, and fuel. The same is true for our local churches. The cost of mission and ministry in our parishes – heating and lighting our churches, stipends and housing for our stipendiary clergy, maintenance of our buildings – increases over time.

Our churches currently rely on regular giving made either by standing order through a bank or on the collection plate (e.g., through an envelope scheme). Although such giving is generous, it is often fixed and does not increase in line with inflation.

Inflation in 2015 – as measured by the RPI – was 1%. To 'inflation proof' regular giving, a person giving £50 each month by standing order would need to increase the standing order to £50.50, and a person putting £10 on the collection plate each week would need to put on an additional ten pence. Although the amounts might seem small, taken together the effect on the church is significant.

## The Parish Giving Scheme

The Parish Giving Scheme is a multi-diocesan approach to serving parishes with a professional donation management and Gift Aid service. The Scheme combats the challenge of static giving by allowing donors to increase their giving in line with inflation.

Donations can be monthly, quarterly or annual. They are collected by Direct Debit on the first day of the month. The gift (and any Gift Aid) is credited to the specified parish by the end of the month.

The Parish Giving Scheme is delivered locally (parish), but administered centrally, thus reducing the administrative burden on parishes.

The cost of membership of the Scheme is paid centrally by the Diocese.

## Contact

For more information please contact:



# Living Generously

Giving regularly  
to support  
mission and ministry  
in the local church



## Why should I give regularly?

In the past 50 years, our churches have become increasingly dependent on the generosity of individuals to give regularly. Regular giving enables our churches to engage in mission and ministry, discerning and bearing witness to Christ's presence in the communities of our Diocese.

There are two reasons why our local churches are reliant on the generosity of individuals to give regularly. First, in the last fifty years the running costs of our churches have increased by 70% from £600m to over £1bn. Second, in the same period the contributions made by the Church Commissioners have halved. Personal regular giving to local churches has had to more than double.



## How much should I give?

Personal and household circumstances vary enormously. What we each give reflects not only our willingness to give but also our ability to give. The Church teaches that our giving should be in proportion to our net income. The Church of England encourages us to give one-tenth of our income as a gift back to God, a practice known as 'tithing'; the Church of England suggests that half of our tithe (i.e., 5% of our net income) should be given to our local churches.

Giving a 'tithe' of our net income can be challenging. Whatever we choose to give should be a considered and prayerful expression of our faith in action.



## A Giving Guide

The principle of 'tithing' – giving one-tenth of our net income as a gift back to God – has origins in the Bible. The following table is designed to help you see what 'tithing' means in terms of a monthly net income. It also shows the 5% suggested as a gift to the local church.

Monthly Net Income	Tithe	Monthly Gift
£400	£40	£20
£500	£50	£25
£600	£60	£30
£800	£80	£40
£1,000	£100	£50
£1,250	£125	£63
£1,500	£150	£75
£2,000	£200	£100
£3,000	£300	£150
£4,000	£400	£200

