



Frequently Asked Questions by Church Members

Why are we promoting the Parish Giving Scheme in our Church?

The Parish Giving Scheme uses Direct Debits to provide us with a modern, convenient, and secure method of making regular contributions to our church. Using the Parish Giving Scheme enables us to increase our contributions each year in line with inflation (a general increase in prices and fall in the purchasing value of money).

How does the Parish Giving Scheme help our church?

The Scheme collects contributions automatically through Direct Debit and passes them direct to the church's bank account. The Scheme also collects any eligible gift aid from HMRC and sends this to our church bank account as soon as it is received. As more of us join the Scheme, it will reduce the time volunteers spend on managing the church's finances. As eligible gift aid is received each month, it also helps cash flow.

What is wrong with our existing methods, why change?

There are limitations around both envelope and standing orders and our contributions don't always keep pace with the rate of inflation. Cash has to be painstakingly counted and banked, taking up the time of volunteers, and current process often rely on the knowledge and expertise of a few.

But aren't Direct Debits un-safe?

Have no fear. Giving by Direct Debit is the safest means of money transfer in that it is instantly reversible – this is not possible by standing order, cheque or cash. All gifts are protected by the Direct Debit Guarantee. More information is available on the website www.directdebit.co.uk or www.financial-ombudsman.org.uk (search for 'direct debit').

Do I have to be a tax payer to use the Scheme?

PGS can be used for both tax and non-tax efficient giving. If gifts are not uplifted by Gift Aid, the Scheme will still be able to collect 'odd' amounts with inflationary increase each year if you have chosen to do so.

What measure of inflation is used?

The Scheme applies the most recently published January RPI on the anniversary of the first gift. It only applies this increase to those who have agreed to the increase. The majority of people who join the scheme opt to increase their giving annually by inflation.

Why is inflation so important?

One of the biggest problems faced by local churches is that of static giving. If giving had kept track with inflation since the year 2000, it would have increased by over 50%.

Year	2000	2005	2010	2015	2018	2019
Gift Amount (example)	£40.00	£44.81	£51.42	£61.11	£64.23	£66.77

Who operates the Parish Giving Scheme?

The scheme was originally devised by the Diocese of Gloucester before transferring it into a UK charity run by the participating dioceses. With the backing of the Archbishops' Council, the Scheme became a church run not-for-profit company in 2014 (Registered Charity 1156606). The Parish Giving Scheme is used by a number of Diocese including, Chichester, Winchester Liverpool, Exeter and Newcastle. 28 Dioceses will be participating the scheme by 2020.

How much will it cost?

The Diocese of Durham pays the marginal cost of participation in the Scheme. There are NO additional costs to our church to participate.

What happens at the Offertory?

The church will provide PGS tokens (as illustrated in the header on first page) which can be placed on the plate or in the collection bag to indicate your regular giving and express an act of offering during the course of worship.

Who will see my giving?

The nominated statement receiver, usually the Treasurer will receive a confidential monthly statement showing the details of all contributions made through the Scheme. If you do not want the Treasurer to know your identify you can remain anonymous. The Parish Giving Scheme will only report the value of your contributions. If you wish to remain anonymous, the church will not be able to thank you directly and may mistakenly approach you in the future to consider making a regular gift.

What if my circumstances change once I join the Scheme?

You can make a change any time you wish by contacting the Parish Giving Scheme directly.

Where can I get more information?

Contact your Gift Aid Secretary or Treasurer for information on joining the Scheme. Information can also be obtained from the Diocese of Durham Finance Resources Co-ordinator.