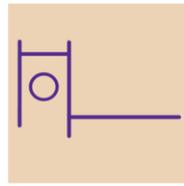
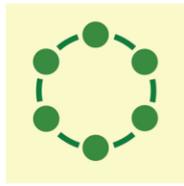


# Frequently Asked Questions by donors



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## PARISH GIVING SCHEME



### Why are we promoting the PGS in our church?

The Parish Giving Scheme (PGS) uses Direct Debits to provide us with a modern, convenient, elegant and secure method of making regular donations to our church. By using Direct Debits, the PGS offers us the option automatically to increase our donations by inflation each year. This is a 21<sup>st</sup> century solution to offset one of the greatest problems of local church income – ‘static giving’. Also, we can remain anonymous if we prefer.

Although some of us may be wary of Direct Debits, they are protected by the Direct Debit Guarantee which makes it a very safe system. More information is available at [www.directdebit.co.uk](http://www.directdebit.co.uk) or [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) (search for ‘direct debit’).

### How does the PGS help our church?

When we have joined the PGS, the PGS collects money from our bank accounts on the 1<sup>st</sup> of each month, and the total collected is remitted to our church bank account on or before the 10<sup>th</sup> of each month. The PGS also automatically reclaims any Gift Aid from HMRC and remits this to our church bank account as soon as it is received.

As more of us join the PGS, it will reduce the time our volunteers spend on managing our church finances. Donations made through the PGS are easier to reconcile than Standing Orders or cash (e.g., through envelope schemes). Gift Aid is received each month, improving cashflow. Furthermore, with the option for an annual inflationary increase in donations, income to our church increases year on year.

## What measure of inflation is used?

The PGS applies the most recently published January RPI on the anniversary of our donations through the PGS. This increase is only applied to those of us who have 'opted in'.

## 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	2011	2012	2013	2014	2015
Gift Amount (example)	£50.00	£56.69	£65.40	£68.73	£71.43	£73.78	£75.81	£76.65

## Who operates the Parish Giving Scheme?

The PGS was initially developed, operated and managed by the Diocese of Gloucester. Now seventeen Church of England dioceses actively participate in the PGS. With the backing of The Archbishops' Council, the Scheme became a church-run not-for-profit company in 2014 (Registered Charity 1156606). With nearly ten years' experience, the PGS is well 'bedded in'.

## How much does it cost to participate?

The Diocese of Derby pays the marginal costs of participating in the PGS. There is NO additional cost for our church to participate in the PGS.

## What happens at the Offertory?

Those of us who have joined the PGS can use PGS tokens (as illustrated) to place on the plate or in the collection bag at the Offertory. The PGS tokens enable us to participate in the Offertory.



## Where can I get more information?

For more information about the Parish Giving Scheme, please contact: