Christian Giving in The Sherbornes with Pamber

"God loves a cheerful giver"

2 Corinthians 9 v7

Make Jesus known and build up the church in faith and love

How much should I give?

That is for you to decide! The important principles to bear in mind are that a Christian's giving should be:

<u>PRAYERFUL</u> – as you consider what commitment to make remember that we depend on the grace of the Lord Jesus Christ. Ask God to enable you to give all you can.

<u>PLANNED</u> – regular giving as a church member should be part of your personal financial planning. We give as to the Lord and should regard it as a first charge on our income.

<u>PROPORTIONAL</u> – related to your income and expenditure. Some people make a tenth their yardstick and give part of that to their church, but some will do less and others more.

How do our Church finances work?

The Sherbornes with Pamber PCC (Parochial Church Council) is responsible for managing church finances. The income of the PCC comes almost entirely from the giving of the congregation. A large proportion of the PCC budget covers ministry costs, including the Parish Share we send to the Diocese which pays the Rector and provides his pension, the Rectory, training and so forth. The PCC also meets the costs of work among children and young people and the various costs of our meetings and outreach events. Heating costs, insurance and building maintenance account for a large portion of expenditure. In addition, the PCC donates 12% of its income to support Christian missions both in the UK and abroad.

The PCC aims to ensure that income matches or exceeds the annual expenditure, believing that God will enable us to provide for and expand the work of his church here.

To the Stewardship Secretary

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Name:		
Address:		
Phone:		

Email:

Please bear in mind that the giving agency has already reclaimed the tax and that therefore there is no tax reclaimable by the PCC.

What other ways of giving are there?

Envelope Giving

Giving envelopes allow you to put money aside on a regular basis so that giving can be planned, but provide a more flexible approach than standing orders. Each series of envelopes has a unique identification number, so that the stewardship secretary can identify the donor which means that cash donations using envelopes can still be eligible for gift aid. They should be handed in at church or placed in the donation boxes in the churches.

Single donations

These can be made using the donation boxes in the churches. White giving envelopes are available to enable these contributions to be eligible for gift aid. If they are for the Trust please specify that on the envelope.

Where do I go from here?

Please contact the Stewardship Secretary, Lynda Harding. She will supply you with the forms and explain how they should be filled in. Lynda's contact details are:

19 Cranesfield, Sherborne St John

Tel: (01256) 851203

Email: Nickandlynda.harding@btinternet.com

If you prefer you can fill in the form opposite and the Stewardship Secretary will contact you. Please hand the form in or place it in one of the church giving boxes.

We recognize that this does imply serious and sacrificial giving.

At present regular giving does not cover the expenses of the Church (PCC) and to meet this shortfall a Gift Day is arranged.

The Parish Trust is a separate charity which pays for the salary and other costs of our Parish assistant ministers.

What should I do immediately to help restore the church finances to good health?

- Firstly, it is important to keep church finances in your prayers.
- If you already give regularly to the church please prayerfully consider increasing the amount.
- If you do not give regularly please consider doing so, giving by standing order and gift aid, if you can.
- Please support the gift day.

Remember all giving should ideally be *PRAYERFUL*, *PLANNED AND PROPORTIONAL* (what you can afford).

What should the church family be aiming for?

In order to be able to make the budget balance we should aim to pay for our ongoing expenses out of regular giving. In the same way that we would try to manage our household budgets. Unfortunately, we are short of achieving this and we need to have periodic 'gift days' in order to make the books balance.

How can I make my giving "Tax efficient"?

Most of the giving to the PCC and the Parish Trust is done using the Gift Aid scheme, which means that the contribution is worth more to the church. If you are a UK taxpayer, then under the Gift Aid scheme we can reclaim an additional £2.50 for each £10 that you give. All that is required is that you sign a Gift Aid declaration that will cover all gifts that you make to the church, or complete a white giving envelope for a one-off gift.

Will my giving be confidential?

Yes – the only person who will know what you give is the Stewardship Secretary, and that is only for the necessary administration. The details of your giving are absolutely private.

What if I want to change my commitment?

You may alter the amount you give at any time - this applies to all the methods of giving listed below. Indeed, all of us should review our level of giving on a regular basis, as circumstances change.

What's the best way to give?

All giving is valued no matter how it is given. Having said that, it is very helpful to give by one of the following direct methods as there is virtually no administration involved and no cash to be counted. Direct methods are:

Standing Orders

Giving using a standing order mandate is the most frequently used method since it enables the donor to commit a regular, budgeted amount on a monthly or annual basis.

Standing orders are very helpful to the financial management of the Church.

If you wish to set up a standing order or make a payment online, the bank details are as follows:

For PCC giving

Bank details for members of the website

For Parish Trust giving

Bank details for members of the website

Please use your name as a reference so that Gift Aided payments can be identified

Give As You Earn

The PCC is registered with Give as You Earn to receive donations through pre-tax payroll giving. Therefore, if your employer runs a scheme, you could nominate the Sherbornes with Pamber PCC to receive your contributions, which are deducted from your gross salary. This means that if you pledge £10 from your gross salary each month, it will only cost you £8.00 if you pay standard rate tax, or less if you pay higher rate tax.

Stewardship Services / CAF

If you have a giving account with one of these giving agencies you can make a single gift or Standing Order payment to the PCC and the Parish Trust.