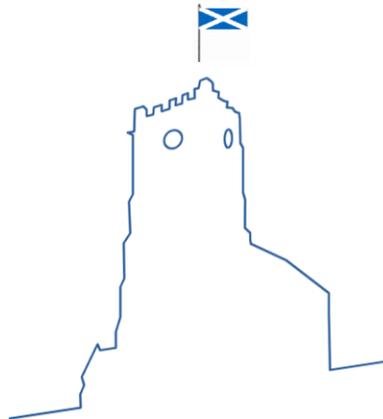


Celebrating the life of



St Andrew's
CHURCH MAGHULL

2021 GIFT AID & PLANNED GIVING STEWARDSHIP REPORT FOR

***THE ANNUAL PARISH CHURCH MEETING
Thursday 5th May 2022***



Prepared by Geoff Walker - Gift Aid & Planned Giving Secretary

Gift Aid and Planned Giving

<i>For Year</i>	<i>GA Taxable Income**</i>	<i>Tax Refund</i>	<i>Rate</i>
2020 Jan to March	2,096.00	524.00	20%
+ GASDS*	673.15	168.29	
April to Dec	6,173.00	1,543.25	
+ GASDS*	162.27	40.57	
+ PGS (Jan -Dec)	37,938.92	9,484.73	
<u>2020 Total GAided</u>	<u>47,043.34</u>	<u>11,760.84</u>	<u>(+1.25p HMRC Interest)</u>
2021 Jan to March	1,537.00	384.25	20%
+ GASDS*	0.00	0.00	
April to June	2,284.00	571.00	
+ GASDS*	272.09	68.02	
July to Dec	3,687.00	921.75	
+ GASDS	1,631.44	407.86	
+ PGS (Jan-Dec)	40,067.20	10,016.80	
<u>2021 Total GAided</u>	<u>49,478.73</u>	<u>12,369.68</u>	<u>(+0.93p HMRC Interest)</u>

**** Please note GA Taxable Income only reflects the Giving/Donations which are Gift Aided. Please refer to the Accounts for the respective Year Total Giving to the church. Whilst Gift Aid reflects the Church Financial Year January to December, GASDS reflects the Tax Year. The totals for the respective years Jan to Dec is such Gift Aided Income from Weekly Envelopes, Standing Orders, One-Off Single Donations, PGS, and Qualifying Loose Cash-on-the-Plate (GASDS). Covid has had a downward marked effect on Planned Giving by Weekly Envelopes, and Loose Cash. However, Planned Giving by Bank Standing Order and the Parish Giving Scheme (Direct Debit) has maintained the status quo as in previous years. Overall, both 2020 and 2021 has seen a loss of income to the church from all sources, and is already continuing into 2022.**

My thanks extend to the members of the Finance Committee, especially our Treasurer who has done a stalwart job during two very difficult years. To the Envelope Giving Recorder, the Weekly Envelope Register Administrator. To the PCC and to everyone for supporting the church in so many different ways; financially and non-financially.

- 1** At the current basic 20% rate of income tax the Church can reclaim 25p on every taxable £1 you give to the church. **The tax refund is only in respect of that taxable income to the church which is Gift Aided.**
- 2** *GASDS – **Gift Aid Small Donations Scheme** enables a charity to reclaim tax on loose cash giving received up to a maximum of £8000 in a tax year, for which the charity can proportionally reclaim tax up to £2000 maximum. To qualify, a single donation/giving to the church, must be **cash only**, not exceeding £30 and not already covered by Gift Aid.
- 3** **GIVE A LITTLE** is an online digital giving platform that makes it possible for charities to receive donations online via the internet.

- (a) **DONR** provides for **Donating** by **TEXT to 70085 STANDMAG £** where £ can be from 1 to 20
- (b) **Both** are two new options available from July 2020 for the church to receive extra income, but response has been very disappointing, as has been another option to raise funds by Shopping on line at **easyfundraising.org.uk**. **Many online retailers will donate a small percentage of your purchase price to a registered Charity. St Andrew's Church is registered and you can sign up and nominate the church.**
- (c) **Further details on all these options are on the church website and via *A Church Near You* Please pass the details on to your family, friends, and neighbours.**
- 4 In 2016 we introduced a **Legacy Policy** and further details are also available from the church, and its website
- 5 With an ever-decreasing number of Weekly Envelopes and Bank Standing Orders in use, the majority of Planned Giving since 2015 is via the very successful and popular **Parish Giving Scheme**. **Envelope boxes cost the church, and we do ask if you do have weekly envelopes, if it is possible to please inform us if you no longer want them. Non-use of your weekly envelopes, if we are not informed, will by default not be reissued the following year. The PCC will have to seriously decide whether to continue to offer Weekly Envelopes in 2023 because of the administration involved.**
- More importantly, fewer banks now offer a personal banking service in the branch, and these banks will not accept coins anymore, including the church's bank, SO PLEASE, HELP YOUR CHURCH and the volunteers who have to administer this business side of the church, regularly giving freely of their time in both travelling & expense each week - THANK YOU.**
- 6 If you do not wish to give to the church by Direct Debit through the **PGS** the church still offers, at the present time, **Giving by Standing Order** (*please contact me for details*)
- 7 Covid has reduced loose cash/cheques immensely and '*passing the plate for the collection*' has been suspended since Lockdown 2020. A Collection Plate has been available at the back of church. However, it has been decided to revert to the Collection Plate being passed round with effect from Easter 2022.
- 8 **Gift Aid and Non-Gift Aid Donation Envelopes for one off single donations are available at the back of church**
- 9 Those who join the **PGS** and have an existing valid St Andrew's Church Gift Aid Declaration can still retain it, as the Declaration remains valid for any one-off single donation direct to the church not included in your direct debit giving, and which you might want to gift aid, but you are asked to please make clear to St Andrew's Church that any such single donation is to be gift aided. However, if you prefer, you can instruct the church to cancel your current Gift Aid Declaration. You can at any time use a Gift Aid (or non-Gift Aid) Single Donation Envelope.
- 10 If you have signed up to the **PGS** you now need to deal directly with the **PGS** on all matters appertaining to your Direct Debit and associated Gift Aid with PGS if applicable. However, if you are in any doubt and wish to discuss any change in your circumstances which might affect your preferred way of giving to St Andrew's, then please contact me and/or the PGS sooner rather than later.
- 11 **PGS can be set up online by new subscribers, and likewise for the editing of any Instructions for those already signed up to the PGS. Phone, Email, and Postal options are also all available**

The world has changed; internet banking, plastic cards, contactless card readers, and Covid, have changed how we give regularly to our church. Not least because of shifting patterns of church attendance, but in the main the church has lost a source of regular weekly income. This is why it is imperative to switch from Weekly Envelopes/Loose Cash to a safer and more efficient way of Giving for both yourself and the church.

One way of reducing some of this burden is to please consider your method of giving to the church, if you haven't already, by direct debit through the **Parish Giving Scheme**, which is the preferred choice by the Church, the Diocese, and those giving to their church, as it is by the majority of those giving to our church, and if you have not yet signed up to the scheme then please do seriously consider this option, whether you Gift Aid or not.

PGS is free, simple and best for giver and church alike

PGS in the Diocese of Liverpool

Some up-to-date Liverpool Parish Giving Scheme (PGS) statistics provided jointly by the Liverpool Diocese and the PGS in April 2022:

Everyone who signed up has helped the Parish Giving Scheme to continue to go from strength to strength in our diocese: 86% of our parishes are now signed up, still more than in any other diocese and with over 3,500 PGS givers gifting over £3.2million last year – and growing, this is fantastic. During the last two years in our diocese, we have seen the highest number of churches registering with PGS and the highest number of their givers using PGS, helping churches to have a planned and reliable regular income to fund their ministry and mission.

Everyone can set up their giving to PGS in one of three ways, phone call 0333 002 1271, by a Gift form from your church, or the most popular way online at www.parishgiving.org.uk/home - Once your giving is set up you can rest assured knowing that you are in complete control of what you give. More details can be found at <https://www.parishgiving.org.uk/donors/managing-your-donation/>

As you can see from the past 2 years, in fact from 2015 when we started the Scheme, PGS accounts for the largest share of the giving and provides for an optional automatic annual increase in giving according to the rate of inflation, if you so choose. The following are the benefits to both you and your church, as PGS:

- (i) allows all who currently give by standing order, envelopes or loose on the offering plate to plan and manage their giving through Direct Debit.
- (ii) stabilises regular planned giving and guarantees regular monthly income to the church, whilst also providing monthly tax returns from Gift Aided giving where applicable. Both paid direct into the church bank account.
- (iii) offers participating church members to give anonymously if so desired
- (iv) offers protection against inflation, whereby church members are able to choose to increase their gift annually by rate of inflation
- (v) saves costs and reduces risk
- (vi) offers protection through the Direct Debit Guarantee Scheme
- (vii) importantly enables the handful of church finance administrators to reduce their weekly workload

Other benefits for YOU and YOUR church:

- Figures show that an increase in the number of givers using PGS does increase the church's income. For example, giving per person often increases when they Register with the PGS, and the optional annual inflation all helps with this increase in income.
- No missed envelopes - Giving via PGS will let envelope givers give what they plan to give rather than what they remember to give.
- Giving via PGS allows the chance to free up hours of church administrators time.
- Giving via PGS ensures you are in complete control of what you give and only the amount that you agree to give, will be given from your account.
- Giving via PGS incurs no cost at all to the church.
- Giving via PGS is free for every giver.

*“The good news is everyone benefits by using the PGS
It is a proven free resource to help church members plan their giving
and, where appropriate do so tax efficiently”*

Other benefits:

1. One off donations and applicable Gift Aid claim

PGS are looking forward and focussing on ways that will enable increased generosity through your church and they are developing a new feature for the PGS website, enabling one-off giving via a debit/credit card and, it is hoped that this will be available on your church's PGS page later this year. I will keep you informed of the developments.

2. PGS inflationary increase

The Parish Giving Scheme is the only giving platform that enables givers to annually increase their giving in line with inflation. Whilst the option to choose the inflationary increase is not new we are aware that this year, RPI is seeing a significant amount of media attention as the post-pandemic economy impacts our everyday lives.

Please be assured that the RPI inflation remains optional and all givers have the ability to easily change the amount they give by emailing info@parishgiving.org.uk, phone 0333 0021260 or through the secure website www.parishgiving.org.uk/home, they can change their gift up or down or even as many have increase their giving beyond the RPI increase.

3. New videos

Two helpful videos 'How does it work' and 'Giving by Direct Debit' both found on this page <https://www.parishgiving.org.uk/donors/how-it-works/> help to explain PGS to new and existing givers, making it easier for you to then ask them personally to give via PGS. Please add these videos, the QR code and link to your PGS page to your website giving page and your church service information. If you would like to know the church QR code to take you direct to your Church's PGS, just let me know.

4. PGS and Pastoral Reorganisation

With the beginning of the [Fit for Mission](#) journey, every deanery will be asked to consider how to create their own future, which may well include Pastoral Reorganisation.

We have seen that in all churches that have been through pastoral reorganisation of any kind that, unlike Standing Orders or Weekly Envelope giving, the gifts and applicable Gift Aid of PGS givers to their church continues **uninterrupted** throughout this process; no gifts are missed and no gift aid is unclaimed.

Your gifts enable your church to continue its mission and ministry.

Contact information for the PGS Team:



PARISHGIVINGScheme

To Sign up to PGS:

- Go online at www.parishgiving.org.uk/home
- Call the helpline number **0333 002 1260 / 1271**
- Address is 76 Kingsholm Road, Gloucester, GL1 3BD
- Email the PGS Administration team at: info@parishgiving.org.uk
- **And you can manage your Parish Giving by – Online, Email, Letter, Phone**

- 11 Although the church does not write personally to everyone to thank them for their financial giving in the past year, the PCC and Finance Committee are extremely grateful. However, the Annual Parish Church Meeting does provide the opportunity for the church to reflect everyone's appreciation and generosity, be it financial or non-financial.
- 12 Continue to pray about your giving to the Church, and if you pay income and/or capital gains tax, please **do consider to** *giftaid it* **if you don't already**
- 13 *As always if I can help in anyway, please just ask. I am available any time if you wish to talk to me on any related matters which might be concerning you.*

**Thank you on behalf of St Andrew's Church Maghull for all that you give to your church in so many ways -
It is really appreciated by everyone**

THE FUTURE IS ALREADY HERE !!

As if we don't all have enough to cope with in the digital age, CHURCHES in the UK have been given the green light to use digital and contactless card payments for their collections, signalling an end to the rush to get loose change out of pockets/purses

Text Giving + Giving Online + Standing Order's + Bank Transfers + PGS



VERSUS CASH



We had hoped to have trialled Contactless Giving - **We can't afford not to and will have to soon**

And remember, shopping online is always available, if not for you, then perhaps for your family, friends, neighbours !!



SHOP



ON LINE

4000+ retailers to shop with

How does it work? easyfundraising turns your everyday online shopping into free donations for your favourite cause. How? Just start your online shopping first at easyfundraising, then shop as normal. Your retailers will then make a small donation to say “thank you”. **AND PLEASE**

Remember to Support St Andrews Maghull

FOR MORE INFORMATION ON GIVING TO ST. ANDREW'S CHURCH, PLEASE GO TO THE CHURCH WEB SITE at

<https://maghullstandrew.com> and A CHURCH NEAR YOU at <https://www.achurchnearyou.com>

I am available any time you wish to talk to me on any related matters which might be of interest to you

**Geoff Walker - Gift Aid Secretary & Planned Giving Officer 0151 526 5366
Or via Church 0151 531 8972 / email: enquiries@maghullstandrew.com**

Thank You

.....and finally..... a **Thank You** from



As we look over some incredible stats for the first quarter of 2022, here at PGS, we recognise that we couldn't do what we do without the support of you, the treasurers, church wardens, giving officers, clergy, and all those involved in promoting and administering regular giving through PGS. Thank you for serving, for giving your time generously, investing in the Kingdom of God through your tireless service. Throughout January to March, we've seen more than 90 new churches registered, with more than 1,700 new monthly commitments, mostly made through the website, and processed almost £18m to parishes including Gift Aid. This is an incredible amount of generosity enabling parish ministry to flourish.

April 2022