

I'm writing on behalf of the PCC to inform you of the adoption by Christ Church with St. Mary's of the Church of England's Parish Giving Scheme (PGS), and to invite your personal commitment to its implementation.

Our present request is **not** for you to give more, but to change the mechanism by which you give. It is about *how* we give, not *how much* we give. (Though more would be gratefully received, of course, as we seek both to enhance and expand our own ministry amongst the community of Old Town, and to support the Church's wider mission across the Diocese of Bristol and beyond.)

This is a long letter, but please do read it in full. It explains the reasons for a straightforward but significant action that each of us is asked to take. This is an important initiative in which we all have a valuable part to play. Its success depends on our collective response as individuals.

### **What is the Parish Giving Scheme?**

The PGS is a professional direct debit-based donation management and Gift Aid-recovery service developed by the Diocese of Gloucester. It has been adopted by numerous other dioceses including our own.

### **Why are we using the PGS?**

Instead of being given directly to the church, money is paid to the PGS which recovers the Gift Aid on eligible donations on our behalf, thereby reducing the administrative burden on the parish. As well as reducing administration, the PGS improves cash flow. Like many churches, Christ Church reclaims Gift Aid annually, but the PGS does this for us on a monthly basis.

### **But we already reclaim Gift Aid ourselves - why do we want another organisation to do it for us?**

High take-up of the PGS would substantially reduce the workload of Stephen Grosvenor, our outstanding Gift Aid secretary (alongside his numerous other commitments) for the past 21 years. Since its introduction in 1997, Stephen has reclaimed more than £350,000 in tax paid by givers on qualifying donations under the Gift Aid scheme.

That has required many, many hours of careful work, for which we are enormously grateful. The PGS now provides all of us with an opportunity to show our appreciation in a meaningful way by reducing the burden on Stephen and, in due course, his successor. (It will be a hard act to follow, but the position would be easier to fill with a smaller workload.)

### **Does the PGS provide any additional benefits?**

The PGS also offers each of us a valuable *option* (but **not** an *obligation*) to increase our giving automatically in line with inflation, annually on the anniversary of our first payment. This is indicated, in principle, by ticking a box on the application form. PGS would then write a month before the anniversary seeking confirmation of our intention for the following twelve months. Typically, where the scheme has been introduced elsewhere, over 60% of giving has been index-linked in this way. It is particularly helpful in addressing the "static giving" from year to year that tends to arise from inertia associated with standing orders and envelope schemes.

## **How much does it cost to use the PGS?**

All that we give through the PGS comes promptly to Christ Church. There is no charge to the PCC for using the scheme, the administrative costs of which are paid centrally by the diocese.

## **What's the catch?**

There isn't one! The case for adopting the PGS is compelling. For anyone who currently gives by standing order, there is no reason not to change to direct debit through the PGS. There is no extra cost and the effort required is minimal. The accompanying form is very quick and easy to complete.

## **But what control do I have over giving by direct debit?**

Most importantly, **you will retain complete control of your giving**. PGS will never take a payment for which you haven't given your explicit consent. And if your circumstances change, your giving can be easily stopped, reduced or increased by contacting PGS at any time.

For those who might be wary of direct debits, there is no reason to be concerned. Many of us use them routinely for settling utilities bills and other regular payments because of their convenience, efficiency and flexibility. Direct debits are as safe and secure as standing orders, and can be similarly cancelled at any time. As for all arrangements of this kind, the PGS is covered by the Direct Debit Guarantee. In the unlikely event that an incorrect payment is taken from your account, it would be refunded automatically on request to the bank.

## **Who will know how much I give?**

Giving by standing order is confidential and visible at Christ Church to just the three people authorised to view the PCC's bank statements because of the requirements of their roles (Gift Aid secretary, treasurer and book-keeper). Access to details of PGS giving is even more limited. The PGS makes a single monthly payment in which all donations to Christ Church are combined. Information about the amounts given by individuals doesn't appear on the PCC's bank statements and is provided separately to Stephen Grosvenor only.

## **What do I need to do?**

To realise the full benefits of the PGS we must maximise uptake, ensuring that as many existing standing orders as possible - ideally all of them - are converted to direct debits. We hope, too, that those who don't currently give by standing order will embrace this administratively and tax-efficient new method of planned giving by direct debit.

Over the past few months, on a trial basis, the PGS was adopted enthusiastically by all members of the 2017-18 PCC who were previously giving by standing order. On behalf of the present PCC, I now commend it to you unreservedly.

We very much hope that you will **please complete the enclosed form and return it promptly to PGS in the stamped and addressed envelope provided**. (At the appropriate time, you will also need to contact your bank directly to cancel your

existing standing order - but please don't do so before receiving confirmation from PGS of the date when your first direct debit payment will be taken.)

### **How do I find out more?**

If you have questions or concerns about any aspect of the PGS, do please contact, in confidence, either Stephen Grosvenor (s.grosvenor@gmail.com; 07885 217077) or the chair of the PCC's Finance and Governance Group, Brian Harris (brianswindonharris@gmail.com; 01793 692714).

Thank you, as always, for all of your support as we continue to work together as partners in the Gospel - a team in which each of us has our part to play.

Simon