

## How much should I give?

As Christians, we give as a sign of our love for God and in response to his love and generosity to us. As generous stewards, we are called to live in the knowledge that we are stewards, or managers, of everything God has given to us (time, skills, money, and possessions). We use these in God's service, knowing that we will be accountable to him for how we have used them.



*'Yours, Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours.'* (1 Chronicles 29 v 11)

Vision 2026 calls disciples to give 'generously of our time, talents and money to the cause of Christ'. Stewardship is not about giving so the church can 'make ends meet' but about generously giving back to God and seeing God's church grow as it is resourced for mission and ministry.

God knows our circumstances, so we need to pray for guidance. Giving is not a legalistic obligation but a joyful expression of thanks to God from our hearts. God does not value our offering by how much we give, but by our attitude to our giving. What do we give and what do we spend on other things? The New Testament does not tell us how much we should give but we are encouraged to give generously, freely and cheerfully and in accordance with our means.

*'For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have'* (2 Corinthians 8 v 12)

## How do I know if I am giving generously?

- Is the amount I am giving away realistic in relation to my income?
- Can I see an element of sacrifice in my giving? Does it impact on my lifestyle?
- Is my giving a priority from what I receive each week or month, or just what is left over?
- **If what I give away was given back to me, would I notice?**



## St Cuthbert's, Over Kellet

Our church has joined the Parish Giving Scheme (PGS), a simple way to give regularly to support our ministry.

There is more information inside including details of the different ways you can start to give using the Parish Giving Scheme.



[Over Kellet St Cuthbert - Parish Giving Scheme](#)



## Why are regular donations so important to our church?



The ministry of our parish is sustained by church members who generously give their time and money to ensure that there is a Christian presence within our community.

Regular donations help us to plan confidently for the future.

## What is the Parish Giving Scheme?

As the use of cash and cheques decline, more and more payments (utilities, council tax, phone) are carried out using direct debits. These can be set up or changed over the phone, online or by letter without needing to visit a bank or use online banking.



As direct debits are a highly regulated activity churches are not permitted to set them up themselves and need to use a third party. The Parish Giving Scheme (PGS) is a partnership between dioceses to enable churches to use direct debits to manage regular donations. They also reclaim any gift aid on eligible donations made through PGS and pass them on to the parish, helping with cash flow and reducing the workload for the treasurer and the person dealing with gift aid. As with all direct debits, this is covered by the direct debit guarantee.

## How does it work?

Donations are made on the 1st of the month (or can be made quarterly or annually) and received by the parish by the 10th of the month. PGS claim the Gift Aid which is passed to the parish once PGS receive it from HMRC, which is usually by 25th of the same month.

## Why should I choose to increase my gift each year by inflation?



Many people intend to review their giving annually but giving often remains unchanged. When you setup a PGS donation you can choose to make a small inflationary increase each year. This helps your giving keep its value, whilst giving you the security of knowing that you will receive a notification of the increase each year and can change your gift if you wish.

## What rate of inflation is used?

The January Retail Prices Index (RPI) is used to increase relevant gifts on their anniversary date that year. In January 2021, the RPI was 1.4% so each £10 given in 2020 would increase to £10.14 in 2021 from the anniversary of joining the scheme. PGS contact donors 30 days in advance so if you do not want your gift to increase, or wish to change it to a different amount, just let PGS know.

## What are the main benefits?

The main beneficiary of this scheme will be our parish. Through your generous commitment, we can be assured of a regular, tax-efficient source of income which has the capacity to increase with the cost of living with minimal administration.



You will benefit from a system that is secure, confidential and easy to use, while supporting our parish today and for the future.

## Will our church be charged for this scheme?

There is no direct charge to us for using the Parish Giving Scheme and everything you give is passed to our parish. The annual running costs of the scheme are met by all the dioceses and shared between churches (like other costs) with the costs per church similar to the cost of buying planned giving envelopes.

## Can I choose the day my gift is collected?

Unfortunately not. 30 dioceses already belong to the scheme and more are planning to join this year. To ensure efficient operation (which minimises costs) it is important that all donations are collected on the same day each month, which has been agreed as the 1st.

## I already give by standing order. Why would I change to PGS?

Giving through PGS will reduce the administrative burden for our treasurer and, if you are a taxpayer, it will increase the speed at which our parish receives the gift aid. It will be easy to change your giving in the future through one of the three methods below, and if you decide to use online giving, you will have a record of all your giving.

## How can I start to give through PGS?

**First, review your giving – there is guidance over the page to help you do this.**

There are then three ways to set up or change your gift:

1. Online at [www.parishgiving.org.uk](http://www.parishgiving.org.uk) (or scan the QR code on the front of this leaflet)
2. By telephone 0333 002 1271 Monday to Friday between 9am and 5pm
3. By post – just ask Sally Dickens our PGS parish representative for a form

**For any of these methods our PGS code 030603307 ensures that your gift goes to our parish.**

If you currently have a standing order, you will then need to cancel this yourself.