



Frequently Asked Questions about the Parish Giving Scheme (PGS)

What is the point of PGS?

PGS helps us in Diocese of Liverpool to provide to donors an automatic direct-debit based system, the preferred method of giving to the church.

How does PGS help donors?

PGS offers donors a convenient, elegant and secure method of making their regular donations to their local church by Direct Debit. In due course, it will be available online as well. Donors may have their donation automatically uplifted by inflation each year, if they so choose. Also, donors can remain anonymous to their local churches if they prefer.

Are some donors scared of Direct Debits?

Yes – and we need to overcome this fear! Donors are protected by the Direct Debit Guarantee which makes it a very safe system, safer than cash and Standing Orders. More information is available on the website www.directdebit.co.uk or www.financial-ombudsman.org.uk (search for 'direct debit').

So why are we so keen to promote PGS in this diocese?

Because it helps local Treasurers and/or Giving Officers with administration and saves them time and, through them, it benefits the local churches in Diocese of Liverpool by addressing static levels of giving.

How does it help PCC Treasurers?

PGS remits money directly to the local church's bank account on the 10th of each month. The amount remitted is the total for all the PGS donors in the congregation, already uplifted by Gift Aid where appropriate. The Treasurer receives a monthly report showing names and amounts for each donation, except where the donor has chosen to remain anonymous.



Parish name: Dibley
 Parish reference: 088-DIBY
 Date of donation: 1st October 2011
 Claim generated: 5th October 2011

Transaction Donor Ref	Contact ID	Donation Received	Gift Aid	Total	Freq	Inflat
Miss Scarlet	DBF THANK YOU-1158	4032	10.00	2.50	12.50	M N
Rev'd Green	DBF THANK YOU-1150	4023	35.00	8.75	43.75	M Y
Mrs White	DBF THANK YOU-1144	1257	15.00	3.75	18.75	M Y
Colonel Mustard	DBF THANK YOU-1598	4591	8.00	2.00	10.00	M Y
Anonymous	DBF THANK YOU-1148	4018	40.00	10.00	50.00	C Y
Prof Plum	DBF THANK YOU-1143	4011	30.00	7.50	37.50	M Y
Lady Peacock	DBF THANK YOU-1264	4988	1000.00	250.00	1250.00	A Y
Anonymous	DBF THANK YOU-1364	5203	25.00	6.25	31.25	C Y
Dr Black	DBF THANK YOU-1365	5204	25.00	0.00	25.00	M Y
			1188.00	290.75	1478.75	

Joiners (Contact ID)	Leavers (Contact ID)
5203	3988
5204	

Key:	Freq = Frequency	M = Monthly
		C = Cushtery
		A = Annual
	Inflat = Annual Gift Inflationary Increase	Y = Inflationary increase
		N = No inflationary increase

How else does it help local churches?

As more and more donors switch to the PGS, it will save many hours of administrative time at local church level. Donations are much easier for the Treasurer (or Giving Officer) to reconcile than standing orders or cash. It will improve cash flow, since Gift Aid is added each month, so there's no need to wait for the reclaim. Furthermore, with the inflationary uplift added to each gift unless the donor chooses otherwise the church receipts should increase year on year.

What measure of inflation is used?

The system applies the most recently published January RPI on the anniversary of the donor's gift through PGS. It only applies this increase to those donors who have agreed to the increase on the Gift Form. The majority of donors in the participating dioceses have increased their giving annually by inflation.

Why is inflation so important?

Because, one of the biggest problems faced by churches is that of 'static giving'. If giving had kept track with inflation since the year 2000, look at the difference it would have made:

Year	2000	2005	2010	2011	2012	2013
Gift Amount (example)	£40.00	£45.35	£52.32	£54.98	£57.14	£59.02

Who operates the PGS?

The scheme was devised by the Diocese of Gloucester. They have been running it for over four years now, so it is well 'bedded in'. They were managing and operating PGS initially, but they have transferred it into a UK charity run by the participating dioceses. The PGS has been rolled out in Chichester and Winchester dioceses, and Liverpool, Exeter and Guildford have now joined and others are planning to join.

What material is being provided?

A full range of well presented material is being made available to churches in our diocese. This includes an Implementation Handbook for churches (A4 format), leaflets for PCC members and church members, gift forms (Direct Debit mandates) & tokens for those who are ready to sign up.

How much will it cost us?

The Diocese of Liverpool is paying the set up costs of participating in a scheme. There are NO additional costs to a participating parish in Liverpool Diocese.

How long does it take for the money to come through?

Money is collected from donors on the 1st of each month, and remitted to PCC/church bank accounts on the 10th of each month – or the subsequent working day.

What are its strong points?

The strong points of PGS are:

- An efficient Diocesan system offered for the benefit of all our local churches
- Its positive effect on Parish cash flow
- Easier to reconcile than standing orders or cash donations
- Most donors are inclined to automatically uplift the donation each year (option to opt out on gift form)
- Reduces the administrative and time burden on Treasurers and/or Giving Officers
- Can still claim GASDS –to retain qualification for the maximum claim on £8,000 you just need to have a Gift Aid claim on a gift of £800 per year that is not a PGS gift ie it is a Standing order of £66.67 minimum or weekly envelope of £15.38 minimum

What do PGS donors do as the bag or plate is passed round on a Sunday?

We can provide scheme participants with PGS tokens (as illustrated in header on first page) which can be placed on the plate or in the collection bag. This indicates that they participate in PGS and give regularly to their church. It also enables them to express an act of offering during the course of worship.

What's the next step?

Local churches need to register for PGS. Full details are given in an Implementation Handbook which can be requested from the Resources Team at St James' House, Liverpool.

Where can I get more information?

Diocese of Liverpool Resources team on 0151 705 2180 or email on cath.gaskell@liverpool.anglican.org