

A few frequently asked questions from church colleagues following the PCC's decision to join PGS

### How do I register my church?

Your diocesan advisor will provide you with a Church Registration Form to provide us with information about the church / parish bank account and the church officers responsible for parish finances.

When we receive your registration form from the diocese, we'll check the details and register your parish on the scheme.

#### What happens next?

Within five working days, the person designated to administer the church's PGS account (we refer to them as Statement Receivers) will receive an email, informing them that the scheme is live. We'll send them a Welcome Pack full of useful information to get started. They can then set up their personal secure log-in on the PGS website, where they'll be able to view their church's statements of gifts and Gift Aid received via PGS.

## What are the fees for our church?

The diocese covers the administrative cost for being a member of the Scheme and for regular giving, so this core service is free for churches to use. The only charge for the parish is a small transaction charge for one-off gifts made online. The PGS team then does all the work to process gifts and Gift Aid claims to your chosen church bank account every month.

## Why can't my parish offer Direct Debit?

Direct Debit is a highly regulated system, and it is only offered by Banks to large businesses or organisations who are considered to have the necessary internal control systems required to process significantly high numbers of Direct Debits.

What's the most effective way to launch PGS to the congregation?

Based on the experience of other churches, it is strongly recommended that you run a giving review or programme to take advantage of the opportunity to discuss giving and introduce the PGS as a preferred method. While the PGS is a great mechanism to help your church to process incoming gifts and administer Gift Aid, it is not a motivational tool to elicit more giving.

Could you tell me a little more about a giving review?

A giving review or programme helps to share the vision for the church in your area and is key to engaging and encouraging givers to be generous, as a personal act of Christian discipleship.

## How would we best go about doing this?

Your diocesan representative can help you to plan how best to do this and make the most of the opportunity that joining PGS provides. Your diocese will direct you towards a range of useful resources, some provided nationally, others that have been prepared by your diocese, as well as materials produced by PGS that you can provide to givers. This includes leaflets that can be printed with your unique church QR code that people can scan with their smartphone taking them straight to your church's homepage on the PGS website, where they can set up regular giving online. You can also request gift forms for setting up regular giving that can be posted to us.

How safe is the money processed by PGS for our Parish?

All giver funds processed by PGS are held in a separate bank account, protecting against PGS insolvency. The Direct Debit scheme is highly regulated and PGS adheres to strict rulings on how it operates. Financially, PGS is governed by the Board of Trustees who monitor critical financial KPI's on a regular basis and as a registered charity, is audited annually by an external accountancy firm.

#### What is a QR Code?

A QR Code is an optical barcode that contains a unique website destination address.

#### What would parishes use it for?

In our case, each parish has a dedicated PGS homepage within the PGS's website and the QR codes are different for each parish and linked to each parish's homepage. The QR codes can be embedded onto communication materials such as leaflets, posters and emails. When someone scans the QR code using their smartphone, they will be taken directly to your parish homepage on the PGS website.

How can members of our congregation use the Parish Giving Scheme website?

Each dedicated parish homepage acts primarily as a point of reference for the giver, so that people interested in giving to the parish are assured that they are about to give to the correct parish. It is also designed to help a parish be found within search results and, most importantly, it acts as the starting point of the simple online giving process.

#### How can givers join PGS?

Once your parish has registered, givers can start supporting your church by giving online, signing up through our telephone service, or completing a paper gift form. For givers who would like to join online, they can start by finding your parish on the PGS website using the search tools on the website, or you can provide them with a link or QR code to your dedicated landing page.

### What measure of inflation is used?

PGS applies the most recently published January RPI on the anniversary of gifts made through the PGS. This increase is only applied to givers who have 'opted in'. They will receive a letter about six weeks before the anniversary of their gift, telling them what the new gift would be, when adjusted for inflation. At this point, the giver can choose to change the value of their gift – up or down – by instructing the PGS team online or by phone.

All givers, whether they have opted in to inflationary giving or not, retain full control of their giving and can change the frequency or value of their gift.

## What is the anonymous option?

All information is treated as confidential. However, some givers may wish to remain anonymous to the parish and their church, which means only the amount of the gift will be shared on the parish statement. We encourage givers to remain known to their parish so that you may thank them and avoid mistakenly approaching them in the future about supporting the church. Can our givers choose the day the gift is collected?

To enable PGS to run cost effectively and efficiently, one date was chosen for all gifts. The 1st of the month is an appropriate point in the month based on 1 Corinthians 16:2 (NIV): 'On the first day of each week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.'

### What is one-off giving?

A one-off gift is made in a single transaction using a debit or credit card, or Apple or Google Pay, through the secure PGS website. The giver can either log in to use their existing account or, if they haven't registered with PGS before, continue as a guest.

## How much does it cost?

To cover the card payment processor costs and additional bank charges, PGS charges 1.5% of the gift's value, but passes the full value of HMRC's Gift Aid contribution back to the church. This charge will be clearly shown at the bottom of the one-off giving statement and netted from the gift payment.

## How is Gift Aid claimed?

The gifts made through the Parish Giving Scheme, will be passed back to your Parish by 10th of the month. Gift Aid will then be sent separately once PGS has received it from HMRC; however, you will still have to claim Gift Aid for other 'non-PGS' gifts received by your parish.

If you are having difficulties with claiming Gift Aid, please look on the Parishes Resources Website.

If the eligibility status for your givers to claim Gift Aid changes after starting their regular giving through PGS, they will need to complete a new Gift Aid declaration.

Can a parish still claim Gift Aid Small Donations Scheme (GASDS) if they are part of PGS?

> GASDS can still be claimed by Parishes using the Parish Giving Scheme as long as the criteria is met on the gift aid donations received directly to the Parish. Please visit http://www.parishresources.org.uk/giftaid/smalldonations/ for more information.

As many churches continue to receive other gift-aided income outside of PGS to the value of the required criteria for GASDS, generally, using PGS for regular giving is not prohibitive to the GASDS income.

Can PGS gift be used for GASDS?

Gifts made by Direct Debit, through the Parish Giving Scheme are not eligible to be used as part of your GASDS. This is because the gift/s are made directly to the Parish Giving Scheme, we then restrict the gifts and Gift Aid claimed to the givers requested Parish.

How often will PGS contact givers?

Once registered (online, by phone or by paper form), givers will receive an initial letter confirming their details and welcoming them to the scheme. All those who have requested to inflate their giving annually will then receive a letter about six weeks before the anniversary of their first gift, informing them of their soon-to-be inflated gift (with the option to vary it). There is no further personalised communication from the PGS team to givers unless there is a genuine administrative reason. We feel it is important that the relationship remains with the giver and the parish.

We invite givers who manage their PGS gifts online to tell us their preferences for receiving communications from PGS. With their explicit permission, we may send occasional email newsletters about PGS's work to support churches across the country. Individuals can change their preferences at any time, unsubscribing from 'newsy' emails if they prefer.

How do PGS use giver's information?

Please see the PGS privacy policy, which can be located here: https://www.parishgiving.org.uk/privacy-policy/

The friendly PGS team are on hand to answer any questions you may have from Monday to Friday, 8.30am-5pm Email: info@parishgiving.org.uk Tel: 0333 002 1260



Website: www.parishgiving.org.uk