

# Ways to Give and Gift Aid



St. Paul's Harlow Town Centre and St. Mary's Little Parndon

Registered Charity 1142836

[www.stpaulsandstmarysharlow.co.uk](http://www.stpaulsandstmarysharlow.co.uk)

**This leaflet explains** the main methods people use to give money to the mission of our Church, and how you can increase the value of your gift to the church if you pay income tax.

In addition, many are involved in giving to our Buildings Developments. For information about this, please speak to Martin Harris.

Giving is an important part of our Christian service, and should be done joyfully and with thankfulness for all God has done for us. Our giving is also best done in a considered, planned way, which is why we encourage people to use one of the methods below. However it is up to each person to decide how they give. All gifts however made are welcome and received with thankfulness.

If you need help to decide how much to give, there is a separate leaflet available.

## **Giving By Standing Order**

A Standing Order is a payment directly from your own bank account to the church bank account. This is the easiest and most secure method to give (because nobody has to handle the money and pay it into the bank) and is most suitable if you have a regular income which is paid into your own bank each month.

Standing Orders help the Treasurer manage the parish finances as your gifts are regular and reliable, and the details for Gift Aid are automatically recorded on the parish bank statement.

It is easy to set up a Standing Order. All that you need to do is fill in the Standing Order Instruction which is available in church or from the Treasurer, Peter Smith. Write in your bank account details, the day of the month you want your gift to be made and the amount you have decided to give each month. You then simply take the completed form to your bank. You can also

easily change the amount of your standing order (should your circumstances change, or when you review your giving) by contacting your bank.

## **On line banking**

You can also set up a Standing Order on-line if you have electronic banking. Make your regular standing order payment to:

Account name:	<b>PCC St Pauls &amp; St Marys Harlow</b>
Account Number :	<b>60517018</b>
Sort Code :	<b>60-10-05</b>

specifying the amount you wish to give regularly each month.

## **Giving Using the Envelope Scheme**

The envelope scheme is designed to help you set aside a regular amount each week, and give in a planned way. If you decide to give using this scheme, you will be given a set of small white envelopes, labelled for each Sunday of the year. You must decide how much you are going to each week, and you simply put that amount in the envelope and take it to church (your gift can be either cash, or cheque (payable to *PCC St Pauls & St Marys Harlow*)). If you are not able to be in church on a particular Sunday, you still set aside your gift in the envelope provided for that week, and place it in the offering next time you are in church.

If you want to know more about this scheme, or would like to join it, please contact Tony or Dee Colley ([tdtcolley@ntlworld.com](mailto:tdtcolley@ntlworld.com)), who administer the envelope scheme.

## **Gift Aid Explained**

If you pay income tax and give using either of these methods, the church can claim back income tax you have paid, at no cost to yourself, if you sign a simple declaration.

This is something which all registered charities can benefit from, and is a very valuable benefit for our church.

This is how it works: suppose you make a gift of £10 to the church and you pay income tax. If you pay tax at the basic rate (20%) you will have needed to earn £12.50 before tax, to end up with £10 in your pocket. If you sign a Gift Aid declaration, you still make your gift of £10, but the church can then claim £2.50 from HM Revenue and Customs, at no further cost to you.

The church can benefit in this way from all your gifts, as long as we can trace a gift to you, and as long as we don't claim back more tax than the total you have actually paid in any one tax year. If you use a cheque, or give by one of the schemes outlined here, then the gift can be traced to you. This is a further advantage of using one of these schemes.

If you do pay income tax and would like to sign a Gift Aid Declaration, or if you want to discuss this in more detail, please speak to Gift Aid administrator, Christine Scanlan ([chris.scanlan@sky.com](mailto:chris.scanlan@sky.com)) or our Treasurer, Peter Smith ([treasurer@stpaulsandstmarysharlow.co.uk](mailto:treasurer@stpaulsandstmarysharlow.co.uk))

## **Making a Legacy**

If you would like to consider making a legacy, please obtain a copy of our Legacies Policy from one of the clergy or from our website (Our Church Life / Finances & Giving / Ways of Giving). We promise to use your gift to make a difference to our parish.