

## FREQUENTLY ASKED QUESTIONS ABOUT THE PARISH GIVING SCHEME

### What Is The Point of PGS?

PGS helps us in Portsmouth Diocese by extending our reach to donors who prefer automatic direct debit based systems to the traditional ways of collecting money into the local church.

### Who Operates the PGS?

The scheme was devised by the Gloucester Diocese. They have been running it successfully since 2011 so it is well established. Gloucester Diocesan Board of Finance managed and operated PGS initially but it has since become a separate charitable company (Parish Giving Scheme Ltd, Registered England 8824540; Registered Charity 1156606) based in Gloucester and is a central church, not for profit organisation.

### 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. 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. More information is available at [www.directdebit.co.uk](http://www.directdebit.co.uk) or [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) (search for “direct debit”).

### Why Are We So Keen to Promote PGS in the Diocese?

Because it promotes Christian Stewardship while at the same time helping local Treasurers and/or Giving Officers, and through them the local churches in the Portsmouth Diocese.

### How Does It Help PCC Treasurers?

PGS remits donations directly to the local church's bank account within 10 days of collection and the gift aid as soon as possible thereafter, once the Gift Aid is received from HMRC. The nominated Statement receiver has access to an online report showing the names and amounts of each donation, except where the donor has chosen to remain anonymous (see example report below)



Donor Statement for Period: April 2017

#### EXAMPLE ONLINE PGS STATEMENT

(Your parish will receive all donations by the 10th of the month. Gift Aid will be sent separately once the PGS has received it from HMRC.)

Parish: Dibley  
Diocese: Portsmouth  
Parish:  
Ref:

Transaction Donor Ref	Description	Contact ID	Current Month			Financial Year To Date			Calendar Year To Date			Frequency	Inflation
			Donation Received	Gift Aid	Total	Donation Received	Gift Aid	Total	Donation Received	Gift Aid	Total		
Cliff D Horton	PGS THANK YOU-9261	14149	70	17.5	87.5	140	35	175	420	105	525	M	Y
Mr & Mrs H Horton	PGS THANK YOU-9471	14381	200	50	250	200	50	250	400	100	500	Q	N
The Revd G Granger	PGS THANK YOU-9472	14386	150	37.5	187.5	300	75	375	900	225	1125	M	Y
Mr O Newitt	PGS THANK YOU-9259	14389	90	22.5	112.5	180	45	225	540	135	675	M	Y
Mr F Pickle	PGS THANK YOU-9365	14529	60	0	60	120	0	120	360	0	360	M	N
Mr J Trott	PGS THANK YOU-9263	14568	30	7.5	37.5	60	15	75	180	45	225	M	Y
Anonymous	PGS THANK YOU-9080	14577	40	10	50	80	20	100	240	60	300	M	N
Miss K Minoque	PGS THANK YOU-9470	14599	1000	0	1000	1000	0	1000	1000	0	1000	A	Y
Mr S Horton	PGS THANK YOU-9264	14623	65	16.25	81.25	65	16.25	81.25	65	16.25	81.25	M	N
<b>Grand Totals:</b>			<b>1705</b>	<b>161.25</b>	<b>1866.25</b>	<b>2145</b>	<b>256.25</b>	<b>2401.25</b>	<b>4105</b>	<b>686.25</b>	<b>4791.25</b>		

**Joiners**      **Leavers**  
Mr S Horton (14623)      Mrs Cropley (14694)

Key:	Frequency	Inflationary Increase
M	Monthly	Y = Yes to Inflationary Increase
Q	Quarterly	N = No to Inflationary Increase
A	Annual	

### How Else Will It Help At Parish Level?

As more and more donors switch to 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 donor option to accept an inflationary uplift (which the majority of PGS donors go with), the church receipts increase year on year.

### What Measure of Inflation is used?

The system applies the most recently published January RPI on the anniversary of the donors' gift through PGS. It only applies this increase to those donors who have "opted in" which is nearly two thirds of donors across the participating Dioceses. Donors who have opted for the inflationary increase to be applied, receive a letter informing them of the change the inflation will make to their regular gift. This is sent allowing plenty of time for prayerful reflection before the increase is applied. If the donor wishes to make a change to the increased figure then a call or email to PGS is all that is required. If the donor is happy with the new amount for their regular gift, then they need do nothing more.

### Why is Inflation So Important?

One of the biggest problems faced by churches is that of "static giving". If giving had kept track with inflation since the year 2000, it would have increased over 50%:

Year	2000	2010	2014	2015	2016	2017
Gift	£40.00	£52.32	£60.65	£61.32	£61.52	£62.43

### 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 bank accounts within 10 days of collection each month.

### Why Does the Gift Have to Be Made on the 1st of the Month?

To enable PGS to run cost effectively and efficiently, one date had to be chosen for all donations. 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 Do PGS Donors Do as the Bag or Plate is Passed Round on a Sunday?

Parishes can request PGS tokens which can be placed on the plate or in the collection bag by donors. This indicates that they participate in PGS and enables them to express an act of offering during the course of Sunday worship.



### How much will it cost us?

The Portsmouth Diocesan Board of Finance is paying the marginal costs of participating in an existing scheme through parish share. The annual subscription based on the size of our diocese and the number of planned givers equates to less than 0.01% of the Diocesan budget. There is no direct additional cost to parishes; all gifts made to PGS for a particular parish will be paid, inclusive of any gift aid due, to the parish without any deduction.

### Are there security measures in place at PGS?

The Trustees keep risks under review and have stringent systems in place to ensure donor security is maintained and all information protected. More detail is available at [www.parishgiving.org.uk/about/pgs-information-security](http://www.parishgiving.org.uk/about/pgs-information-security)

### Where Can I Find Out More about PGS

Contact the Stewardship Adviser:

**Victoria James**  
**02392 899655**

[parishgivingscheme@portsmouth.anglican.org](mailto:parishgivingscheme@portsmouth.anglican.org)

You can also view more information on the Diocesan web page [www.portsmouth.anglican.org/parish-giving-scheme](http://www.portsmouth.anglican.org/parish-giving-scheme) and on the PGS website, [www.parishgivingscheme.org.uk](http://www.parishgivingscheme.org.uk)