

# Planned Giving Information

## **Gift Aid**

This is a Government scheme to encourage people to give to charity. It applies to everyone who pays income tax (or capital gains tax), and for every pound you give, the Government adds 25 pence. If you already have a Gift Aid Declaration with All Saints', then you do not need to do anything. If yours is a new request to give by Gift Aid, simply complete the enclosed form and return it to me in the envelope provided, either by post or via the collection plate.

It is essential that the Gift Aid Declaration is completed by one person – joint names are not allowed – although of course a couple can have separate forms and give separately. Although there is no advantage to All Saints', if one person is a higher rate tax payer, then there is a big advantage to the tax payer. The following example illustrates this.

If you give £800 per year, the government will refund to us £200 so that your gift becomes £1,000. However, a higher rate tax payer will receive a refund of £200 via his/her self-assessment tax form, thus turning £600 into £1,000.

For All Saints' to reclaim the tax from Her Majesty's Customs & Revenue, we must hold a Gift Aid Declaration form, you must have paid tax equal to or greater than the tax we are reclaiming, and we must be able to prove that we have received this money from you. There are two ways in which we are able to prove what you have given.

## **Via the Bank**

You simply complete a Standing Order form and send it to your bank. Your gift can be monthly, quarterly, or annually, at a date which is convenient to you. It is essential that the name on the bank account is the same as the name on the Gift Aid Declaration, although joint accounts are fine.

Please remember that you remain in complete control of the amount that you give, and you can increase or decrease the amount at any time by instructing your bank. You don't have to inform me.

## **Envelopes**

A box of weekly envelopes contains 52 dated envelopes running from the first to the last Sunday in the year, and these are simply placed on the offertory plate each week.

If you wish to Gift Aid (see above), then it is essential that the name recorded against the envelope is the name of the person who has completed a Gift Aid Declaration. We know that such gifts are often a family gift, but unfortunately, this is a requirement of Revenue & Customs. If it is not Gift Aided, then of course there can be joint names recorded against the envelopes.

I hope that the above information is clear and helpful, but if it is not, please do not hesitate to contact me by e-mail, phone, or address.

**Norman Mason**  
**PCC Treasurer**

25 Hillview Gardens  
Woolton  
Liverpool  
L25 7XE

Phone: 428 6250 or mobile 07850 383836

E-mail: [norman.mason@uwclub.net](mailto:norman.mason@uwclub.net)



GIVING TO  
THE LORD:  
A GENEROUS GOD  
&  
OUR RESPONSE

## Faith, Discipleship and Trust

At the heart of the Christian Gospel is the declaration that God loves the world so much that He gave His one and only Son, Jesus Christ, to die for our sins and bestow eternal life upon those who believe. Christians proclaim that this act of self-giving by God is an expression of His sheer generosity and grace.

As a consequence of such a generous, loving and self-giving act by God, Christians understand that God calls forth a people to make known His purposes in the world. Christians call this people 'the Church'.

Christians recognize that the Church is called to be both a signpost of the Kingdom that God has brought near in Jesus Christ - pointing clearly to what He has done - and also an expression of it. To be an expression of the Kingdom means many things, but one thing is clear: it means that the character of the Church - and of the individual Christians who comprise the Church - is to reflect transparently the character of Jesus.

To be the Church, therefore, Christians are called to live as Jesus did and as Jesus directed. Amongst the many things that Jesus did and taught, He did not shy away from speaking about money. For Jesus, the way people used their money revealed something about the nature of their discipleship, as Matthew 6 v 1-4 and Luke 21 v 1-4 make clear, for example.

For Jesus, money is also one of ways in which Christians show their trust in God's provision and their obedience to His commands. He taught that the way Christians view and use their money has something important to do with whether or not we want to show the same self-giving generosity as God Himself, who gave all for us. Luke 19 v 1-10 and Luke 20 v 20-26 illustrate these points clearly.

This booklet comes to ask you, in the light of all that God has done for us in Christ, and of His calling to Himself disciples to reveal His character and purposes in the world, to reflect upon your own financial giving.

The booklet will give some facts and figures about the finances of All Saints'. It will also ask you to prayerfully reflect upon the new ministries and mission opportunities that we could undertake to make Jesus Christ known, both here and elsewhere, should more substantial, proportionate and committed giving of our money be forthcoming from more of us.

## **Financial Challenge - 2010 and beyond**

In financial terms, our income broadly comes in via: the voluntary and direct giving of members of the Church; a tax rebate on gift-aided giving; money generated in fees from various aspects of our ministry (from

Playgroup income to marriage fees); donations and legacies; and some small historic resources.

This income is broadly spent on: the Parish Share given to the Diocese (which supports the payment and housing of clergy across the Diocese, and which is worked out for each parish according to factors such as attendance and social indicators); our giving to mission agencies and bodies; a portion of fees passed on to the Diocese; staff wages at All Saints', including the Sexton and Playgroup staff; support for our ordinary ministries, for example Rockclub books and teaching materials; the maintenance and replacement of equipment and resources; the administrative costs of printing and our web site, etc; and the on-costs associated with maintaining to a high-standard the fabric of our church buildings and grounds.

In simple terms, and in common with many churches at the present time, the voluntary element of our income - ie our direct giving - is not meeting adequately the ordinary costs that are associated with our current ministry and mission. To make ends meet, we have had to make up the shortfall by drawing on our general reserves - which were not substantial to begin with.

As those reserves are now significantly diminished we are faced with a number of choices;

- To cut back on elements of our ministry and mission
- To maintain our buildings and grounds less well
- To use money set aside for other purposes (eg maintaining the churchyard or tower) to pay our ordinary bills, until those funds run dry
- OR to increase the level of our financial support as a church to a much more realistic figure

We are sure that a number of members of our church and congregation are unaware of our financial circumstances and think All Saints' to be resourced in a way that it is not. It is to be hoped that, once the congregation as a whole are aware of the situation we face, and of how dependent we are on the giving of our individual members, each of us will respond with enthusiasm and generosity. Not only because on one level an increase in giving will enable us to meet the demands of our present ministry and mission, but because an increase in giving will also enable us to develop new ministries and make best use of the new mission opportunities that are opening up to us.

## **Parish Share**

By far our biggest single item of our expenditure is Parish Share. As Anglicans, we want to take seriously the teaching of St. Paul and others and support the

work of mission and ministry in other places, as set out in 1 Corinthians 16 v 1-2 and 2 Corinthians 8 v 1-15.

The way that we do this as Anglicans is through what is called the Parish Share. Parish Share is all about how churches support their clergy: it covers their stipend, pension and housing costs. The Diocese of Liverpool is made up of 250 Parish Churches and has about 190 stipendiary - or paid - Clergy. Well-resourced churches contribute proportionately more to the 'common pot' than less well resourced churches.

As a well resourced and well attended church in an area without many indicators of social deprivation, All Saints' pays proportionately more into the common pot than a church in say Toxteth or Widnes. That is fair, equitable and biblical, and reflects the proper desire of the Diocese to support ministry across Merseyside.

The actual Parish Share for All Saints' for 2010 is £107,000, or £2,060 per week. Shared by say 250 people, this amounts to £8.25 per person per week. This amount is just for our part of the Parish Share. It does not meet the other costs that are required to be met by voluntary giving: the heating, lighting and maintenance of our church and hall, for example, or books and materials for our children's and youth work.

When our basic 'running costs' are added to the Parish Share, then the actual amount for each week that is needed at All Saints' for 2010 for us simply to stand still is approximately is £150,000, or £2,900 per week. Shared by say 250 people, this amounts to £11.50 per person per week.

Other ministries that we might want to pursue or opportunities that we might want to take, such as innovative community projects or vital additional staff appointments, have costs that are additional to these basic numbers. At present, we simply cannot take these opportunities in the way that we would like because the income stream required is not yet there.

On present projections we will be some £20,000-£30,000 short of meeting our budget for this year from our ordinary or voluntary income ie the money that members of this church give directly. Put simply, this shortfall will have to be met from elsewhere, unless our giving increases. The options we have open to us to meet this shortfall from elsewhere are diminishing rapidly.

### **What should we do?**

At present, there are 3 groups of people in our church when it comes to giving:

- Firstly, there are those who plan their financial giving proportionately and sacrificially in accordance with their income. These people give some or all of their giving to All Saints', and often ensure that their giving is tax-efficient
- Secondly, there are those who do plan their giving, some of whom make that giving tax efficient, but their giving is not necessarily proportionate to their income and/or it may not have been reviewed for some time (46% of those in our Prayer Diary are in some form of planned giving scheme, ie in one of the above 2 groups)
- Finally, there are those who have no planned giving, and make their gift via the open plate. Last year (2009) the money given in support of our mission and ministry on the open plate was £6,100. (This amount thus represents the total voluntary financial contribution to All Saints' of 54% of those members of our church named in the Prayer Diary, plus visitors and others)

We are profoundly grateful for all the money that is given to enable our mission and ministry to proceed. We believe, however, that there is so much more that we can do given the size and composition of our church - not just to meet our present costs but to grow.

This information is set before you so that you can prayerfully make your response. This might mean you:

- Review the level of your giving and, if appropriate, increase what you give to All Saints' to a more realistic level: the Church of England suggests a minimum of 5% of our income should be considered as 'first to the Lord', with a significant part of that given to the local church
- Join our Giving Scheme, if you are not yet in it, showing your commitment for all that All Saints' is doing in Childwall and elsewhere, and help us all plan for the future more confidently
- Make your giving tax efficient, if you have not yet done so, increasing the amount you give by over 20% (more for higher-rate tax payers)

To help you make an appropriate response, an additional envelope is being given with this booklet. This envelope contains practical information on how you can give most efficiently and effectively to our mission and ministry. Should you wish to contact our Church Treasurer, Norman Mason, as a result of what you have read and heard, his details are:

*Phone*            *0151 - 428 - 6250*  
*Mobile*          *07850 - 383836*  
*E-mail*           *norman.mason@uwclub.net*

Thank you for taking the time to read this booklet. And thank you in anticipation for your generous response.

# The Scripture References

## SECRET GIVING    Matthew 6 v1-4

'Be careful not to do your 'acts of righteousness' before men, to be seen by them. If you do, you will have no reward from your Father in heaven.' 'So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honoured by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.'

## SACRIFICIAL GIVING    Luke 21 v1-4

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. 'I tell you the truth,' he said, 'this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.'

## JOYFUL GIVING    Luke 19 v1-10

Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way.

When Jesus reached the spot, he looked up and said to him, 'Zacchaeus, come down immediately. I must stay at your house today.' So he came down at once and welcomed him gladly.

All the people saw this and began to mutter, 'He has gone to be the guest of a 'sinner'.'

But Zacchaeus stood up and said to the Lord, 'Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.'

Jesus said to him, 'Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost.'

### THOUGHTFUL GIVING    Luke 20 v20-26

Keeping a close watch on him, they sent spies, who pretended to be honest. They hoped to catch Jesus in something he said so that they might hand him over to the power and authority of the governor. So the spies questioned him: 'Teacher, we know that you speak and teach what is right, and that you do not show partiality but teach the way of God in accordance with the truth. Is it right for us to pay taxes to Caesar or not?'

He saw through their duplicity and said to them, 'Show me a denarius. Whose portrait and inscription are on it?'

'Caesar's,' they replied.

He said to them, 'Then give to Caesar what is Caesar's, and to God what is God's.'

They were unable to trap him in what he had said there in public. And astonished by his answer, they became silent.

### PLANNED GIVING    1 Corinthians 16 v1-2

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every 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.

### GENEROUS GIVING    2 Corinthians 8 v1-15

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in

rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything - in faith, in speech, in knowledge, in complete earnestness and in your love for us - see that you also excel in this grace of giving.

I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little.'

## Gift Aid Declaration

Name of Charity

**All Saints' Childwall.**  
Parochial Church Council

Details of donor

Title.....Forename(s).....Surname.....

Address .....

.....

.....Post Code.....

I want the charity to treat all donations I have made for the six years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise as Gift Aid donations.

**You must pay an amount of Income Tax and/or Capital Gains Tax at least equal to the tax that the charity reclaims on your donations in the appropriate tax year (currently 25p for each £1 you give).**

Signature.....Date...../...../.....

### Notes

1. You can cancel the declaration at any time by notifying the charity.
2. If in the future your circumstances change and you no longer pay tax on your income and capital gains equal to the tax the charity reclaims, you can cancel your declaration.
3. If you pay tax at the higher rate you can claim further tax relief in your Self Assessment tax return.
4. If you are unsure whether your donations qualify for Gift Aid tax relief, ask the charity, or, refer to help sheet IR65 on the HMRC web site. ([www.hmrc.gov.uk](http://www.hmrc.gov.uk))
5. Please notify the charity if you change your name or address.

# BANKERS ORDER

To (Name & Address of your Bank)
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Please pay to:

<b>Barclays Bank</b> Liverpool, Allerton Branch PO Box 253 16 -33 Moorfields Liverpool L69 2SX
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<b>Parochial Church Council of All Saints' Childwall</b>																	
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(words)
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and a like sum Monthly / Quarterly / Annually until you receive further notice from me in writing.

Signed
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Date
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