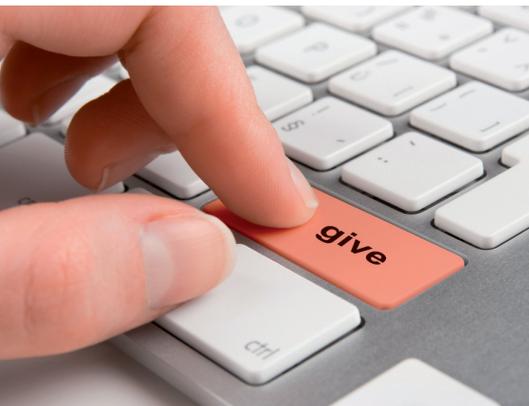


# First fruits: giving by bank transfer

Planned giving by standing order and, less frequently, by direct debit enables committed, regular giving to become a priority alongside other financial obligations. This paper outlines the advantages of giving by bank transfer and the use of giving cards.



In the Old Testament, Israel brought before God the *first fruits* of the produce of their land, their primary and often their only source of wealth. These first gifts provided for the priests, who had no land (Deut. 18:1-5) and served as an act of thanksgiving (Deut. 26:1-11). In a different context, Paul commended the Macedonian Christians who, when challenged to give generously, gave themselves 'first to the Lord' and then in obedience to the apostles (2 Cor. 8:5).

Where many people (but by no means all) are paid by electronic transfer into the bank, giving by standing order, and increasingly by direct debit, helps put this biblical practice of first fruits into a modern context.<sup>i</sup>

### The advantages of giving by standing order

The paper *Fruitful Soil* explores the value of planned giving and should be read as background to this paper. This and other resources mentioned below can be found under Key Principles at the Planned Giving tab.

As a form of planned giving, standing orders capture all the benefits of planned giving for mature stewardship and generosity. Specifically we note here three points:

- Giving by standing order protects giving from erratic church attendance, simple forgetfulness and domestic cash flow on a Sunday morning.
- Our gift leaves our account each month (though it can be weekly) and as such is a priority for our finances and honours God with the first fruits of all that God has given to us. Our giving is not lost in the competing claims of a consumer society.
- The way in which we make our gift says something about the importance we attach to the gift. If all our important financial decisions are made by direct debit and standing order, then should not giving to God also be managed this way? Should not our giving to God as first fruits be part of our bank reconciliation, part of a review of personal finance?
- Giving through the bank richly benefits our local church. The gift *will* be made, unlike envelopes, which depend upon the action of the giver. There are also significant advantages around stability of income, cash flow, ease of administration, and security when taking cash to the bank.

### Practical considerations

As with the follow-up of all requests for information, those who want to know about giving by standing order should receive a personal visit. At this visit each giver will need:

- A standing order form for completion that will contain the details of the church bank account.
- A copy of the information brochure *Planned Giving by Standing Order*, which contains practical information.



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- A sample or a pack of the optional weekly offering cards for placing on the offering plate – see below.

### Weekly giving cards

The advantages of giving by standing order or by direct debit are compelling. However, they are often outweighed for both planning groups and givers by one consideration: there is nothing to put on the offering plate when it comes round.

People are understandably embarrassed to put nothing on the offering plate. It does not feel right and may mystify newcomers when half the congregation appears to give nothing! It also runs deeper. When the gifts are offered to God with those beautiful words of King David, 'all things come from you and of your own do we give you', we want to feel our gift is represented there on the offering plate. And, as noted elsewhere, we need givers to make and keep that early and formative connection between their giving and the worship of the church. Standing orders lose the tangible connection with worship that loose plate or envelope giving retains. It is artificial at best and misleading at worst for standing order givers to find a spare £1 to put on the plate to avoid embarrassment.

Simple giving cards reconnect giving and worship. Roughly the size of a credit card, these giving cards contain a simple statement that the gift is made by standing order. Churches are encouraged to customise and be creative with their own designs.

In some churches, giving cards are available at the back of church to be picked up and used each week. Other churches provide each standing order giver a year's supply of giving cards, one for each week of the year, just as with planned giving envelopes.



My offering is made directly to the church in thanksgiving to God and to support its ministry and mission.

*"God loves a cheerful giver"*  
2 Corinthians 9:7

### The Parish Giving Scheme

Giving to the local church by direct debit is largely confined to those who have a dedicated charitable giving account, such as the excellent offerings from Stewardship ([www.stewardship.org.uk](http://www.stewardship.org.uk)). The Church in Wales has long pioneered such giving and a handful of dioceses in the Church of England offer a direct debit giving facility. At the time of writing (summer 2013), there are Anglican plans for a national Parish Giving Scheme.

Giving by direct debit has all the advantages of standing order giving; the Parish Giving Scheme offers two distinct advantages:

1. Once set up, the direct debit can be managed by a simple phone call to a UK-based office; it is not necessary to complete new forms.
2. The Parish Giving Scheme will offer individual givers the option automatically to increase their giving by inflation each year. This is a significant advantage and one that is taken up by over three-quarters of those who have joined the diocesan Parish Giving Schemes that are running.

As stated, the Parish Giving Scheme is not yet available to churches beyond a few dioceses. As soon as more information is available, the Giving in Grace website will be updated.

### Notes and Resources

*i* In this paper reference is made primarily to giving by standing order. Currently, giving to a local church by direct debit is limited to those with charitable giving accounts, say from Stewardship, a few Anglican dioceses and the Church in Wales.