

First fruits: The Parish Giving Scheme

Committed planned giving helps grow both sustainable churches and generous disciples. Resources such as the Parish Giving Scheme (PGS) set generosity alongside our other financial obligations. This paper outlines the benefits of the PGS and other ways of planning our giving.





At harvest time (Dt 26:1-11) the people of Israel brought to God the *first fruits* of the land gifted to them to support the priests who had no land (Dt. 18:1-5). But the gift of first fruits was not only provision for worship, it was itself an act of worship. The words begin with a personal thanksgiving and flow into the story of a people called out of Egypt. Centuries later St Paul advised the Christians in Corinth, "On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made" (1 Cor 16:2).

Giving well

So what can we learn from these biblical passages (see also *Fruitful Soil* on the value of planned giving)?

- First, giving is a priority, intimately connected to worship. Over the
 years the focus has been the offertory plate and prayer. New ways of
 giving cannot lose that connection.
- Second, in practical terms we need to think about how we go about setting aside money in our modern context?
- Thirdly, "in keeping with your income" is mainly about giving in proportion to our income. But there is a bit more as well.

How we give to our local church changes over time and there are *different* ways of giving around our world. Our giving mechanisms, how we give, do matter. It should be easy to give. If giving is important then how we give should reflect how we manage our personal finances. And how we give also helps us decide how much we plan to give.

Mechanisms to underpin regular planned giving are most vital of all. Today in the UK most people (by no means all) are paid directly into their bank account. The discipline of regular giving from our bank account reflects the rich biblical practice of first fruits into a modern context.

The innovative Parish Giving Scheme is the most effective and efficient way of giving to the life, ministry and mission of our church.

Why the Parish Giving Scheme?

Established in the diocese of Gloucester in 2008 today the Parish Giving Scheme (PGS) serves most Church of England dioceses, facilitating over £75million from some 75,000 givers to well over 4,500 communities.

Reflecting the first fruits principle gifts are made on the first day of each month via Direct Debit. Where eligible, Gift Aid is claimed automatically by the PGS on behalf of the church. Both gifts and Gift Aid are received into the church bank account the same month they are made.

Joining the PGS and managing our giving is easy: set up your account online in minutes, by a short phone call or by post to the Gloucester office. The PGS is for everyone with a personal bank account. It is not dependent



on age, income, employment or tax status. Giving is safe, secure and simple and the giver is in control of their giving, always.

The PGS means the church does not handle cash. This saves time whether counting the offertory or taking it to the bank (not always easy) and is more secure.

Free, to the giver and to the church

The PGS is free to use. There is no fee, no additional cost to the giver. There is no charge to the church. The church receives 100% of all that is given.

One off gifts

The PGS also enables both PGS givers and guests without a PGS account to make one-off gifts to the church via a *parish PGS page* at a lower fee than most online giving platforms.

Advantages over Standing Orders

Standing Orders have value, a secure and established way to give to the local church. The PGS does all that a Standing Order can do and much more besides:

- Monthly Gift Aid improves cash flow and significantly lightens Gift Aid administration. The church must still claim on any non-PGS giving.
- Just two bank statement entries (saving bank charges in some cases) and integration with finance software saves treasurer time.
- PGS givers have the option if they wish to increase gifts annually by inflation, an important option in difficult times.
- PGS giving is under the Direct Debit guarantee. It is easy to manage, confidentiality is respected and the giver is always in control of their giving.

Other Direct Debit giving options

An earlier scheme, *Rhoi yn Syth (Gift Direct)*, offers similar functionality for the Church in Wales. Some larger churches make use of Direct Debits and they power Stewardship's *charitable giving accounts*

The value of regular giving

A generous heart and a robust giving mechanism nurture generous discipleship, ensuring that:

- generosity and church income are protected from volatility in church attendance, much accelerated by the Covid pandemic.
- generous discipleship and church finances are protected from forgetfulness, shifting emotions ("I didn't like a single hymn today") and finding cash at home as we use cash less.

- our giving is not vulnerable to the competing claims of a consumer culture.
- our giving is managed with the same attention we give to all our financial decisions.

As we have said, how we give changes over time. a prayerful widow's gift was two small copper coins (Lk 21:1-4). Who know's how a repentant Zacchaeus gave away half his wealth. Today a grateful Christian may give via the Parish Giving Scheme, make occasional online gifts and use a contactless card reader.

Information leaflets

The Giving in Grace response form invites people to request information on ways to give. To assist that response there is a generic PGS leaflet and a customisable template to download.

A bi-fold leaflet is available for *Rhoi yn Syth* (*Gift Direct*), online guidance for *Stewardship accounts*.



Giving, worship and discipleship

As above, giving, discipleship and worship are inseparable. How do we keep that connection if there is no cash on the plate? Liturgical practice around the offertory has changed since Covid but almost everywhere (rightly) an offertory prayer is prayed.

People can feel embarrassed to appear to give nothing and its not helpful for newcomers to note that half the congregation appears to give nothing. More deeply, when we say, 'all things come from you and of your own do we give you' we want to feel our gift is in some way represented on the plate and in the prayer.

Customisable giving cards, the size of business cards help connect electronic giving and worship. A template is offered which churches should be creative in adapting. Many churches have giving cards to be picked up weekly at the back of church; others provide a pack of 52 giving cards annually, as with giving envelopes.

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