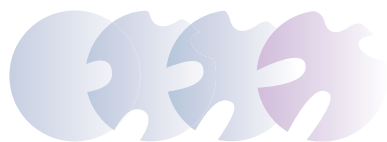


Setting aside: standing orders and more

Committed planned giving helps grow both sustainable churches and generous disciples. Where the Parish Giving Scheme is not available Standing Orders are an effective means of giving. This paper outlines the benefits of Standing Orders and other ways of planning our giving.



The Church of England Parish Giving Scheme (PGS) is the most effective and efficient way of giving to the life, ministry and mission of our church. It offers the benefits of Standing Orders below and more besides.

However, if the PGS isn't available or in specific instances felt unsuitable Standing Orders are of great value as the core of planned giving.

Giving well

In his practical advice on generous giving Paul tells 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). So what can we learn from this passage? (See also the paper on the value of planned giving, *Fruitful Soil*)

- First, giving is a priority and intimately connected to worship. This connection has focused on the Sunday offertory and the offertory prayer adapted to new ways to give. We must keep 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 that is proportionate to 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.ⁱⁱ How we give our gifts, our *giving mechanisms* matter. It should be easy to give. How we give should reflect how we manage our personal finances if our giving is important to us. And how we give also helps us decide how much we plan to give.

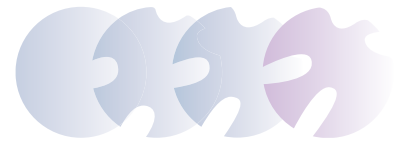
Mechanisms to underpin regular planned giving are most vital of all. Today in the UK most people (by no means all) are paid directly into their bank. The discipline of regular giving from our bank account reflects the rich biblical practice of first fruits in a modern context.

The value of giving by Standing Order

Standing Orders are an established way to give to the local church. They are familiar and trusted, widely used for personal finance. Standing Orders are simple to set up and manage using online and mobile banking. They can also be set up and managed by post and in branch, although post takes time and in branch is more and more problematic as branches close.

Standing orders have proved an effective way of giving to your church. They are secure and reliable, making gifts regularly and enabling the church to plan for the future.

Importantly Standing Orders mean the church does not need to handle cash and this is significant. In part this saves a good deal of time, both counting the Sunday offering and also taking the money to the bank.



More than just time, the Covid pandemic showed the vulnerability of cash giving. Open plate giving all but collapsed with closed churches. Envelopes did better but there was still a Covid deficit on cash giving.

Where eligible Gift Aid can, of course, be claimed by the local church on gifts given by Standing Order. It requires local administration and most churches have established systems for making a tax reclaim.

Claims are most often made annually but software solutions assist Gift Aid administration and so more frequent claiming for cash flow: bespoke church software from [Data Developments](#) and modules within church administration software such as [Church Suite](#).

Note that monthly claims with improved cash flow are made via the PGS with no local admin or cost and can easily be plugged into financial software packages

Other ways to give regularly

There are several ways to give regularly, some listed below, which may just suit some church members better than Standing Orders. However, beware of too many giving options in the hope of attracting more gifts. A simple giving proposition is most helpful:

- Parish Giving Scheme (or Standing Orders) for regular gifts;
- Online for occasional gifts;
- Contactless gifts when in church.

By all means list a few other options on your website but they are secondary and derivative. An overload of options can confuse rather than assist. Where possible personal discussion of options is the ideal if the core propositions don't work for someone.

Online giving platforms such as [Parish Buying](#) partner Give a Little or [Just Giving](#) facilitate one-off and regular giving. The downside is charges: an often voluntary platform fee, a payment processing fee and a % administration charge on Gift Aid claims.

Mobile payment services Google Pay and Apple Pay can be used for make regular gifts if the church sets up its online platform to receive them.

Payroll giving is a different way of making tax efficient gifts to church and can especially benefit high rate tax payers. Your employer must be registered for payroll giving. See the website [Charitable Giving](#).

Text giving is best known for one-off gifts, say to Comic Relief, but regular text giving is possible. It can suit those without a bank account operating a pay as you go mobile. See www.donr.com

The value of regular giving

A generous heart and a robust giving mechanism nurture generous discipleship. Ensuring regular gifts protects both personal generosity and church income from volatility in church attendance, simple forgetfulness and shifting emotions ("I didn't like a single hymn today"). A robust giving mechanism ensures our giving is not vulnerable to the competing claims of a consumer culture and is managed with the same attention we give to all our financial decisions.

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 Standing Order leaflet and a customisable template to download.



Giving, worship and discipleship

As the first fruits passage in Deut 26:1-11 makes clear, giving, discipleship and worship are inseparable. How do we keep that connection if there is no cash on the plate? Although liturgical practice around the offertory has changed since Covid almost everywhere, rightly, an offertory prayer is prayed.

People can feel embarrassed to appear to give nothing and it's 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.

Small **giving cards** help connect electronic giving and worship. Churches can create their own version easily. In some churches giving cards are picked up weekly in church; others provide annually a pack of 52 giving cards, just as with planned giving envelopes.