

Fruitful soil:

The value of planned giving

Planned giving is more than how we give our gift; it is the heart's intention to make giving a priority. This paper explores the importance of planned giving – envelopes, standing orders, charitable accounts, payroll giving – as the key that helps unlock generous and committed giving.



Generous gifts not grudgingly given

In 2 Cor 9:5, writing about an offering for Jerusalem Paul's words stress pre-planned decision and action. Crudely put, Paul sends people in advance of himself to make ready a gift in advance, a gift they had been informed about, in advance. In modern words Paul invites planned giving.

Joe Saxton noted years ago that, 'rather than have to ask people to give again and again we need to create mechanisms by which the default position ... is to go on giving without a further donor decision....'. We have to make it easy for people to give and to keep giving.

Joe is right and Paul understands why. The Jerusalem offering, prepared in advance will be, 'ready as a generous gift, not as one grudgingly given' (2 Cor 9:5b). Generous discipleship is born from a heart touched by grace. The midwife is planned giving. It releases, nurtures our heart's generosity.

On the first day of the week

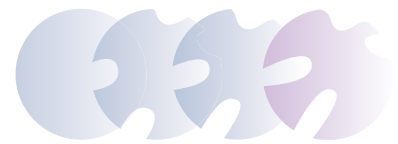
Planned giving has deep biblical roots. Israel knew to bring a tenth, the tithe of their land and herds, as produce or hard cash (Dt.14:22-29). They knew to bring the first-fruits of their fields (Dt.26:1-11). Elsewhere Paul teaches: 'On the first day of the week each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come' (1 Cor. 16:2). There appears to be three reasons for this advice.

1. Practically speaking, if we don't set the gift aside it may not be there when we want to give. With generosity in mind Thomas Aquinas likened our readiness to give to a soldier who every day ensures his sword is greased in the scabbard for the day he might need it.
2. Last-minute requests, ill-prepared giving is a poor conductor of generosity. It can't form generous hearts, make ready generous gifts.
3. Generous giving must be a 'first day' priority and Paul may have in mind giving during worship although that may force the text a little. Priorities, vision, perhaps worship are not served by last minute gifts.

For disciples: growing our giving

Planned giving doesn't rob generosity of joy or spontaneity. Rather it tills the ground to create fruitful soil in which so that generosity can take root and grow. Otherwise our giving is vulnerable, to emotions, circumstances and shifting patterns of Sunday attendance. We give from the heart but we need to use our heads if our hearts are to grow more generous.

Physical health means regular exercise. Healthy needs disciplined practice. That's why the Tithe law is non-negotiable: 'you *really must* tithe'. But it goes on to say: 'use the silver to buy what you like...anything you wish' (Dt.14:22,26). It's the paradox of generosity. Obedience to the command to give nurtures a disciplined, joyful habit of giving and receiving.



For disciples: managing money matters

Here's the thing. How we plan and make our gift is about its priority for us. Now, some still use cash extensively and *over a million* people don't have bank accounts. But for tens of millions big ticket bills are paid by Direct Debits and standing orders. A gift by cash in an envelope *may* be a mismatch of financial practice and discipleship. But not always; some choose cash as a tangible part of worship.

Indeed, what I give is influenced by how I give. 2021 *National Giving Team* data indicates an average cash gift of £3.80, contactless at £11.39 and online at £41.76, doubtless skewed by a few larger gifts. Indicative *2012 research* is still instructive. Among the top 20% of givers three-quarters used standing orders; nearly half (44%) of lower level givers gifted cash on the open plate.

For our church: sustainable ministry

Planned giving blesses us as generous disciples. It also blesses the ministry and mission of our church. For most churches our gifts make up the largest income stream: the money making ministry happen. Planned giving means regular and bigger gifts. In an older *American study* those planning ahead yearly gave more than folks deciding a weekly gift or deciding weekly how much they could afford to give. The UK trend is a decline in total charitable giving but average gifts in 2021 of £52 are close to the £54 high of 2020. 'The decrease is driven by fewer young people giving from time to time rather than fewer giving regularly' (*CAF: UK Giving 2022* p23).

For our church: resilient giving

Despite an economic crisis, between 2006 and 2011, tax-efficient giving in the Church of England went up by nearly 17% as the number of givers decreased by 6%. Planned givers kept giving. During a cost of living crisis as inflation exceeded 9% Parish Giving Scheme givers (see below) who linked giving to inflation grew their giving by almost the same rate as inflation.

The 'next ten big givers'

The challenge for every church is to nurture generous discipleship, right across the congregation. It's essential for our mission, our spiritual health, our worship. Generous discipleship is for everyone and churches need that mature stewardship ministry to nurture and grow that generous discipleship.

Yet almost always a small number of givers gift a good portion of total giving. It's not unusual for maybe 10%-15% of givers to contribute 60-70% of

total giving. It's called 'skew'. It matters. We look at skew in detail the [weekly giving profile](#) tab.

So each church needs to find, 'the next ten big givers'. Of course, this doesn't mean the rest don't matter. And it's not exactly ten givers. It's more in one church, less in another. 'The next ten big givers' is shorthand for saying we must be proactive, intentional in nurturing generous disciples. We'll come across this phrase several times as we proceed. It's not excluding anyone. It's a laser focus on nurturing generous disciples and planned giving is critical.



The Parish Giving Scheme

Starting life back in 2008 in the diocese of Gloucester the Parish Giving Scheme (PGS) now serves most Church of England dioceses. It helps over 75,000 church members gift in excess of £75 million to well over 4,500 parishes. Gift Aid is claimed monthly and it's free to use, every penny going to our church. Powered by safe and secure Direct Debits and with the giver always in control the PGS is the most robust and powerful method of regular planned giving around.

So when we talk about planned giving we make no apology for defaulting to the Parish Giving Scheme. *Rhoi yn Syth (Gift Direct)* in Wales is similar. However, not every diocese uses the PGS and not every parish that can actually uses the PGS. In such cases standing orders are the way to go. It is simply that the PGS offers all the benefits of standing orders and much more. Read more at the [Parish Giving Scheme](#) tab.

Conclusion

The decision to plan our giving changes something in us and in our relationship with our church. The initial gift may not be large but the door is open to a new world of giving. Good stewardship will offer regular opportunities to increase giving and to teach and explain the importance of generous discipleship.

A well-managed, PGS based planned giving scheme takes biblical stewardship thinking and practice and makes it the way we do things around here.