

GIVING FINANCIALLY TO THE LIFE AND MINISTRY OF CROSTHWAITE CHURCH

A guide to those who wish to support
this Parish through regular
and/or occasional giving.

Contains details of
the different methods of giving
and the relevant forms to fill in.

**regularly
occasionally
cheerfully
generously
standing
orders
gift aided**

Thank you for picking up this leaflet.
We hope it indicates that you have an interest in
supporting the life and work of our Parish.
It would please us greatly if this is because you have
experienced the love of God in our midst and
wish to maintain and extend this opportunity to others.

Our annual budget is not inconsiderable.

It costs over £2000 per week to maintain the ministry and worship of Crosthwaite Parish.

From this we provide regular services of worship, word and sacrament in St Kentigern's Church, Underskiddaw Church Room, the Parish Room, Keswick Hospital, two places of sheltered accommodation and a nursing home. There is also regular involvement with and responsibility for our Church School (St Herbert's), visits to Keswick School, ministry to the sick and housebound, home groups, welcome courses and much more.

Then of course the buildings and grounds need to be maintained as well! St Kentigern's Church, Underskiddaw Church Room, the Parish Room, Sunday School Room are all attractive and useful buildings much used by the Church and community and appreciated by visitors.

This leaflet shows you how to make your contribution.

Whether you are a regular member of our congregation, an occasional visitor or someone wishing to honour the memory of a loved one we hope what follows will be helpful to you.

REMEMBER

If you are a tax payer at 22% you can effectively add 28% to the value of your gift simply by filling in a 'gift aid declaration' (page 4) to accompany your donation. Every £1 given becomes £1.28 when the tax is reclaimed.

REMEMBER ALSO THAT

REGULAR PLANNED GIVING IS THE BEST WAY!

Standing orders - good for giver and receiver alike.

Regular givers are strongly encouraged, if at all possible, to use a bank standing order (page 6); this reduces administration, aids our budget setting and saves you hunting for cash every week!

OR

If you are in employment, an alternative to a standing order is 'payroll giving' (Page 8) an extremely easy and efficient way of making regular donations to charity.

'ONE OFF' DONATIONS

Small cash sums can be placed in the wall box in the church. For larger sums please make your cheque payable to Crosthwaite PCC. Cheques can be posted to Finance Team Leader, Mr Chris Pond, Hazelslack, Manor Brow, Keswick CA12 4AW or to the Parish Office, Parish Room, Main Street, Keswick CA12 5NN

Add 28% to the value of your Occasional or 'One Off' gift.

If you are a Tax Payer we can claim the tax you have paid to the Inland back from them on *any* donation, however small, of either cash or cheque. Just use the envelopes provided in the church or complete the declaration below and include it with your donation.

Higher Rate Tax Payers: If you pay tax at 40% then a donation of £1.30 becomes £1.66 to us and you are able to reclaim 30p through your tax return, meaning that your gift actually costs you £1.

Gift Aid Declaration

I am a UK taxpayer and I want Crosthwaite Church to reclaim tax on my donation

Name

Address

.....

.....

Signature Date

GIVING A FIXED AMOUNT REGULARLY

by far the best solution for regular giving, if you are able, is to set up a standing order with your bank.

Standing Order Form

Name in full

Name of your BankSort Code

Address of your Bank

.....

..... Post Code

Account Name

Account Number

Please Pay until further notice
or (delete or insert date) until

TO Crosthwaite Parochial Church Council Account
HSBC Bank, Market Square, Keswick, Cumbria, CA12 5BG

The sum ofMonthly/Quarterly/Monthly
(delete as applicable)

Commencing on the Day of 200.....

Signature Date

Please return the completed form to:
Mr W.L.H. Franceys, Hopetoun, Grange Park, Keswick, Cumbria CA12 4AY

**If you are a Tax Payer
please also fill in this Gift Aid Declaration overleaf**

Gift Aid Declaration

I am a UK taxpayer and I want Crosthwaite Church to reclaim tax on all my donations from the date of this declaration, until I notify the Church Gift Aid Treasurer otherwise in writing. I confirm that the income tax or capital gains tax I pay equals or exceeds the amount of tax that can be reclaimed by the Church and will notify the Church if this ceases to be the case.

Name

Address

.....

.....

Signature

*NOTE: Once you have completed and returned this form the Church is able to collect tax back on **any** giving you make, i.e. if you increase your regular amount or make an extra donation; just so long as we are able to record it.*

Higher Rate Tax Payers: If you pay tax at 40% then a donation of £1.30 becomes £1.66 to us and you are able to reclaim 30p through your tax return, meaning that your gift actually costs you £1.

REGULAR BUT VARIABLE GIVING

by Gift aid envelope scheme - each year you receive a set of numbered envelopes for your use week by week. The amounts you put into these envelopes may vary, so you do not have to commit yourself to a regular sum.

However by filling in the form opposite (on page 7) tax can be reclaimed on everything you put into the envelope.

A supply of weekly envelopes can help you maintain your weekly offering if you are not able to attend Church every Sunday.

(IMPORTANT NOTE your giving is private. Only the Gift Aid Treasurer (of necessity) knows the amount that individuals give, either by Envelope or Standing Order. The Vicar and Finance team do not know the connection between the givers and the amounts given.)

To receive Gift Aid Envelopes contact Mrs Linda Tee 017687 72285
You can join this scheme at any time of year.

However you contribute to the ministry here at Crosthwaite, please bear in mind the need to review the amounts regularly as costs inevitably increase and it is easy to forget to adjust our giving accordingly.

PAYROLL GIVING or 'Give as you earn'.

This is a way of making donations to charity by deduction at source from your salary or pension. Deductions are made from gross income, so they include tax relief. Other methods of giving are from net income, so the charity has to claim tax relief subsequently. Payroll giving involves less paperwork for the donor than other methods.

How does it work?

You decide how much you wish to give, there are no limits but it must be a regular amount each month. This amount is deducted by your employer or pension provider and forwarded to an agency who are responsible for forwarding the donation/s you require to support. These must be registered or statutory charities (this includes all PCC's). The agency will check the validity of each charity.

Instead of or as well as nominating one or other recipients you can have a Personal Account. The agency will issue you with a card or vouchers which you can then use to make ad hoc donations to any charity at any time (e.g. in response to an appeal).

Two such agencies are:-

Stewardship

PO Box 9266 Chelmsford CM3 4WW

Tel: 01245 329555

Email: info@stewardship.org.uk

Web: <http://www.stewardship.org.uk>

The Charities Aid Foundation,

Kings Hill, Wet Malling, Kent ME19 4TA

Email: enquiries@caf.charitynet.org

Web: <http://www.cafonline.org>

Agencies deduct a small percentage for administration and are required by law to forward your donation within 60 days of receipt. However they typically aim to do so within 15 days of receipt.

How do I start making donations?

Ask your employer about this scheme and or contact one of the above agencies and ask them to do it for you.

LEGACIES

As many others have done over the years you may consider including Crosthwaite Parish in the list of beneficiaries of your will. Your solicitor can assist with this.

However it is not helpful if conditions are placed upon such donations as this can reduce the ability of the PCC to address actual needs as they arise. It is most helpful if you specify that the legacy is to be used *at their discretion* for the benefit of maintaining the whole ministry of the Parish.

A codicil similarly phrased to this could be included in your will:-

"I leave to the Vicar and Parochial Church Council of Crosthwaite Parish Keswick the sum of For such religious purposes in the said Parish of Crosthwaite as the said Vicar and PCC shall in their absolute discretion think fit: And that the said Vicar and PCC or their respective successors in the title shall be entitled at any time to expend the whole capital of the said sum in the manner aforesaid"

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We hope you find this leaflet enables you to focus your giving, not just to Crosthwaite but perhaps to other Charities as well.

If you wish to talk any of these issues over or require clarification on anything mentioned here please contact
Chris Pond (017687 75032)
or Bill Franceys (017687 73763).