

PGS stands for the Parish Giving Scheme (<https://www.parishgivingscheme.org.uk/>). It is a new form of planning giving using direct debits, specifically created for Church of England parish churches. The scheme is administered centrally, and 30 dioceses (out of 42) have joined in so far and they processed over 49,000 regular gifts from 2,884 parishes this month. The Diocese of Truro joined the scheme in June 2015, and more and more people are using it for their regular giving. It is St Martin's most popular form of planned giving, by far.

So why should you, as an individual church member, sign up to PGS instead of using another planned giving scheme such as standing orders, CAF or weekly envelopes? Well, here are 12 good reasons why you should do so.

1. Quite simply, it's the easiest way to do regular giving. It uses the direct debit scheme, which we are now so used to using for a host of payments, such as mortgages, utilities and membership fees for other organisations.
2. Our giving should be from our "first fruits", not what is left over at the end of the month. Your PGS giving is taken on the first of the month, each month, and is transferred into St Martin's bank account, on the 10th of the month. You can also do quarterly or annual giving through PGS.
3. It is hugely flexible. If you have a sudden emergency, you can simply contact PGS and reduce or stop that month's payment, without affecting other months. Of course, if you also have a windfall, you can similarly increase that month's payment. By comparison, the only way to change a standing order is to cancel it and start another one.
4. Many people's income increases annually, whether because of a pay rise or an increase in their pensions. PGS offers you the choice of increasing your giving each year by inflation. More than half of all those signed up tick this box. You are notified of the proposed increase well in advance, and can accept it, alter it or decline it. But at least it prompts you to consider your giving annually.
5. Unlike any other method, giving by direct debit is covered by the direct debit guarantee. If you need to, you can ask for a refund!
6. If you wish to, your giving can be anonymous. Clearly, PGS will need to know who you are, but I will not, if that's what you want.
7. Sometimes people don't like passing the collection on without contributing to it, which is why some people prefer weekly envelopes to standing orders. There are PGS tokens available that you can put into the collection as it passes. These are available for you to pick up on your way into the service (next to the iPad), and are simply recycled after the service, ready for next time.
8. PGS claims any gift aid at the beginning of the month, and it is transferred to St Martin's bank account when PGS receives it, typically by the middle of the month. This is much faster than I can manage on all other forms of giving, improving St Martin's cash flow. By contrast, because processing envelopes is extremely time consuming, I typically only manage to claim gift aid two or three times a year on them.
9. Whilst the management of gift aid is a major benefit for me, PGS is not just for taxpayers. Anybody with a bank account can use it.
10. Processing standing orders, gift aid envelopes and weekly envelopes is an extremely time-consuming business. All this is replaced by just two payments directly into St Martin's bank, which I need to record each month. Your overworked treasurer smiles every time someone joins PGS and makes his life easier!
11. Hopefully, in the near future, you will be able to manage your PGS online through a secure login process. You will be able to amend your monthly payments, approve or amend any annual increases, and suspend or alter individual payments. Of course, you can still ring up and talk to a real English-speaking person if you prefer!
12. Finally, PGS is free to St Martin's, as the diocese pays the central administration costs, so with all these facilities and all this flexibility being free, it would be a shame not to use it!



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