

# COVENANT FOR MINISTRY

## Diocese of Lincoln

*For where your treasure is, there your heart will be also' (Matt 6.21)*

Parish

Frampton P C C

Benefice

Frampton

### Contents

1. Introductory Letter
2. A New Approach: Why
3. The Covenant Scheme
4. Cost of Ministry
5. Benefice Relative to Others in Diocese
6. Parish Data
7. Share Payment History
8. Resources and Further Information
9. Covenant Form

- Appendix 1: Parish Giving Scheme and Registration Form  
Appendix 2: Christian Giving - A Way of Life  
Appendix 3: Online Giving

# 1. Introductory Letter

The new Covenant Scheme was approved at the Diocesan Synod of 8<sup>th</sup> May 2021 following extensive research and consultation across the diocese. This new scheme is to fund the mission and ministry of the Diocese fully. It is also part of the more expansive Diocesan strategic endeavour to resource and build mutually flourishing relationships and together grow the Church. Financial generosity towards the Church's mission and ministry is a sacrament of seriousness about what we value and believe. The term 'Covenant' provides the framework for understanding our Christian community and mutual discipleship journey. Based on the principles of covenant and promise, the Covenant Scheme is a theological pledge of financial intention and generosity between parish/benefice and Lincoln Diocese. So together, in the name of Jesus Christ, we can grow the Church and reach out into the communities we love.

The Covenant Scheme will need to be clearly and consistently communicated to enable mutual trust and understanding. With this in mind, we have commissioned a team of Covenant Pastors. These are people who are wise, care deeply for parish ministry and long to see the growth of our Church. We are grateful to them for their time and service.

The intent is that a pair of Covenant Pastors will meet personally with you as representatives of your parish. They will describe to you how the new scheme is to work, help you understand how your parish can engage with it and answer questions that you have. It is probable that you will want to have time to reflect on the conversation before deciding upon your response to the call to enter into the Covenant. Your Covenant Pastors will be there to support you and answer any questions you may have as you conclude what is the right amount for you to commit in covenant for the ministry you receive. This pack, tailored specifically for your parish, will further assist you.

We commend this new Covenant Scheme to you. It is hoped that this new scheme will develop trust and understanding as well as enabling and encouraging us all on the road of being generous disciples in His name.



The Rt Revd Stephen Conway  
Acting Bishop of Lincoln



The Revd Canon Aly Buxton  
Chair of the House of Clergy



Canon Nigel Bacon  
Chair of the House of Laity

## **2. A New Approach to Giving and Generous Living**

### **Why is this needed?**

#### **The Theological, Practical, and Cultural reasons for the new Covenant Giving Scheme**

##### **Theological**

Generous discipleship is a core Kingdom value. This is shown through God's ultimate generosity and love for humanity by sending his son Jesus so we can be transformed into his image and live for eternity with him. By Christ's life, death and resurrection, Jesus became God the Father's living covenant to show that His promises were true.

Our generosity of heart can be seen in many ways. Our relationship with money and how we use it is one of them. Financial generosity has been needed since the beginning of the Christian Faith. Without funding the Church of God, as we know it, would not exist.

Financial generosity towards the Church's mission and ministry is a sacrament of seriousness and shows what we value and believe in.

The term 'Covenant' is used to provide the framework for understanding our Christian community and mutual discipleship journey.

Based on the principles of covenant and promise, the Covenant Scheme is a theological pledge of financial intention and generosity between parish/benefice and Lincoln Diocese.

##### **Practical**

You have asked for a new scheme.

You have asked for a scheme that is fair, clear, easy to understand and transparent for all.

A scheme is needed that is relational and supportive.

A scheme is needed to arrest the decline in giving and change our hearts to new ways of understanding. This is so we have the resources to pay for the mission and ministry we need for the Church to flourish and grow today and always.

The Diocese needs to know exactly the amount of funds it will receive so it can set a budget that can balance.

The amount a parish gives should reflect the amount of mission and ministry provision it receives. (Unless it is a parish in an area with higher levels of income deprivation that has been designated to receive financial support)

## Cultural

The new Covenant Scheme is set within the broader Diocesan vision that will resource and grow our Church.

Consultations showed that the area of 'parish share' has historically been a battleground of emotions, communications and expectations between the Diocesan office and the parishes of the Diocese. Therefore, the new scheme would have to be one that helps heal past divisions and facilitates the reconciliation of relationships.

The new scheme will help us together TO

- increase our understanding of collaborative ministry in lay and ordained teams
- build relational communication and understanding
- Grow a culture that helps give Local Mission Partnerships a sense of shared ownership, responsibility and empowerment.

## 3. The Covenant Scheme

In concept the Covenant Scheme is very simple. It allows parishes themselves to determine how much they shall contribute towards the cost of mission and ministry, and balances this with what they then receive. It is entered into through three steps.

- **Missional Opportunity.** Each parish prayerfully considers its opportunities for mission. Where does it see itself being in, say, 5 years' time, and how can it best achieve God's calling. In particular, what is the pattern of ministry that will enable it to fulfil that calling, and what would that cost?
- **Finances.** It then moves on to consider its financial position and the amount it can currently afford to pay towards the cost of mission and ministry. It also prayerfully challenges itself as to how far it can strengthen its finances so that it can cover the cost of the ministry it receives, or does it need to curtail its ambitions and its ministry needs. If it can cover its mission and ministry costs, can it go further and contribute towards the costs of mission and ministry elsewhere?
- **Commitment.** The final step is again taken prayerfully. The parish reflects on the conclusions it has drawn on its missional opportunities and its finances (both current and potential) and decides what it can pledge to contribute towards the diocese's Common Fund. Representatives of the parish and diocese then sign a covenant under which they "commit to work together in partnership to fund the mission and ministry of the Church, acknowledging a joint responsibility to build a sustainable future for the glory of God's kingdom across Greater Lincolnshire".

While it is simple in concept, introducing the Covenant Scheme will give rise to much reflection, questioning and exploration by parishes. The Covenant Pastors are there to advise, help and support the parish, and the contents of this pack are designed to inform the process. Parishes will also want to discuss possibilities with other parishes in their area so that, by drawing on one another's strengths, they may all better serve God's calling.

## 4. Cost of Ministry

The life of the Church in the parishes of our diocese is blessed with a wide range of ministers, both lay and ordained. Many of these give of their time entirely voluntarily, and share the burden, and the joy, of ministry with the stipendiary clergy.

In sending his followers out to spread his Good News, Jesus said that they deserved to be provided for by those to whom they went (Lk 10.1-12). Our stipendiary clergy, by and large, have no other source of income other than their stipend. They need to be housed in the places they serve. Provision needs to be made for their pensions. And they need support to guide their continuing development. Combine all that, and it looks like this.

Stipend	£27,428
National Insurance	£2,194
Pension	£10,944
Housing (Council Tax and maintenance)	£11,150
Training & Support	£3,353
TOTAL	£55,069

So, the full cost of supporting a stipendiary parish priest is roughly £55,000, which is double what that priest would actually be paid as stipend. Comparison with other dioceses shows very similar figures.

Significantly, that figure of £55,000 per stipendiary priest does not include the costs of training curates who will, in time, succeed them as they retire. If that were to be factored in it would on average show the real annual cost of maintaining stipendiary parish priests to be £63,200 per stipendiary position.

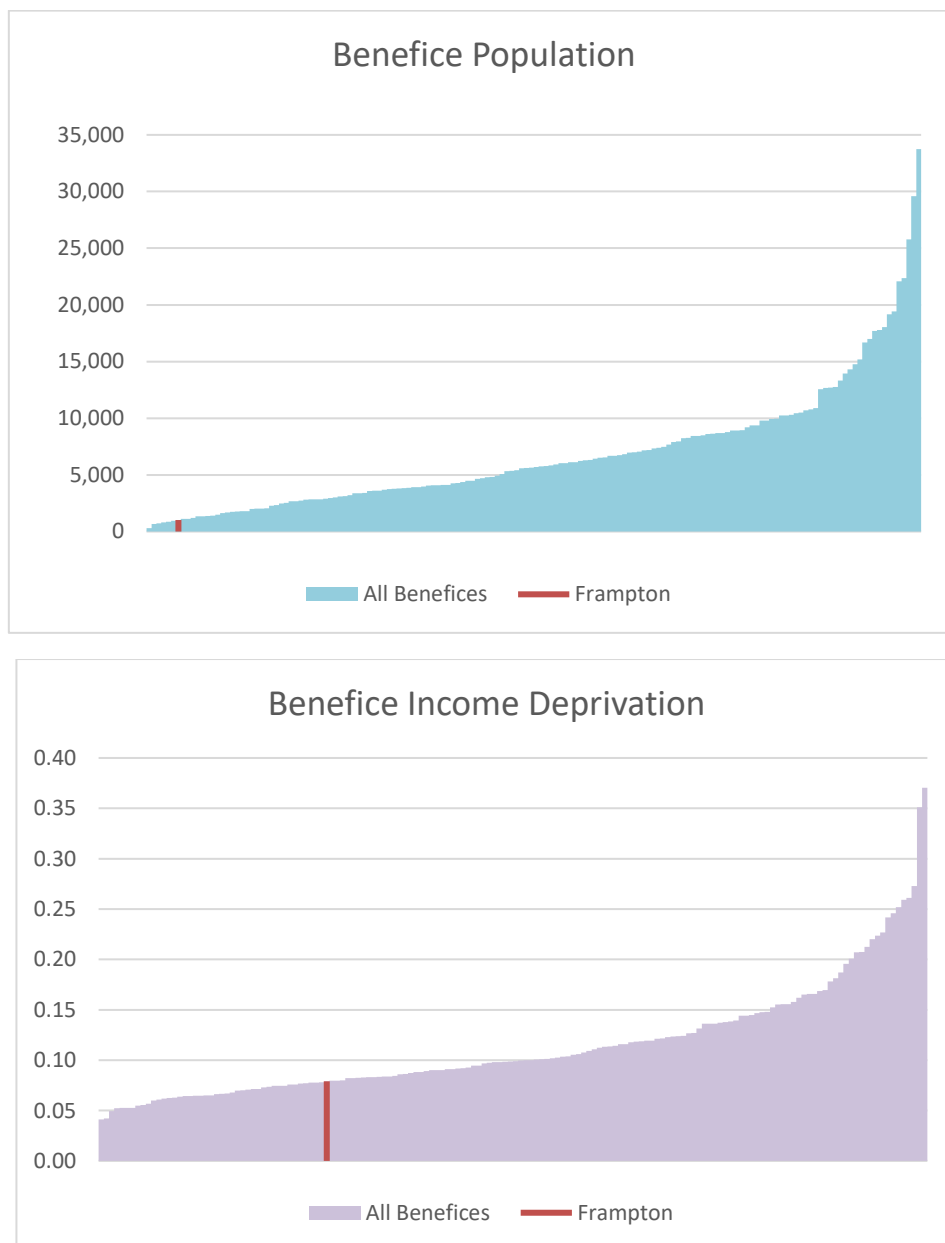
In 2019 only 4 benefices in our diocese paid parish share that covered the cost of their stipendiary priest(s). Across the Church of England in 2019 an average of £63,200 was paid for every stipendiary parish priest (excluding curates). The equivalent figure for our diocese was only £33,200: the lowest for any diocese by a considerable margin. (The figure for the next highest diocese was £47,000).

The cost of our stipendiary parish priests accounts for 57% of our diocese's 2021 budget. The balance is used to support the training of our curates, our contribution to the National Church's costs and other functions which are provided to both support ministry and the governance of our parishes. These are summarised below.<sup>1</sup> Since 2019 savings of £400k have already been made in these central costs, and actions are being pursued to save a further £1.6M by 2025

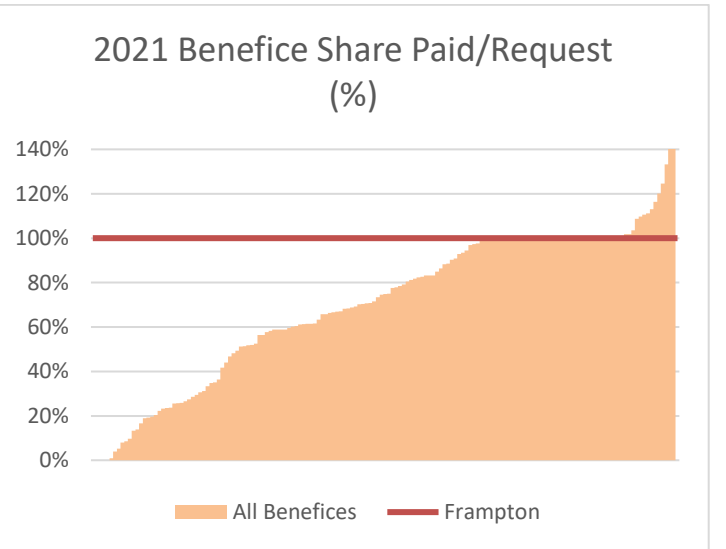
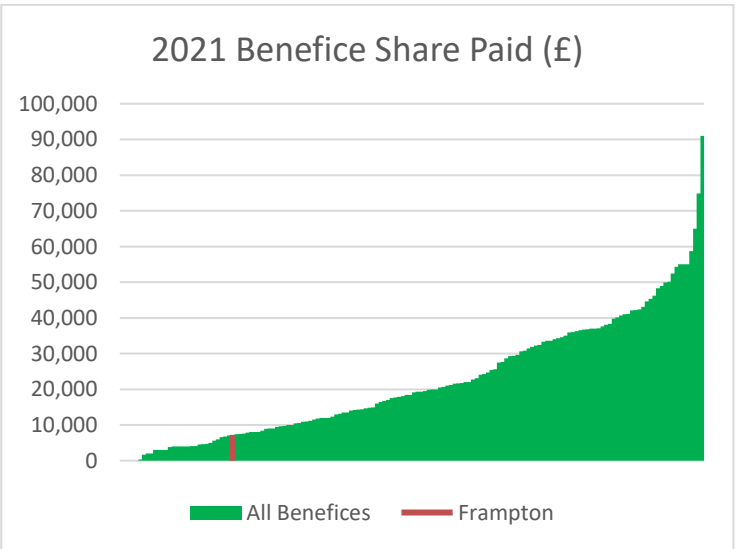
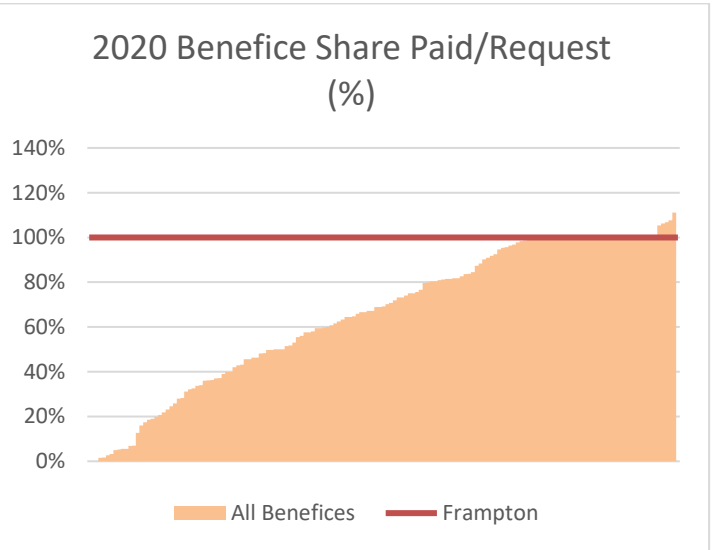
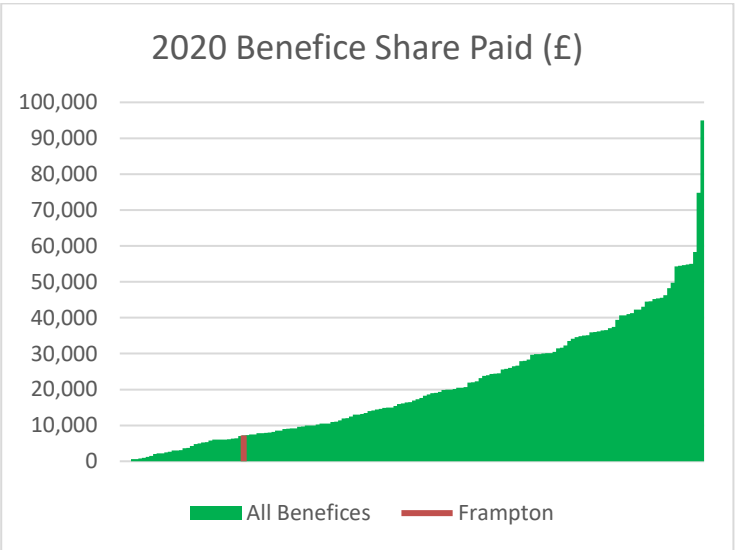
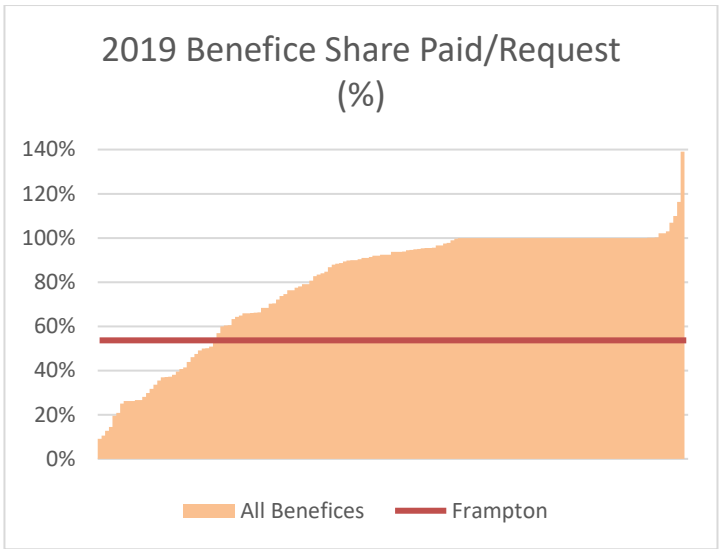
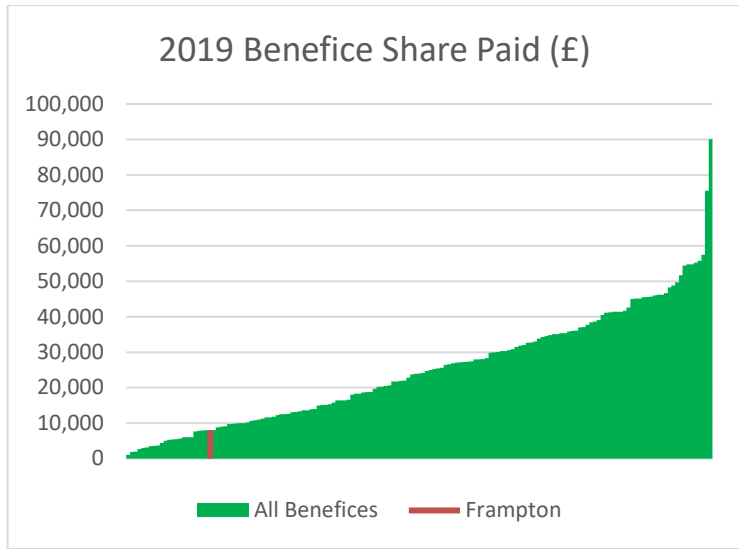
Other Costs in Support of Ministry	2021 Budget
Curates	£978k
National Church	£807k
Secretariat, Communications & Office Management	£712k
Ministry	£518k
Property Support	£491k
Glebe & Trusts	£464k
Safeguarding	£338k
Finance & Human Resources	£252k
Church Buildings	£216k
Legal & Governance	£180k
Mission	£164k

<sup>1</sup> Bishops' stipends and expenses are covered by the National Church. The diocese does not fund Lincoln Cathedral which is a separate legal entity.

## 5. Benefice Relative to Others in Diocese



*Population & Income Deprivation Data Source: CoE Research & Statistics Unit; derived from Government published data*



Share Payment & Request Data Source: Diocese of Lincoln records

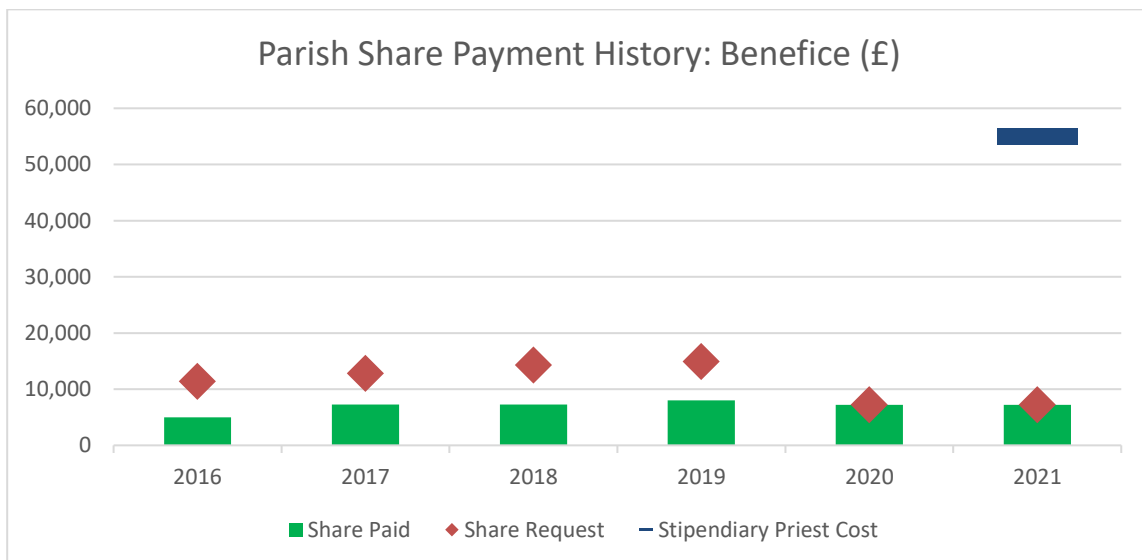
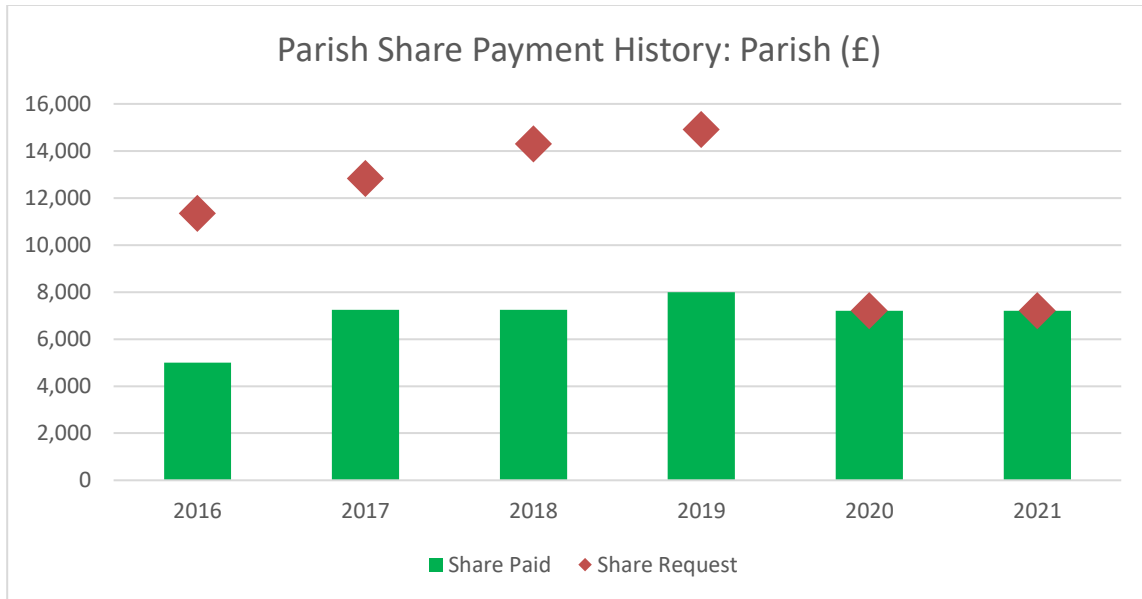
## 6. Parish Data

		Frampton: St Mary	Frampton: St Michael	Lincoln Diocese Average	CoE Average
Worshipping Community		0	0		
Planned Givers		22	0		
Pl'd Givers / Worship Comm'y		#DIV/0!	#DIV/0!	42.2%	43.7%
Avg Weekly Pl'd Giving/Giver		£4.24	#DIV/0!	£8.10	£14.10
Annual Planned Giving		£4,854	£0		
Annual Total Giving		£8,017	£0		
Planned / Total Giving		60.5%	#DIV/0!	57.5%	68.4%
Unrestricted Income		£20,098	£0		
Total Income		£22,098	£0		
Parish Share	Paid	£7,250	£0		
	Paid / Total Income	32.8%	#DIV/0!	22.3%	31.3%
	Paid / Unrest'd Income	36.1%	#DIV/0!	31.9%	
Spend excl. Share	Unrestricted	£11,564	£0		
	Restricted	£2,524	£0		
	Total	£14,088	£0		
Surplus/Deficit (incl Share)	Unrestricted	£1,284	£0		
	Restricted	-£524	£0		
	Total	£760	£0		
Net Assets	Unrestricted	£42,665	£0		
	Restricted	£6,476	£0		
	Total	£49,141	£0		
	Unrestricted / Total	86.8%	#DIV/0!	56.0%	





## 7. Share Payment History



*Share Payment & Request Data Source: Diocese of Lincoln records*

## 8. Resources and Further Information

Many parishes, as they weigh-up the amount they can pledge under the Covenant Giving Scheme, will be faced with a dilemma: their current finances will not support the pattern of ministry that will enable them to do all that they see God is calling them to do. Before “throwing in the towel” and restricting themselves to what they can currently afford, parishes should challenge themselves to improve their finances.

- If they have not done so already, parishes are strongly encouraged to join the Parish Giving Scheme. This scheme is an easy for people to give to their own parish church by direct debit, and for the parish to benefit from gift aid. All administration is handled automatically and at no cost to the parish. It has proved highly successful in a number of dioceses and has been welcomed here in Lincoln by those parishes that have adopted it. Further details are in the Appendix 1.
- There are opportunities to save costs on utilities, stationery, printers, etc. through the collective purchasing power of the Parish Buying Scheme: <https://www.parishbuying.org.uk/>
- Many parishes have quite significant sums of money “locked up” in restricted funds or trusts. Are these being used to best effect to help meet, wherever possible, with the day-to-day needs of the church? To explore this, please contact Andrew Gosling, our Assets and Trusts Manager (Andrew.Gosling@lincoln.anglican.org). Further information is available at [Parish Guide on Managing Restricted Funds.doc \(anglican.org\)](#)
- There are extensive resources available on the web that will help parishes reflect on their giving and practice of stewardship. The following are particularly commended.
  - Parish Resources: <https://www.parishresources.org.uk/giving/>
  - Stewardship: <https://www.stewardship.org.uk/resources/studies-and-sermons>
  - Giving in Grace: <http://www.givinginGrace.org/Small-Groups>
  - Bible Study: “God’s Generosity”: a 5 session Bible study course: <https://www.lincoln.anglican.org/stewardship-advice>

Church leaders may also find the following information helpful, along with the “Christian Giving – A Way of Life” article in Appendix 2.

### Giving - Lincoln Diocese and Nationally

2019 Average Planned Giving per person per week = **£8.10** (Source Parish Finance Statistics 2019)

2018 Average Planned Giving per person per week = **£7.50** (Source Parish Finance Statistics 2018)

2017 Average Planned Giving per person per week = **£7.30** (Source Parish Finance Statistics 2017)

In all three years Lincoln was ranked the lowest across all 41 Dioceses

Average for all Dioceses = **£14.10** in 2019, **£13.60** in 2018 and **£13.00** in 2017

It may be said that this average is artificially high as it includes London but if we look at neighbouring dioceses for 2019 there is still a large difference ...

Sheffield <b>£17.50</b>	Ely <b>£15.80</b>	Peterborough <b>£11.50</b>	Leicester <b>£10.80</b>
Norwich <b>£10.90</b>	Southwell & Nottingham <b>£11.10</b>	York <b>£10.10</b>	

## Bridging the Gap

100 stipendiary parish clergy costing £55k each gives a total cost of £5.5m. In 2019 parishes contributed £3.97m in Parish Share towards the Common Fund. While much less is expected in 2020 as a result of the pandemic, it is to be hoped that 2021 will see a return to at least 2019's level. That will, though, still leave a gap of £1.53m between what parishes pay and what it will actually cost to support the future number of parish clergy.

The latest figures show there are 9,300 planned givers in our diocese. Let's suppose each one gives an extra £3.16 a week in 2021 – less than a cup of coffee and a cake. If parishes then contribute to the diocese's Common Fund whatever they gave in 2019 plus that additional amount they receive from their planned givers, that £1.53m gap would be entirely eliminated ... and we would be paying for our clergy across the diocese.

Paying for the parish clergy is, of course, only part of the diocese's costs. But, if parishes' covenanted payments into the Common Fund cover the cost of our parish clergy, then all the other costs that the diocese has to pay in order to support parishes can be paid for through its other sources of income (primarily return on investments, fees and money received from the national church).

## Covenant Agreement

**The Parish of** .....

in the Local Mission Partnership of <sup>1</sup> .....

in the Deanery Partnership of .....

**and the Diocese of Lincoln**



13

## Appendix 1: Parish Giving Scheme and Registration Form

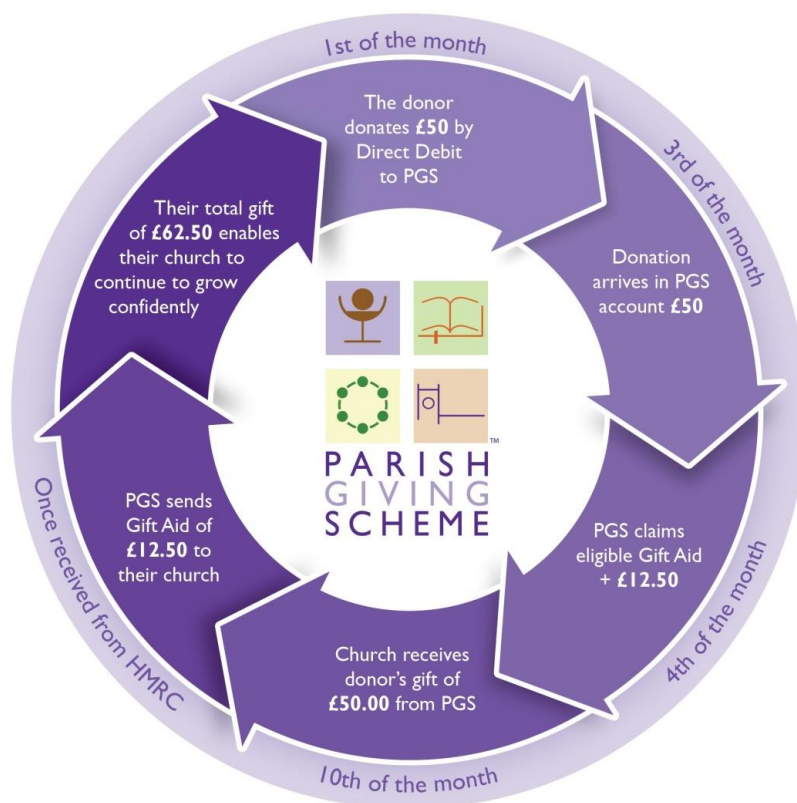
### Introducing the Parish Giving Scheme

The Parish Giving Scheme (PGS) is a revolutionary new way of giving to your church. At its heart it is very simple, but it does bring several advantages, both to the donor and to the parish.

In 2009 Gloucester Diocese created a scheme whereby individual donors could give by Direct Debit to the Diocese, who then processed the Gift Aid (where appropriate) and returned the total gift plus reclaimed tax to individual parishes. Soon other dioceses became impressed by this scheme, and wanted to join in. As it grew, the Parish Giving Scheme (PGS) was moved from the Gloucester Diocesan Office and became a separate registered Charity, whose sole purpose is to collect money from donors, process the Gift Aid, and return it direct to their local churches, at no charge to the parish or donor. By 2021, 30 of the 41 C of E dioceses had joined the Scheme, including Lincoln which joined in November 2018. Until then, parishes in Lincoln Diocese had not been able to offer the option of giving by Direct Debit.

#### How does the PGS work?

This diagram illustrates what happens if you, as an individual donor, decide to give say £50 per month to your church (of course £50 is just an illustration – you can give any amount of your choosing).



The money will be collected by Direct Debit from your bank account on the first of the month (all donations are taken on the 1<sup>st</sup> – otherwise the system would be too complicated to administer efficiently). The money arrives in the PGS account on the 3<sup>rd</sup> of the month, and the next day PGS claims the Gift Aid (if the donor is eligible) from HMRC. On the 10<sup>th</sup> of every month, PGS sends the £50 gift direct to the bank account of the church which you have nominated, and a few days later the tax reclaimed under Gift Aid is sent.

#### Who can sign up?

Anyone with a bank account is eligible. If you are a tax-payer, you can ask the PGS to reclaim any eligible Gift Aid for your church. If you are not eligible for Gift Aid you can still join.

### **Inflation increase explained ...**

The unique advantage of Direct Debit over Standing Orders and Envelopes is that you can decide to give PGS authority to increase your giving annually by the current rate of inflation. Evidence suggests that those who give by Standing Orders and Envelopes review their levels of giving very infrequently. Someone who started giving say £60/month to their church in 2001, who claimed Gift Aid but has never reviewed it since, would today be giving less than in 2001, due to the effect of inflation. Had they reviewed their gift annually in line with inflation, their gift today would be worth an extra £460 a year to their church.

It is important to PGS that you, as the donor, remain in control. 30 days before the anniversary of joining, you will receive a letter reminding you of your decision to increase and quoting the new figure. If you do not want your gift increased, or even want to stop giving through PGS altogether, all you need do is call or email PGS. In fact, most people round up the increase to the nearest £1 or £5.

### **Anonymity option...**

Whilst donors obviously cannot remain anonymous to PGS (they have to take the money from your account) you can, if you wish, opt to remain anonymous to your local church, so that your giving remains just between you and God.

### **What about my church?**

The PGS is a fantastic tool for your church, not just because of the increased giving, but because of the regularity of income, the monthly reclaiming of tax, and the significant reduction in workload for your Treasurer / Gift Aid Secretary. The church's monthly bank statement will show just two entries, one for the total monthly amount given and one for the total tax reclaimed a few days later, rather than many different entries for individual donors. But your Treasurer will also receive from PGS a separate list of donors and amounts each month, including any simply marked 'Anonymous'.

### **Is it safe?**

All Direct Debits (you may have several already) are strictly governed and are subject to the DD Guarantee, which makes them a more secure way to give than Standing Orders and Envelopes. Each week the Church Treasurers of our land physically carry over £4 million in cash to banks: far riskier than Direct Debits!

In addition, the PGS uses an offline industry standard donation management system, has full adherence to the Data Protection Act and is externally audited once a year.

### **Time for a review?**

The launch of the PGS in your parish may provide a good opportunity for you as a church member to review your giving, prayerfully considering how and how much you are able to support the work of your church, in response to God's bountiful generosity to us all. In St Paul's letter to the church in Corinth he encourages them to 'excel in the grace of giving.' (2 Cor 8:7)

### **How to sign up?**

There are three different ways that you can join the scheme. The first option is to set up a Direct Debit using the telephone service. Please ring PGS on Tel. No. 0333 002 1271 and ensure you have all your bank account details and your unique PGS code ready. Your church Treasurer or diocesan Stewardship Officer will know your PGS code. PGS will also ask if you are eligible for Gift Aid, if you would like to increase your gift in line with inflation, and whether you'd like to remain anonymous, which is all covered in another section of this leaflet. The second option is to sign up on-line using the PGS digital service at <https://www.parishgiving.org.uk/donors/find-your-parish/>. The third option is to use an electronic gift form that can be emailed to you by your church Treasurer, for you to complete, print out and then send by post to PGS, or use the gift form included in the paper PGS pack provided by your church Treasurer.

If you have any questions about the PGS, please speak to your Vicar or church Treasurer, or contact the diocesan Stewardship Officer: Hugo Cobham on 07885 968608 or [hugo.cobham@lincoln.anglican.org](mailto:hugo.cobham@lincoln.anglican.org)

# REGISTRATION FORM

Please complete this form accurately and RETURN to the Diocese, together with a paying in slip, for verification purposes.



PARISH GIVING SCHEME

## FOR DIOCESE USE ONLY

I can confirm that I verify all of the information provided, including bank details, is correct to the best of my knowledge and I am happy for the PGS team to process this parish registration.

PRINT NAME

SIGNATURE

DATE

## PARISH DETAILS

Church name

Church address

Town/city/village

Postcode

Diocese

PGS Parish code

## CONTACT DETAILS

### OVERALL PROJECT LEADER IN YOUR PARISH

Title

Name

Address

Email address

Tel no.

### TREASURER

Title

Name

Address

Email address

Tel no.

### PGS STATEMENT RECEIVER

Title

Name

Address

Email address

Tel no.

## PARISH OR CHURCH BANK DETAILS

Name of Parish Bank Account

Name and full postal address of your Bank/Building Society

Sort code

-

-

Account no.

## SIGNED & VERIFIED

SIGN

PRINT NAME

DATE (dd/mm/yy)

Treasurer

1st Church warden

Incumbent

*If the Parish is in vacancy, a second church warden may sign in place of the incumbent*



## Stewardship & Regular Giving Details

These details will help us support you in your PGS journey and monitor the success of PGS in our Diocese

Date of PCC Resolution to Join PGS:
Does your Parish intend to use the Tokens for PGS donors to put in the Offertory to represent their gift? Yes / No

### THE GIVING REVIEW PROGRAMME

Please tick the C. of E. Giving Review programme you are intending to use to introduce the Parish Giving Scheme

Giving in Grace <a href="http://www.givingingrace.org/">http://www.givingingrace.org/</a>	<input type="checkbox"/>	Parish Funding Programme <a href="https://www.parishresources.org.uk/giving/pfp/">https://www.parishresources.org.uk/giving/pfp/</a>	<input type="checkbox"/>
Giving for Life <a href="https://www.parishresources.org.uk/givingforlife/">https://www.parishresources.org.uk/givingforlife/</a> <a href="https://www.parishresources.org.uk/order-resources/">https://www.parishresources.org.uk/order-resources/</a>	<input type="checkbox"/>	Simple Giving Programme for Smaller or Rural Churches <a href="https://www.parishresources.org.uk/sgp/">https://www.parishresources.org.uk/sgp/</a>	<input type="checkbox"/>
Generous Living (Diocese of Lincoln's Giving Review Programme) <a href="https://www.lincoln.anglican.org/stewardship-advice">https://www.lincoln.anglican.org/stewardship-advice</a>	<input type="checkbox"/>	<b>Tick this box → if you would like your Stewardship Officer to assist you with your chosen Giving Review Programme</b>	<input type="checkbox"/>

When do you plan to run your Giving Review programme? Month..... Year.....

### DONOR INFORMATION

Please provide details about the existing regular giving in your parish based on the situation prior to the launch of PGS.

**How Many Regular Donors (Planned Givers) Does Your Parish Have** (e.g. weekly envelope, cheque or standing order, whether eligible for Gift Aid or not). Please write the total number of donors in the relevant box:

Method of giving	Weekly	Monthly	Quarterly	Annually
Standing order (no:)				
Envelope (no:)				
Cheque (no:)				

**Total Planned Giving** (i.e. envelopes + cheque + standing order) **to your Parish during the last financial year** (excluding Gift Aid claimed) = £.....

**Total number of Planned Givers** (i.e. envelopes + cheque + standing order givers) **giving to your Parish during the last financial year** (please count couples who give jointly as two givers) = ..... givers

**Total number of Planned Givers** (i.e. envelopes + cheque + standing order givers) **who Gift Aided their gifts to your Parish during the last financial year** (please count couples who give jointly as two givers) = ..... givers

**N.B. PLEASE DON'T FORGET TO ATTACH A PAY-IN SLIP FOR THE NOMINATED BANK ACCOUNT OVERLEAF.**

If that is the bank account into which the Diocese pays Fees and therefore has a record of those bank details, this completed form and the bank pay-in slip can be returned by email to the Stewardship Officer: [hugo.cobham@lincoln.anglican.org](mailto:hugo.cobham@lincoln.anglican.org)

If it is a different bank account, the completed form and an original pay-in slip **MUST** be sent by post to

**STEWARDSHIP OFFICE, EDWARD KING HOUSE, MINSTER YARD, LINCOLN LN2 1PU.**

**THANK YOU VERY MUCH FOR TAKING THE TIME TO COMPLETE THIS INFORMATION.**

## Appendix 2: Christian Giving - A Way of Life

God calls us to be good stewards of what he has given us. Stewardship is something we hold in our hands be it either our time, talents or money but we need to hold it lightly because the principle of biblical Stewardship is that **everything** we have is given to us by God. **God owns everything**, we are simply temporary caretakers or custodians on his behalf.

In the dictionary Stewardship is defined as “taking care of something” So it implies it is not ours in the first place and that we are simply looking after it on someone’s behalf

Stewardship is part of being a disciple and follower of Jesus. Stewardship is also an act of worship, as we honour God by taking our offerings to the altar. Giving generously shows that we have a deep trust and strong faith that God will provide for all our needs.

The question is - What are we doing as individuals to be faithful Stewards of what we have been given?

Sometimes money or giving is a topic that people do not like to talk about but as a church we need to be open and honest and not be afraid to discuss money as it is a fact that we need money to fund mission, outreach, and pay the bills, pay clergy salaries and to repair and maintain the church.

We see money as a security blanket or a rainy-day fund, so we often hold it close but in doing that we are not trusting God to provide for our needs.

Giving is a biblical principle and it should be prayerfully and carefully considered and reviewed on a regular basis. A principle that the Bible teaches is proportional giving or “tithing” as it also known. The Bible talks about a tenth or 10% of your first fruits. The Church of England guidance is 5% to the church and 5% to other charities.

When we are able to give generously to God it shows that our heart is not tied to our money and that we love God more than our money.

Giving should on some level be a sacrifice to us personally otherwise we are not honouring God if we just give him what we have left over at the end of each week. If we decide in advance each week or month what we are giving and give from our first fruits before we have paid any bills then that is showing we are putting God first in our life.

Jesus sacrificed his life and died for us but what are we sacrificing? It is not the value of the gift that matters but the sacrifice to the person offering it to God. Like the Bible story about the widow’s mite, Jesus commended her because proportionally her sacrifice was greater than all the other seemingly richer people who put money into the temple offering that day. It almost goes against our human survival instinct to give when we do not have much? But if we believe God’s promises in the Bible and we stand firm that God is taking care of all our needs then why are we afraid of surrendering everything including our money?

Being willing can be a bit of the battle of the heart and mind. Some of it does not come naturally or easily, and John Wesley famously observed that the last part of a person to be converted is their wallet. But being a servant of God means being willing to follow his principles laid out for us in the Bible. Often being willing in our heart is showing God he can trust us with even more as in the Parable of the Talents. The servant who was given 5 talents and made another 5 talents was told *“You have been faithful with a few things; I will put you in charge of many things” (Matthew 25:23).*

## Appendix 3: Online Giving



https://givealittle.co/campaigns/1fd44521-5fcf-4014-a6f8-05d55e8dedc5

St Peter's Church, Foston

Support St Peter's so we can be here for you now and in the future

Single ☒ Monthly

£10

£15

£20

£50

Online giving enables people to give to your church through your church website or social media page, even if they can't visit your church building, making it easy for people to give.

Churches rely on the generosity of their congregations and their communities to support their mission and ministry. Many people give regularly to their church by standing order or direct debit, but others give in cash when the offering is taken in a church service or when visiting the church. People cannot give in this way whilst our church buildings aren't open, or if they cannot get to church, or during online services. This means that it is even more important that we provide a way for people to give online and by mobile phone.

The CofE's procurement service, *Parish Buying* has developed an online giving service for churches, through its partnerships with *SumUp* and *Give A Little*. The two together make our online giving service.

*SumUp* is a financial services card and mobile payment provider, which processes the online transactions. (You might have heard of SumUp, as it also provides a card reader service to churches. N.B. you do not need to have a card reader to be able to offer online giving to people.) Your bank account details are set up in *SumUp* and all donations will be cleared direct into your church bank account by *SumUp*, not through a central or Diocesan account.

*Give A Little* works in conjunction with *SumUp*, by providing the Point of Donation software, enabling you to fundraise over the internet and receive donations via most industry payment cards, and *Apple Pay* and *Google Pay*.

*Give A Little* enables donors to make a single donation and/or set up regular monthly donations to your church.

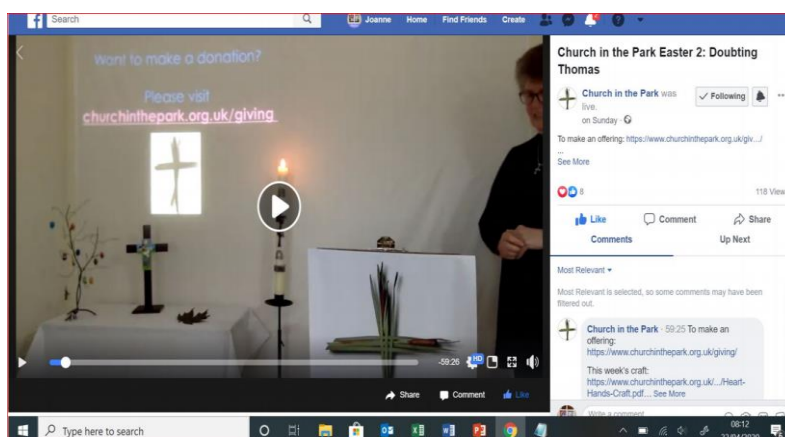
It is easy to set up your *SumUp* account and *Give a Little* online giving account through *Parish Buying*. Of course, other providers are available (see details below), but we feature this solution because it offers *Parish Buying* members an especially low transaction rate of 1.95% per donation, which we believe is the lowest in the market. Also included in this solution is free Premium membership with *Give A Little* until the end of 2021 (see details below), which makes it easy for donors to make a *Gift Aid* declaration for their donation and for your church Treasurer to make the *Gift Aid* claim – but remember you will only get this rate and offer through the *Parish Buying* website.

Once you have done this, you will have created an online campaign page, which can be linked to or accessed via your Church website or your *A Church Near You* web page (like the one shown in the picture above, for St Peter's Church, Foston, in Beltisloe Deanery) .....which you can link with your social media page (e.g. containing a post

like this, directing people to a video that encourages giving and to the donation page).....



...and shown during livestream services (e.g. as shown in this snapshot of a livestream service on Facebook) ...



You can also download a free QR code, unique to your church, to be displayed on posters inside and outside your church, notice/pew sheets, parish magazines, flyers, appeals, etc., to enable people to give quickly and easily by mobile phone through *Give A Little*.

## Online Giving Providers - Transaction Rate Comparison

Company / Organisation	Transaction cost %*	Transaction cost per transaction	Cost per £10 donation	Cost % per £10 donation
<b>SumUp &amp; Give A Little</b>	1.95%	£0.00	<b>£0.20</b>	<b>1.95%</b>
<b>Give.net</b>	3.00%	£0.00	<b>£0.30</b>	<b>3.0%</b>
<b>easyfundraising</b>	1.40%	£0.20	<b>£0.34</b>	<b>3.4%</b>
<b>CAF</b>	3.60%	£0.00	<b>£0.36</b>	<b>3.6%</b>
<b>JustGiving</b>	1.90%	£0.20	<b>£0.39</b>	<b>3.9%</b>
<b>Lepton</b>	3.20%	£0.20	<b>£0.52</b>	<b>5.2%</b>
<b>DONATE*</b>	4.50%	£0.22	<b>£0.67</b>	<b>6.7%</b>

*\*Note that DONATE charge dormancy fees when income raised does not meet certain thresholds. See their website for more details.*

N.B. Figures correct as at February 2021. Research undertaken by CofE's National Giving Team, Church House, Westminster.

If an account was set up direct with *SumUp*, without going through *Parish Buying*, the rate would be 2.95% + £0.25 per transaction, making a cost % per £10 donation of 5.45%, plus an additional £9/month minimum for Premium *Give A Little* membership. *Parish Buying* envisages entering into a contract with *SumUp* for discounted rates up to 2024.

Free Premium membership for all CofE parishes is being funded by Archbishops' Council for 2021, as it was for 2020. It is envisaged that this central funding will continue in future<sup>1</sup>.

For further details on each provider, please use the following links:

Give A Little: <https://www.parishbuying.org.uk/categories/giving-and-payments/online-giving>

Give.net: <https://www.give.net/>

easyfundraising: <https://www.easyfundraising.org.uk/>

CAF: <https://www.cafonline.org/charities/caf-donate>

JustGiving: <https://www.justgiving.com/for-charities/a-new-free-way-to-join-justgiving>

Lepton: <http://www.leptongiving.com/us/main/>

DONATE: <https://www.nationalfundingscheme.org/>

## Next Steps – How to set up Online Giving

For your step-by-step guide, please go to:

<https://www.parishbuying.org.uk/images/documents/Setting-Up-Online-Giving.pdf>

and/or watch the 10 minute video at:

<https://www.churchofengland.org/resources/digital-labs/blogs/how-set-online-giving-account-using-sumup>

Once you've completed all the steps in the guide, return here and click on this link to get your free QR code, unique to your church:

<https://www.parishresources.org.uk/using-qr-codes-to-encourage-giving/>

Once you've set up these online giving mechanisms, there are lots of ways to let people know that they can give to your church in this way, and ideas of how to encourage them to give online:

<https://www.churchofengland.org/resources/digital-labs/blogs/encouraging-online-giving>

The 3 minute video entitled Generosity is also helpful: <https://www.churchofengland.org/resources/building-generous-church>

**Training** - To access training webinars about online giving, run by the CofE's National Giving Team and Digital Labs Team please visit these two links: <https://www.churchofengland.org/resources/building-generous-church/webinars-and-training#na>

<https://www.churchofengland.org/resources/digital-labs/digital-labs-webinars#na>

**Further Information** - For any queries on the above, please contact your Stewardship Officer, Hugo Cobham ([hugo.cobham@lincoln.anglican.org](mailto:hugo.cobham@lincoln.anglican.org)).

<sup>1</sup>Details of the current cost of Premium membership, if one were not to register with *Give A Little* through *Parish Buying*, can be found at <https://givealittle.co/pricing>. Effectively, one would need to receive on average £37/month of Gift Aid-ed donations via *Give A Little* to cover the minimum cost of Premium membership of £9/month). In the unlikely event that Premium membership is not provided for free from 2022, *Parish Buying* would seek to agree a discounted rate per church with *Give A Little*, including a three-month free period. Even without Premium membership, parishes would still have a fully functional online and contactless capability, but without Gift Aid declarations enabled.