

S[†]Andrew's Kirk Ella

Giving to the work of St Andrew's Church

Introduction

The whole range of the work at St Andrew's is dependent, under God, on generating enough income to cover our expenditure. We seek to make best use of the sources of income available to us, for example we hire out the Memorial Hall, we apply for grant funding where possible, we hold some fund raising events and we charge for some activities where this is appropriate.

However, the Church's activities could not continue without the generous giving of church family members. We would be glad of your partnership in this gospel work through prayer and giving of time and money.

Giving regularly

There are three main ways to give regularly:

- Give As You Earn (GAYE) – this is only available to those in employment whose employer is willing to administer a GAYE scheme (you will need to speak to your employer about this option). Your employer will deduct the amount you wish to give from your pay (rather like they deduct income tax and national insurance) so that it appears on your payslip but is paid directly to the Church. The big advantage here is that you do not need to fill in a tax return or gift aid declaration to get the tax back on your gift as the gift comes directly from your gross pay (i.e. before tax). Remember, if you switch to this method having previously used gift aid, we will not be able to claim back extra so you will need to increase your gift to compensate – you won't lose out by doing this.
- Standing order – this involves making a regular contribution from your bank account to ours. This is preferable to cash

giving as it provides us with a more certain income stream (it doesn't stop if you happen to be away one week) and it reduces our bank charges (the bank charges us more to deal with cash). To set up a standing order, please use the separate leaflet entitled "Gift aid declaration and standing order mandate".

- Numbered buff envelopes – this involves receiving a set of numbered envelopes each year into which you can insert cash or a cheque and leave in the collection plate on your way in on a Sunday morning. To obtain a set of envelopes please speak to Sue Franklin (contact details at the end of this leaflet).

One off gifts

These can be placed directly in the collection plate (as cash or cheque – please make cheques payable to "St Andrew's Church") on a Sunday morning or you can use the white gift aid envelopes in the back of the pews throughout the Church building (which will also enable us to claim back the tax on your gift – see below).

You can also give via the Church Office (contact details below), again please use a gift aid envelope to ensure we can claim the tax back on your gift (see below).

Finally, you can also make a bank transfer into the Church's account. In this case please can you provide the Church Office with an empty but completed gift aid envelope with the amount written in the top right hand corner so that we can reclaim the tax on your gift. The Church's bank account details are as follows:

St Andrew's Church Parochial Church Council at Lloyds Bank plc,

1-7 George Street, Hull, HU1 3BB

Sort Code: 30-94-44 Account Number: 01980994

Remembering the Church in your will

You do not need to tell us about this (unless you wish to) but if you would like to make provision for St Andrew's in your will we would be extremely grateful and there may be some tax

advantages in doing so (see below). We would encourage you to seek professional advice if you wish to do this. There is general advice and example wording available on the Church of England's legacy website www.churchlegacy.org.uk. If you would like to discuss how your legacy might be used please contact the treasurer (contact details below) or a member of the PCC.

Similarly if you would like to make a gift from the estate of which you are the beneficiary we would encourage you to seek professional advice to make best use of the tax exemptions that are available (see below).

Making your gift bigger through tax relief

If you give using GAYE then you do not need to do anything to ensure the Church receives the most it can from your gift as the gift comes from your gross pay (i.e. before tax).

If you give using standing order or numbered buff envelopes and you pay income tax or capital gains tax then you should complete a gift aid declaration using the separate leaflet entitled "Gift aid declaration and standing order mandate". This enables the Church to obtain a further 25p for every £1 you give.

If you are a higher rate or additional rate tax payer you can claim back a further amount which is refunded directly to you – speak to the Treasurer if you want further help in claiming this tax back (contact details at the end of this leaflet).

Legacies to charities can be used to reduce inheritance tax for all the beneficiaries (not just the charity) either by the testator including such a legacy in their will or by the beneficiary making a gift from the estate. The rules, however, are complex and therefore it would be best for you to seek professional advice when making or updating your will.

Contact details

For clarification or further information on any of the above please speak to the Treasurer Simon Warwick on 07710 352 027 or treasurer@kirkellachurch.com.

If you wish to give in cash and you do not yet receive numbered buff coloured envelopes then please speak to Sue Franklin on 01482 657641 or cjsfranklin@hotmail.com.

The Church Office is located in St -Andrew's Memorial Hall,
Beverley Road, Kirk Ella HU10 7QA

Phone: 01482 654713

email: jane.eaman@kirkellachurch.com