

Payments to the Church Account

These can be made to:

St Paul's Parochial Church Council Beckenham

Bank: CAF Bank Ltd **Sort Code:** 40-52-40 **A/C No:** 00035633

(Charity No: 1133108)

Gift Aid Declaration (return to church office)

I wish to Gift Aid my donation of £..... and any donations I make in the future, or have made in the last four years, to:

St Paul's Parochial Church Council Beckenham

I am a UK tax payer, and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in a given tax year, it is my responsibility to pay any difference.

Title:..... **First Name or Initials:**.....

Surname:.....

Full Home Address:.....

.....

.....

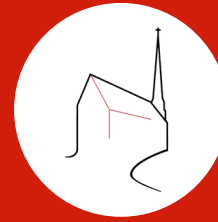
Post Code:..... **Date:**.....

Please notify St Paul's Parochial Church Council if you:

- wish to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income and/or capital gains

If you pay Income Tax at the higher or additional rates and wish to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self Assessment tax return, or ask HMRC to adjust your tax code.

Please contact Rosemary Dear or Keith Howick if you have any questions, or would like to know more about giving at St Paul's.



**ST PAUL'S
BECKENHAM**

Your guide to Giving at St Paul's

www.stpaulsbeckenham.org.uk



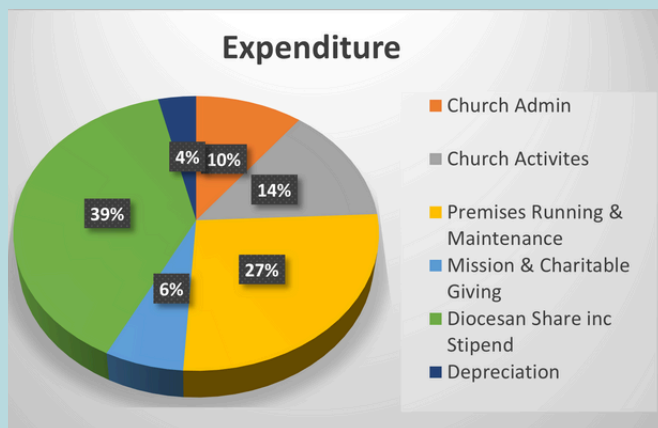
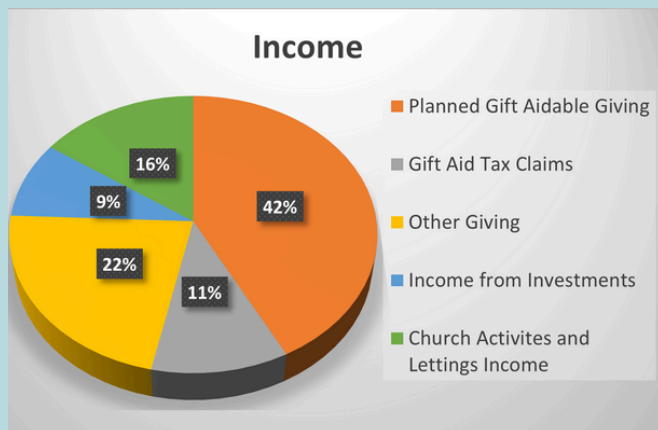
@stpaulsbeckenham

**May
2024**

Our Financial Circumstances

In 2023, our income was **£173,551** (£3,340 per week), and our expenditure was **£186,242** (£3,580 per week).

We therefore had a shortfall of **£12,691** (£244 per week).



Should this shortfall be repeated in future years, then our reserves would soon become depleted. Rather than curtail our activities, the PCC seeks to identify additional income to ensure that St Paul's continues to be a financially secure, vibrant and active church, investing in our future. As church members, we are therefore encouraged to re-examine our individual giving, and to consider whether our circumstances permit us to increase our commitment to the church.

Ways of Giving

The **Collection Plate** is a very flexible form of giving, particularly suited to visitors to the church. We welcome such cash giving, but for those who are taxpayers, it makes it more difficult to claim Gift Aid. We therefore encourage regular givers who are taxpayers to consider the alternatives.

Our **SumUp Machines** allow donations to be made by card, and are likewise convenient for visitors, but have similar drawbacks around Gift Aid for regular givers who are taxpayers.

Our **Church Website** allows one-off donations to be made through the St Paul's website, including Gift Aid: www.stpaulsbeckenham.org.uk/give

Appeals take place from time to time, raising funds for additional projects like the 150th Anniversary, school vouchers, or the planned replacement of the organ. Gift Aid declarations are also applicable to such additional giving.

Legacies and Bequests from church members have provided generous support over the years. These are often given with specific purposes or projects in mind. We can advise on how best to make such lasting legacies if that is your wish.

The Spiritual Dimension of Giving

The Old Testament encourages God's people to set aside a tenth of their income ('tithing') for the Lord's work. In the New Testament, Paul exhorts that each 'should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver' (2 Corinthians 9:7).

In line with the principle of tithing, St Paul's has a policy of setting aside 10% of its unrestricted income from giving and legacies to support the wider missionary work of the church.

For a deeper theological examination of giving, we recommend John Stott's book *The Grace of Giving: Money and the Gospels*.

Planned Giving & Gift Aiding is strongly encouraged by the PCC. This is most easily achieved by means of a regular standing order, paid directly into the church account (details on the back page). Such payments should carry the giver's name as a payment reference. Please be assured that all details about such giving are held in the strictest confidence. Tax paying church members are urged to complete a Gift Aid Declaration which allows the church to increase the value of gifts by 25% through reclaiming tax from the government. Last year this tax relief was worth £19,000 to St Paul's.