

The Virtues of PGS at St Germans

Paul Gribble, Treasurer of St Germans Group writes:

"We returned to Cornwall and once it became clear that I was coming to this church on a regular basis I was approached to join the Parish Giving Scheme (PGS). It was easy to sell me the idea as I had routinely given money by standing order, so as it seemed to have additional benefits I thought little more about it other than filling in the form and signing on the dotted line.



That was until the back end of 2019 when I agreed to take on the role of Treasurer for the parish, and it was then that I started to really appreciate the benefits of the PGS! The standard benefit is that the claiming of gift aid is all done for you. If you're like me when I first signed up, this sounds helpful, but simply automatic. What that doesn't tell you is that no one in the parish has to do all the admin associated with claiming the gift aid from HMRC. It's not that HMRC are so difficult to deal with, it's just a whole load more admin, paperwork, record keeping and so on - that simply doesn't have to be done - and the claimed gift aid arrives in your bank account every month.

But then the Covid 19 pandemic struck, and our churches closed! Churches whose income was mostly cash suddenly had trouble paying their bills. But in our parish, the regular giving of all the good folk signed up to the PGS meant we retained a large proportion of our normal income. Equally fortunately, none of those people were financially affected by the pandemic so their giving continued. To put this into perspective: we are a group of small rural churches where 75% of our income is from giving. Of that 75%, 80% comes from planned giving, the vast majority of which comes from PGS. I'm certain that nobody ever thought of this as a benefit of the PGS, but a huge benefit it has been to us and other parishes too of course, and although an extreme example well illustrates the value of the regular income to the parish that the PGS provides, for minimal work too."