

St Mary  
Magdalene  
with Sale West  
Community  
Church



# Giving to the Church

Funding Mission and Ministry

Offering **M** Celebrate

**GIVING**

MINISTRY

Gift

Payroll

Donation

Worship

God

Tithe

Cash

Sharing

**O - S S**

**N** Faith

Gift aid

BLESSING

Church Bank

Legacy

# There are a number of ways for you to give financially to the church that allows your giving to be maximised. Whether it is via standing order or cash, we want to help you give well:

## **CASH**

Giving cash suits lots of people and so to help anyone who wants to give in this way, we provide small cash envelopes which can be used each week.

## **STANDING ORDER**

This allows you to set up a regular payment to come out of your bank account and be sent directly to the church's account. You are always in control of this method of payment as you can cancel, amend, suspend or increase your giving at any time by simply contacting your bank.

## **GIFT AID**

If you are a tax payer, by simply signing a Gift Aid declaration and returning it to the church office, we can collect tax back on your identifiable gifts. This can increase your giving by 25p from every pound you give. All the government asks is that you have paid an equivalent amount of tax in each tax year.

## **GIFT AID FOR HIGHER RATE TAXPAYERS**

If you pay tax at a higher than standard rate, you can reclaim the difference between the standard rate of tax claimed by the church or charity in Gift Aid and the highest rate you pay on the gross gift, e.g. if you pay tax at 40%, you can claim 20% of the value of your charitable donations yourself. This means that, in order for your giving to remain proportionate to your income, you should either increase the amount you give **upfront** or you should donate the tax you can reclaim back **retrospectively**. Both are tax-effective methods of giving which will enable you to give more to the church or your chosen charity at no additional cost to yourself. We encourage you to take it up.

## **PAYROLL GIVING / COMPANY OR PERSONAL PENSION**

This is a scheme that enables you to give to any charity straight from your gross salary/pension (before tax is deducted). If you give in this way you will receive an immediate tax relief of up to £5 for every £10 donated:

e.g.	Standard rate taxpayer (20%)	each £10 donated will cost you just £8
	Higher rate taxpayer (40%)	each £10 donated will cost you just £6
	Higher rate taxpayer (50%)	each £10 donated will cost you just £5

## **CHARITY ACCOUNTS**

Using organisations such as Charities Aid Foundation or Stewardship you can set up your own charity account and make tax efficient donations to the church and your chosen charities.

## **LEGACIES**

St Mary's welcomes gifts in wills, however large or small. We promise to use such gifts to make a difference to the work of the church (eg by funding development projects in the parish, whether buildings, equipment or staff). You can be confident that your gift will be used to make a real difference to our future mission and ministry.

All gifts in your Will to charity are free of inheritance tax.

## **GIFTS IN MEMORIAM**

If you would like to make a gift to our church in memoriam, please discuss this with our Vicar, Treasurer or Parish Finance Officer. It can be a wonderful and appropriate way to remember a loved one.

## Find out more details on:

[www.tax-effective-giving.org.uk](http://www.tax-effective-giving.org.uk)

[www.churchlegacy.org.uk](http://www.churchlegacy.org.uk)

## Payment Details:

'PCC of St Mary Magdalene'

Bank sort code: 08-90-00

Account number: 50005657

## Please contact

Sue Gormley our Parish Finance Officer or Joan Heys, PCC Treasurer, to obtain cash envelopes, standing order or Gift Aid forms:

Sue Gormley                      Tel: 0161 291 9283 (church office)  
    Email: [finance@stmarysaom.org](mailto:finance@stmarysaom.org)

Joan Heys                              Tel: 0161 969 6526  
    e-mail: [joan\\_heys@hotmail.com](mailto:joan_heys@hotmail.com)

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