

## The Mechanics of Giving

### The Finance Team

Ray Douglas, Treasurer [ray@loudwater.org](mailto:ray@loudwater.org)  
Heather Flood, Assistant Treasurer [heather@loudwater.org](mailto:heather@loudwater.org)  
Jan Hill, Gift Aid Secretary [jan@loudwater.org](mailto:jan@loudwater.org)

These three people are the only ones who have access to the details of who makes donations to the church. The vicar and other church officials see only anonymised data.

The finance team will happily explain things to you verbally, but if you wish to give instructions, these need to be in writing or via e-mail, so that we a) have a record and b) do not have to rely on fallible memories.

Written instructions can be deposited in the collection boxes in church, in the internal mail boxes located in the small hall on Sundays, or can be dropped in at the church office. Please don't hand us things on Sundays; I will lose them!

### Methods of Giving

#### Bank Standing Order

This is our preferred method of receiving donations as it is secure, free from charges and easy to process. Regular standing orders enable us to budget our cash flow.

You can set up a standing order by downloading and completing a form from the website ([www.loudwater.org/giving](http://www.loudwater.org/giving)) or using internet banking, taking our details from the website form).

#### Cash or Cheque

Donations can be made by cash or cheque into the collection boxes in church or at the church office. Cheques should be made out to St Peter's Loudwater.

If you wish to give regularly and cannot use the standing order method, Jan Hill can supply you with envelopes for this purpose.

#### Use of Intermediaries

We can accept donations from organisations like the Charities Aid Foundation and Stewardship and in some cases, on-line giving (currently for Deep Roots only) through [Virginmoneygivng.com](http://Virginmoneygivng.com). These organisations tend to charge a fee, but will handle the gift aid at source. We are happy to accept donations from these sources if this is your preferred method of giving.



### Legacies

Have you ever considered that a legacy to St Peter's might be a natural extension of a lifetime of faithful giving? Two recent legacies have enabled us to invest in facilities which are now blessing many. Please talk to me if you would like to find out more.

### Gift Aid

If you pay tax, HM Revenue & Customs will allow us to claim 25% on top of the donations you make, if you sign up for Gift Aid. This means that £80 given by you is worth £100 to us.

There are only three conditions:

- you must pay enough tax to cover the amount we reclaim; and
- you must sign a gift aid form (available from one of the finance team or the website ([www.loudwater.org/giving](http://www.loudwater.org/giving)); and
- we must be able to identify your donations.

If you give in cash, you will need to use a clearly marked envelope so that we are able to identify your donations.

### Restricted Giving

You may want to instruct us that all or part of your donation is for a specified purpose. Legally, such donations go into "Restricted Funds". We pass on support to a number of missionaries and mission organisations in this way and we have also funded major projects through donations to restricted funds.

Most of our on-going expenditure is paid for through the General Fund. We may decline to accept donations specified as being for items normally paid through the general fund, or for specified purposes which do not fit in with our objectives. In such cases you will be offered the choice of donating to the General Fund or receiving a refund of your donation.

Any instructions, which may be continuing instructions, must be in writing.

Any questions? Please ask one of the Contacts listed above.

**Ray Douglas**  
Treasurer

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