GIVING TO CHALMERS

"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich." 2 Corinthians 8:9

Giving is a joyful response that flows from the heart of a person transformed by the grace of Jesus. As we understand what Christ has given to us, we respond by giving generously to the work of the gospel so that others may discover his grace too, in Edinburgh, across Scotland, and throughout the world.

This booklet provides the information you need so that you can do this here at Chalmers.

FINANCE GROUP

The Elders are responsible for the finances at Chalmers. While key financial decisions are made at our Elders' meetings, many of the dayto-day financial responsibilities of the church have been delegated to a finance group. This group is : Norman Martin (chair, elder), Willie Stewart (elder), Andrew Wright (treasurer, deacon), Lucy Marriott (gift aid coordinator).

The church Treasurer, Andrew Wright, manages much of the regular work of this group. If you have any queries about giving, or any other financial matter, please don't hesitate to contact Andrew:

Telephone: 07734140231 Email: <u>andrew@chalmerschurch.org</u>

Notes on completing standing order form (overleaf)*

- * This is only for those who don't use online banking
- 1. A Standing Order allows you to regularly transfer money from your bank account to our bank account. This would normally be monthly but can be quarterly or annually.
- 2. The form must be sent to your bank, not us.
- 3. The Standing Order can be set up for any amount and for any length of time.

Notes on completing Gift Aid Declaration (overleaf)

If you pay tax in the UK, we can reclaim 25p for every £1 you give to Chalmers. This allows your giving to go further for the gospel at no cost to you.

You do not have to commit yourself to any set amount or to give for a fixed period. However there are some important criteria:

- You have to fill in a Gift Aid Declaration, which will cover any donations you make to Chalmers Church Edinburgh, and
- You need to be a UK taxpayer, and
- You have to give money in a way that you can be identified as the donor, and
- You must pay an amount of tax (Income and/or Capital Gains) for each tax year that is at least equal to the amount of tax that <u>all</u> charities or Community Amateur Sports Clubs (CASCS) that you donate to will reclaim on your gifts for that tax year. The tax year runs from 6 April to 5 April the following year. Other taxes such as VAT and Council Tax do not qualify.

There are two ways of making donations so you can be identified as the donor:

- You can set up a standing order so that regular payments are made from your bank to ours either by filling in the attached form or through online banking, or
- You can make donations by cheque.

Note for higher rate tax payers:

You continue to get additional relief on the difference between the basic rate (20%) and the higher (40%) rate. This is claimed through your tax return. In addition, it is possible to claim higher rate tax relief against Capital Gains Tax liability as well as Income Tax.

Please send completed gift aid declarations to:

giftaid@chalmerschurch.org

Or to: Gift Aid Coordinator Chalmers Church Edinburgh 69b Morningside Road Edinburgh EH10 4AZ



How to give

Contact: andrew@chalmerschurch.org

www.chalmerschurch.org

REACH-BUILD-TRAIN-SEND

How to give

Chalmers is dependent on the giving of everyone in the congregation to support its ministry. Most people give on a monthly basis, though some give by one off donations.

Regular giving by standing order

If you are able to give regularly to Chalmers the simplest way to do this is by setting up a standing order with your bank payable to Chalmers' bank account. The Chalmers' bank account details are:

Bank Sort Code: 80 - 22 - 60 Account Number: 12080562

Normally this would be for a monthly payment but can be for whatever frequency you wish. If you use internet banking, which is most of us, you need to set up the standing order yourself. Alternatively you can use the paper form on the right. Once you have completed the form you should send it to your bank. The notes on the back page will help you to complete it.

One off giving by bank transfer or cheque

You can make a one off donation by bank transfer, either through online banking or by contacting your bank, using the Chalmers' bank account details above. If you would like to make a gift by cheque, please make the cheque payable to 'Chalmers Church Edinburgh' and post it to the church addressed to Andrew Wright, Treasurer.

Gift Aid your donation

If you are a UK tax-payer please fill in the Gift Aid form on the right. This will allow us to reclaim from HM Revenue & Customs an extra 25p for every pound that you give at no extra cost or inconvenience to you. Notes on completing this form can be found on the back page.

If you have any queries concerning giving or the forms please don't hesitate to contact Andrew Wright, Treasurer. His phone number is 07734140231 and his email address is andrew@chalmerschurch.org

Chalmers Church Edinburgh—

Standing Order Mandate*

* This is only for those who don't use online banking Please complete and send to your bank

To: _____Bank

Bank Sort Code: ____ - ____ - ____

Bank Address: _____

Please pay the undernoted Standing Order:-

Name of Account to be debited:

Account Number to be debited: _____

Amount: £_____ Amount In Words:

Commencing: ____ / ____ / ____

Due Date & Frequency:

Payments to continue until further notice (or until: ____ / ____ / ____ inclusive).

Please pay the standing order to:-

Bank Sort Code: 80 - 22 - 60 Account Number: 12080562

Postal Address: The Direct Business (802260), PO Box 1000, BX2 1LB

Name of Account to credit: CHALMERS CHURCH EDINBURGH

Reference (surname & initial): _____

Signature: _____

Date:

Please see back page for information about completing this standing order form.

Chalmers Church Edinburgh is incorporated as a Scottish Charitable Incorporated Organisation, Scottish Charity Number SC044674

Chalmers Church Edinburgh

Gift Aid Declaration—multiple donations

Please complete and return to the gift aid coordinator (See overleaf for contact details)

In order to Gift Aid your donation you must (1) tick the box below and (2) enter the amount of the first payment you make:

] I want to Gift Aid my donation of £
I want to Gift Aid my donation of £ and any donations I make in the future or
 have made in the past 4 years to:

Name of charity: Chalmers Church Edinburgh

I am a UK taxpayer 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 that tax year it is my responsibility to pay any difference.

My details

Title First name & initials
Surname
Email address
Full home address
Postcode
Signature Date

Please notify the charity if you:

- want 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 rate and want 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 HM Revenue and Customs to adjust your tax code.

Please see back page for information about completing this Gift Aid form.

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