

# tabernacle : penarth

purpose: to reflect God's love in our church,  
community and world.

## cheerful giving

planned giving

## Introduction

“Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man 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, v6-7

As a member at Tabernacle you can “sow generously” by making financial gifts to the church to support our purpose to reflect God’s love in our church, community and world.

These gifts can be made using envelopes, for cash or cheques, or by Standing Orders paid direct into Tabernacle’s bank account.

The Finance team, who will be pleased to advise you and provide you with envelopes or Standing Order forms, are:

Jon Morse	Treasurer
Graham Niblett	Gift Aid

If you pay Income Tax, then by giving in a tax-efficient way, using one of the schemes operated by the Inland Revenue, you can easily give an additional benefit to the church above the value of your gift. **Please read on.**

If you don’t pay Income Tax then you need read no further!

# Tax-efficient Giving

## 1. Gift Aid

If you pay tax in the UK, then Gift Aid is a simple way to increase the value of your gift at no extra cost to you. Making your gift using Gift Aid will enable the church to reclaim the basic rate of tax on your gift. This means that if you give £10 to Tabernacle using Gift Aid, at the present rate of tax, your gift is worth £12.82.

You can give any amount, regular or one-off, and the church can reclaim the tax at the basic rate up to the amount of tax you have paid in the tax year. The tax year runs from 6th April one year to 5th April the next. That tax paid can be income tax or capital gains tax at any rate and can include tax paid on savings and income.

However, if you do not pay tax you should not use Gift Aid.

To be a “cheerful giver” by using this scheme your first step is to sign a Gift Aid Declaration form. Tabernacle's Finance Team will be delighted to give you this and either offering envelopes or a Standing Order form so that your gift can be identified and an audit trail kept for Inland Revenue inspections. Strict confidentiality is maintained so that your giving is not disclosed beyond the Finance Team and Inland Revenue Inspector.

## 2. Payroll Giving

If you earn a salary, or your pension is paid via PAYE, you can give directly to Tabernacle from your pre-tax salary. Money that would normally go to the taxman, instead goes straight to the church.

You benefit because you don't pay any tax on the donations you make. If you're a basic rate taxpayer, a gift of £5 only actually costs you £4 – the tax relief is passed to the church. If you are a higher rate taxpayer, a gift costing you £6 is worth £10 to Tabernacle.

How do I give?

To be a Cheerful Giver via a payroll giving scheme is both incredibly easy and flexible – you can give as much or as little as you like. If your employer already operates such a scheme, you just have to let your payroll department know that you want to participate. You give them details of how much you want to give to Tabernacle and they will sort out the rest.

If your employer does not yet operate such a scheme then they should contact Charities Aid Foundation in order to sign up to Give As You Earn, the UK's largest Payroll Giving scheme. In addition, CAF will advise employers on how to run such a scheme and how to get the most benefit from it.

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