

TRIO

What is it?

TRIO is a financial stewardship programme for churches which has proven success in a wide variety of demographic settings in encouraging generosity in giving.

What's involved?

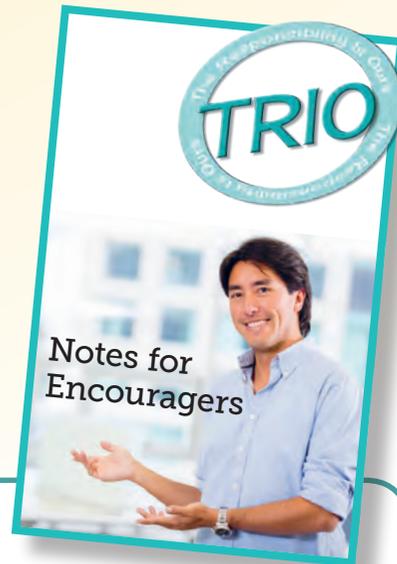
A TRIO campaign encourages people to consider their financial giving to the church by:

- Presenting financial facts and figures.
- Encouraging proportionate giving.
- Reminding people how best to give.
- Encouraging tax efficient giving.

The main feature is a financial presentation to which all of the congregation are invited.

Does it work?

TRIO has been universally welcomed and has resulted in significant increases in both levels of giving and tax efficient giving. In 2012 a local URC ran a TRIO campaign which resulted in a 46% increase in giving.



TRIO material

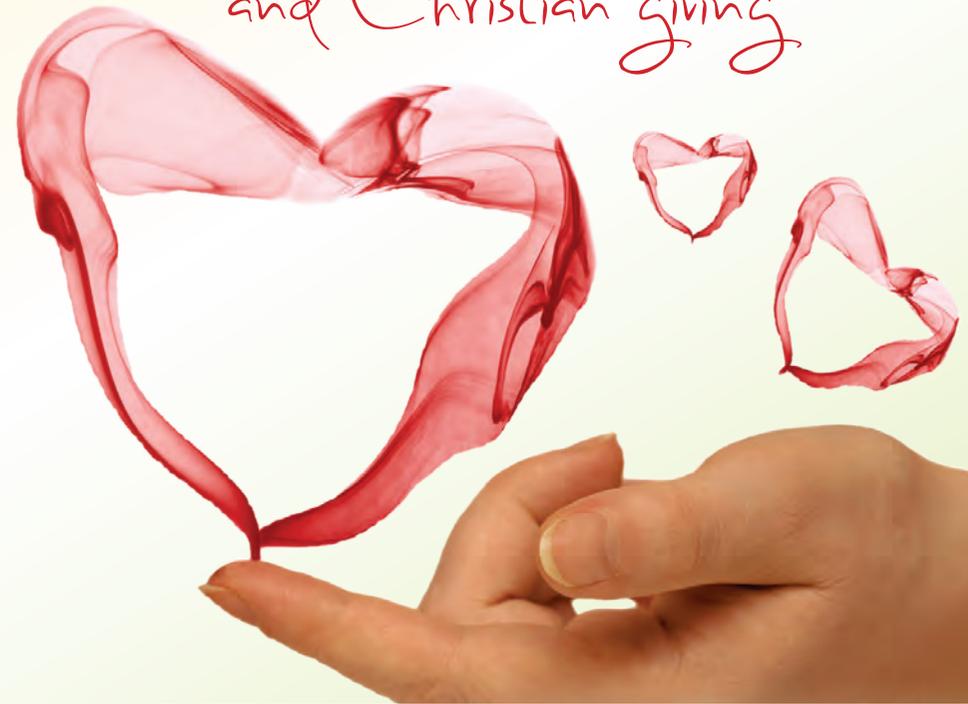
- TRIO manual—gives detailed instructions on the planning, preparation, timetabling and work involved.
- Sample TRIO presentation.
- Sample leaflets—templates can be adapted for the local situation and leaflets can be printed or ordered.
- CD with electronic versions of resources.
- Reference appendices to Bible passages and hymns that will support a stewardship campaign.

By informing members of the congregation about the finances of the church everyone starts to recognise that, as far as the maintenance of the work, mission and ministry of their church is concerned: **The Responsibility is Ours**

Stewardship

For more information about any matter relating to this leaflet contact:
stewardship@urc.org.uk

The relationship
between Christian living
and Christian giving



STEWARDSHIP acknowledges that all we have
first comes from God and then poses the question
how do we respond and use the gifts that He has given us?
GOD GIVES us all the resources and abilities to make money
OUR RESPONSE IS to use all of our money as responsible stewards
Attitudes to **FINANCIAL GIVING** are part of a wider theological understanding

This leaflet is one of a series on the ten main aspects of Stewardship and encourages practical thinking about financial stewardship in relation to giving to the Church



Proportionate Giving

What?

Proportionate Giving is:

- Giving a percentage of our income.

Why?

Proportionate Giving is:

- The scriptural way to give—the Old Testament ‘tithe’ is 10%.
- The fair way to give—whether our income is large or small.

How?

General Assembly asks all members of the United Reformed Church to aim to give 5% of their net disposable income – that is 5p in the £ as our basic level of giving – ‘to and through the church’. That leaves 5% for us to donate to other causes.

The reality

2012 data shows that a large proportion of the least well off URC members are tithing. The lower income groups give far more as a percentage and this percentage falls away markedly to the highest income group giving only around 2%. Across the whole Church, the average giving in the URC is between 3% & 4% of after tax income.

The vision

If everyone in the URC did give 5%, the Church would have at least a quarter more financial resource than it has now, for use in local mission and for the M&M Fund.

It is sobering and humbling that our poorest members are the most generous.

Giving in proportion to what we receive means that we all give equally according to our means.



A FAIRER STANDARD OF GIVING FOR EVERYONE

Gift Aid

Can you help?

You can help if:

- You pay Income Tax or Capital Gains Tax.
- You give to your church.



How?

- Just tell the Gift Aid Secretary that you wish your church to be able to reclaim tax paid on any donations that you make.
- Complete a simple declaration.
- Donations should ideally be made by cheque, standing order or through using the regular envelope scheme as Revenue and Customs requires churches to have an audit trail.

What if I stop paying tax?

If your tax situation changes you should advise the Gift Aid Secretary immediately.

What if I pay tax at more than the basic rate?

You can claim back a further amount for every £1,000 given if you pay tax at one of the higher rates just by keeping a record of your Gift Aid giving and declaring it on your self-assessment form. So a gift of £1,000 only cost you £750 or £687.50 in the end.

Once people realise this, they either increase their initial gift to, say £1,250 or £1,312.50, at no extra cost to themselves, or make a further donation after the end of the tax year to cover the difference.

GIFT AID: THE GOVERNMENT'S GIFT TO THE CHURCH