



Cael y Gorau allan o Roi

1. ARGYHOEDDI POBL BOD ANGEN RHOI'N RHEOLAIDD

Yn anad dim, rhaid inni argyhoeddi'r aelodau o'r rheidrwydd sydd arnynt fel Cristnogion i roi i Dduw a'i Eglwys yn gydnabyddiaeth fechan am ei gariad tuag atom a'i roddion inni. Byddai deunydd dysgu da ond byr yn ddefnyddiol yma.

Rhaid inni ddangos bod ar yr Eglwys angen codi incwm i gadw'r Plwyf i fynd a darparu'r gwasanaethau a'r cyfleusterau Cristnogol yr ydym ni a'r gymuned yn eu disgwyl gan yr Eglwys Blwyf leol. Efallai y gellir darparu crynodeb o'r gyllideb yn dangos y prif benawdau gwariant a sut y gobeithir codi'r arian. Fe all hefyd y bydd yn briodol nodi'r pethau yr hoffai'r Eglwys eu gwneud pe bai'r arian ganddi. Mae hefyd yn bwysig esbonio mai rhoi rheolaidd, y gellir dibynnu arno, yw'r unig sylfaen sicr at wneud cynlluniau a datblygu syniadau.

Dim ond trwy gydnabod a derbyn y cyfan o hyn yr argyhoeddir aelodau y dylent ystyried rhoi'n rheolaidd. Annog rhoi rheolaidd yw'r prif amcan.

Ni ddylem o angenrheidrwydd ddisgwyl y penderfynir ar y mater mewn un "cyfarfod" â'r aelod eglwysig. Bydd yn well i'r aelod fynd ymaith ac ystyried y deunydd a gafodd cyn penderfynu a yw am roi a sut.

2. MYNNU CYMORTH RHODD

Eisin ar y gacen yw Cymorth Rhodd! Os yw aelod yn cyfrannu'n rheolaidd ac yn talu treth, gall gynyddu gwerth y cyfraniad trwy ychwanegu cymorth rhodd ato. Am bob £1 a roddir gall yr Eglwys gasglu 28c arall oddi wrth y Llywodraeth. Nid oes yn rhaid i'r rhoddwr wneud dim ond bod yn drethdalwr ac arwyddo datganiad cymorth rhodd.

Yn anffodus, fel y dywed yr hen ddywediad, does dim cinio am ddim! I hawlio'r ad-daliad treth rhaid i'r Eglwys gadw cyfrifon manwl iawn a hawlio'n rheolaidd oddi wrth Gyllid a Thollau Ei Mawrhydi (Cyllid y Wlad). Mae hynny'n waith ychwanegol mawr i'r Trysorydd.

3. RHOI YN SYTH YW'R DULL HAWSAF I'R EGLWYS BLWYF LEOL

Y mae, fodd bynnag, un ffordd sicr o gwmpas y broblem – un sy'n sicrhau bod yr Eglwys yn derbyn yn rheolaidd y rhodd a'r ad-daliad treth perthnasol, heb fawr ddim gwaith ychwanegol i Drysorydd Eglwys y Plwyf. A'r ffordd honno yw defnyddio darpariaeth yr Eglwys yng Nghymru a elwir ar hyn o bryd yn Rhoi yn Syth. Bydd aelodau'r Eglwys yn gwneud cytundeb debyd uniongyrchol â'r Eglwys yng Nghymru. Bydd yr Eglwys yng Nghymru'n casglu'r swm sydd i'w roi bob mis o gyfrif banc y rhoddwr drwy ddebyd uniongyrchol ac yn talu'r swm hwn i Eglwys y Plwyf y mis wedyn. Bydd yn hawlio'r ad-daliad treth ac yn ei dalu i Eglwys y Plwyf y mis wedyn. Y cwbl yn ddi-boen a rheolaidd!

Gall rhai aelodau fod yn amheus ar y dechrau o wneud cytundeb debyd uniongyrchol. Esboniwrch mai trwy ddebyd uniongyrchol y byddwn yn talu llawer o'n hymrwymiaid ariannol bellach; ein morgais, efallai; ein hyswariant; ein biliau golau, gwres, dŵr, treth cyngor a ffôn; pam nad ein rhoddion i'r Eglwys? Mae'r cyfan o dan warannau debyd uniongyrchol arferol y banc.

4. DULLIAU ERAILL O ROI'N RHEOLAIDD

Onid yw Rhoi yn Syth yn dderbyniol, eglurwch mai'r dull ail orau yw gwneud taliadau rheolaidd drwy orchymyn sefydlog. Gyda gorchymyn sefydlog bydd yr aelod eglwysig yn cyfarwyddo'r banc wneud taliad rheolaidd yn uniongyrchol i gyfrif banc yr Eglwys. Gellir dal i gael Cymorth Rhodd, ond bydd yn rhaid i'r Eglwys gadw cyfrif a hawlio'r ad-daliad treth. Fodd bynnag, symleiddir cadw cyfrif ar un ystyr am fod cyfriflen y banc yn cofnodi'r derbyniad, ac y mae'r holl beth yn ddiogelach am na ddefnyddir arian parod o gwbl. Mae'r rhoi'n dal yn rheolaidd ac yn ddibynadwy.

Fe all y bydd rhai aelodau'n dal yn anfodlon am fod arnynt eisiau rhoi rhywbeth ar y plât pan wneir y casgliad. Awgrymwch y gallech ddarparu arian ffug y gallent ei ddefnyddio, neu hyd yn oed y gallent gael bocs o amlenni stiwardiaeth cyffredin a rhoi un ohonynt (yn wag) ar y plât yn arwydd o'u rhodd.

Os yw hyn oll yn annerbyniol, awgrymwch ddefnyddio'r dull amlenni stiwardiaeth. Eglurwch y gall y symiau a roddir amrywio (os y swm rheolaidd sy'n peri pryder) ond y gellir o hyd hawlio treth os arwyddwyd datganiad cymorth rhodd. Mynegwch, fodd bynnag, mai dyma'r dull sy'n gofyn am y sylw mwyaf gan y trysorydd o safbwynt cadw cyfrifon.



Getting the Best out of Giving

1. CONVINCING OF THE NEED FOR REGULAR GIVING

Above all else, we need to convince members of their obligation as Christians to give to God and his Church as some small recognition of his love for us and what he has given us. Some good but short teaching material would be useful here.

We need to demonstrate that the Church needs to raise income to keep the Parish going and provide the Christian services and facilities we and the community expect from the local Parish Church. Perhaps a summary of the budget could be prepared which shows the main headings of expenditure and how it is hoped to raise these funds. It might also be appropriate to indicate the things the Church would like to do if it had the funds available. It is also important to point out that regular giving, that can be relied upon, is the only sure foundation upon which to make plans and develop ideas.

It is only by acknowledging and accepting all of the above will we convince members that they ought to consider regular giving, and the main aim must be to promote regular giving.

We should not necessarily expect to deal with this situation in one "meeting" with the Church member. It may be better for them to go away and consider the material they have been given before getting into the detail of whether and how they will give.

2. GIFT AID IT

Gift Aid is some icing on the cake! If members contribute regularly and pay tax, they can increase the value of their giving by "gift aiding" their contributions. For every £1 given the Church can collect a further 28p from the Government. The donor has to do nothing except be a tax payer and sign a gift aid declaration.

Unfortunately, as the saying goes, there is no free lunch! To obtain the tax refund, the Church has to maintain very detailed records and make regular claims to HMRC (Inland Revenue), so there is can be considerable extra work for the Treasurer.

3. GIFT DIRECT IS THE EASIEST SYSTEM FOR THE LOCAL PARISH CHURCH

There is, however, one sure way round the problem which ensures the Church receives the giving and the relevant tax refund regularly, with almost no increase in work for the treasurer of the Parish Church. This is achieved by using the Church in Wales giving system currently known as Gift Direct. Church members enter into a direct debit agreement with the Church in Wales. They (the Church in Wales) collect the amount to be given each month from the donor's bank account by direct debit and pay this to the Parish Church in the following month. They make the claim for refund of tax, and pay it to the Parish in the next following month; all very painless and regular for the Parish Church!

Some members may at first be wary of entering into a direct debit agreement. Point out that nowadays many of our financial obligations are settled by direct debit; maybe our mortgage; our insurances; our light, heat, water, council tax, and telephone bills; why not our giving to our Church. All are covered by the usual bank direct debit guarantees.

4. OTHER REGULAR GIVING METHODS

If Gift Direct is not acceptable, explain that the next best system is to make regular payments by standing order. The standing order is the Church member's instruction to his/her bank to make a regular payment direct to the Church bank account. Gift Aid can still apply, but the Church needs to keep records and make the claims for tax refund. However, the records are simplified in one respect in that the Church bank statement provides the record of receipt, and the whole business is more secure because no actual cash is involved. The giving is still regular and reliable.

Some members might still not be happy because they want to put something in the plate when the collection is taken. Suggest that you could supply some tokens that could be used, or even that they could have a box of regular giving stewardship envelopes, one of which (empty) could be put into the plate as a token of their giving.

If none of this is acceptable, then suggest the stewardship envelope system is used. Point out that the amounts given could vary (if it is the regular sum which is the worry) but that tax could still be recovered if a gift aid declaration has been signed. Indicate however that this is the system that needs the most attention of the treasurer in terms of keeping records.