



Gifts and Legacies Policy St Mary's Church, Haverhill

Policy last reviewed and adopted by PCC: Monday 15th September 2025

Policy due for review: Annually after APCM

'All things come from you, and of your own do we give you.'

Generosity is part of the way in which we live out our Christian calling, in response to the generosity of God who created us in love, chose to redeem us through the offering of his Son, and freely gives us the gifts of the Holy Spirit. This policy outlines how the PCC as a body and its individual members encourage generosity in the church and handle gifts and legacies.

1. General Considerations

Members of the PCC are trustees of the PCC as a charity, and as such have a duty to take overall responsibility for the giving activity of the church.

All fundraising and stewardship activities should be undertaken in line with the [Code of Fundraising Practice](#) issued by the Fundraising Regulator, the independent regulator of all fundraising carried out by or on behalf of charitable, philanthropic and benevolent organisations in England, Wales and Northern Ireland. This means meeting the four standards that fundraising should be **legal, open, honest** and **respectful**.

Many of those who give to the church may be vulnerable, and some could lack capacity to make informed decisions regarding giving. Particular care should be taken in encouraging giving and accepting gifts from people in these circumstances, in line with the [Guide for Churches on Giving and Capacity](#).

The PCC should be aware of the sources of their donations. In general, the PCC should not refuse or return gifts or donations that have been made through an informed choice to support its aims. However if the ethical, moral or spiritual values of the donor conflict with those of the PCC and they can demonstrate that it would be detrimental to the purposes of the PCC to accept it, they may make a decision to refuse the gift. In such a case, a record should be made of the decision, for example, in minutes of the relevant meeting.

The PCC should be particularly careful not to involve itself in money laundering or support terrorism through its financial activities.

2. Regular Giving

The PCC encourages incidental donations and regular giving, and appoints a **giving advisor** whose role is to ensure that means of giving are as accessible to people as possible. This includes giving through cash donations, contactless giving, online giving, bank transfer

(including by standing order), and through the Parish Giving Scheme (to which the parish is affiliated).

The PCC encourages people to Gift Aid their donation where possible so that we can claim an additional 25% from the government, and also collects Gift Aid on small, unnamed donations. Any information collected in order to process Gift Aid claims is kept securely in line with our [data privacy policy](#).

Collections taken during church services are expected to be for the unrestricted use of the PCC, to be received into an account controlled and monitored by the PCC and spent at their discretion. Where this is not the case, for example where an additional collection is taken for another charity or an appeal is made for a particular expense, this is to be made clear to donors. Such donations should still be received by the PCC as restricted funds and accounted for accordingly, even if an individual then needs to withdraw or claim for the funds as a working expense.

Where a service is provided for under the [table of parochial fees](#), the requisite fee will have been paid to the PCC and/or DBF. Additional collections may be taken at the discretion of the fee-payer, who is expected to nominate the beneficiary.

Particular care should be taken where collections are made which benefit other local charities, where there may be a conflict of interest for PCC members. Where a conflict is foreseen it should be declared annually to the PCC and managed accordingly. Where it is unforeseen it should be declared as soon as is practicable.

3. Fundraising and Large Donations

Fundraising for a particular project should be done with a clear expectation of the project's aims and objectives, the final budget for the project, and how the money will be spent. It should include a statement as to what will happen to existing funds if there are insufficient funds raised to complete the project, or there is surplus left at the end of the project.

Where the PCC receives large donations which amount to a significant proportion of the total cost of the project, they should be aware of the potential for the donor to expect to exert some control or influence over the project's outcomes. The PCC should be clear with donors that all decision-making rests with the PCC, although they would be expected to consult with all relevant stakeholders during the decision-making process. The PCC should be satisfied that they are not making themselves vulnerable to undue influence in accepting a large donation.

This also applies when working with other groups or committees to fundraise, such as the Friends of St Mary's. Decision-making remains with the PCC, but other groups may wish to advise or be consulted where appropriate. For collaboration on any particular project, a clear working agreement should be made to ensure that expectations are met and outcomes are agreed.

4. Legacies

The PCC should be active in encouraging legacies to the church where appropriate. It is preferable that a legacy is left to the PCC without restrictions, given that needs and objectives change over time, and that the PCC has overall responsibility for promoting its purposes.

However, the PCC should give consideration to the interests and wishes of the donor in considering how to spend a gift received in legacy.

The PCC may accept gifts in legacy which are restricted to a particular project or expense. In such a case, if they wish to change the terms of the legacy, they should take advice from legal professionals and act in accordance with the regulations of the Charity Commission.

5. Gifts to Individuals

It is sometimes the case that people wish to make donations or gifts to individual members of the PCC, clergy or ministry team. Accepting such gifts can be part of the mission and ministry of the church, and encouraging hospitality and generosity can help to build pastoral relationships. However, individuals should be aware of the potential for donors to exert undue influence through their giving, and for potential recipients to abuse likely donors.

Individuals should be aware of the possibility for bribery and corruption at all times, and should raise any concerns to the incumbent, treasurer, safeguarding officer or wider church officials as appropriate, in line with our [anti-bullying policy](#) and [whistleblowing policy](#).

Individuals should never expect or demand gifts in return for their ministry.

Individuals should not normally accept cash donations. Any such donations received should be passed on to the PCC or declared and reserved for particular expenses in line with the PCC's purposes. If there are particular circumstances where individuals do accept cash donations, with the knowledge of the PCC, they are personally responsible for declaring them to HM Revenue and Customs for tax purposes.

Individuals may accept gifts in kind, including hospitality. Large or regular gifts of significant value should be declared to the PCC. Due consideration should be given to the concerns raised above in deciding to accept such a gift. This includes where gifts are given to the family or dependents of individuals.

There may be times when the PCC wish to make a gift to one of their own members, for example at the end of a period of ministry or as a 'thank you' for a particular activity. In so doing, the PCC should take particular care that such a gift fulfils its purposes, is 'minimal' (as defined by the Charity Commission) and is non-monetary.

Where gifts are made to others in voluntary roles, care should be taken that there is no expectation created which might indicate an employment relationship.

In applying this policy, the PCC should recognise that generosity, stewardship and hospitality carry particular meanings in a Christian context, but that the PCC remains a charity in UK law subject to regulation by the Charity Commission, even where the PCC is not registered because its income does not exceed £100,000 per annum.