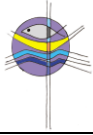


PBC BUILDING PROJECT GIVING POLICY

LOCATION: Peterhead Baptist Church, King St, Peterhead
PROJECT TITLE: Extension and Alterations to Peterhead Baptist Church Sanctuary and 49 King Street
JOB NO: J223
DOCUMENT NO.: PBC-J223-POL-001

REV	ISSUE DESCRIPTION	ISSUE DATE	ORIGINATED By	CHECKED By	APPROVED By
A1	Approved for Use	07/03/14	Name: R. Gillespie <i>[Signature]</i> Signature	Name: C. Addison <i>[Signature]</i> Signature	Name: M. DONALDSON <i>[Signature]</i> Signature
R1	Issued For Comment	10/02/14	Name: R. Gillespie RG	Name: N/A N/A	Name: N/A N/A



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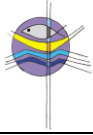
REVISION RECORD

Current revisions are identified on the relevant page(s) by text **highlighted in yellow**. All previous revision identification is removed.

Revision	Date	Document Changes
R1	10/02/14	First Issue – Issued for Comment
A1	07/03/14	Second Issue – Revised to 'Approved for Use' incorporating Building Group and Diaconate Comments

HOLDS LIST

Section	Date Cleared	Description	To be cleared by (Name / Date)

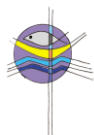


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1. SCOPE

The purpose of this document is to outline how donations to the Peterhead Baptist Church Building Project can be received and accepted by Peterhead Baptist Church. This document shall also outline how the funds will be handled by Peterhead Baptist Church until the Building Project is officially underway (construction started), has been cancelled or put on hold.

2. BACKGROUND

Peterhead Baptist Church was established in 1840 and has faithfully served God and the community of Peterhead over many years. The church building has been extended and modified to suit the needs of the congregation a number of times over its life span. The church building as it is presently found was last modified in the 1970's when it was extended to include a kitchen facility and vestry.

The house at 49 King Street was purchased by Peterhead Baptist Church around 1990 in order to increase floor space to support the ongoing work of the congregation.

Previous years have seen extensive corrective maintenance works to 49 King Street, which included installation of new windows, doors, kitchen and toilet facilities, and to the main church sanctuary itself (windows and fabric). This has not however been carried through to the areas at the rear of the sanctuary. The membership of Peterhead Baptist Church has agreed to the development and alterations to the main Church building and grounds.

3. CHURCH BUILDING DEVELOPMENT SUPPORT

The continuation of the building project will rely on the generosity, faithfulness, and kindness of God's people to support the development, with a view to provide enhance facilities to enable the expansion of God's work within the membership and the local community.

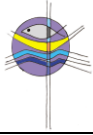
The members, friends and adherents to Peterhead Baptist Church membership, are requested to prayerfully consider how they may be able to support and contribute to the building project. This would typically include helping the project team and the development by prayer, promoting and taking part in discussions about the building design, providing guidance in areas which they may have particular experience in (e.g. construction, HSE, project management), providing opinions on its function and feel, as well as helping financially by contributing to the project in line with God's leading and their own conscience.

4. DONATIONS AND CONTRIBUTIONS

4.1 Fund Handling

Although not guaranteed, it is expected that the church membership, regular attendees and friends of the church will wish to contribute to the development of the church premises. Therefore, Peterhead Baptist Church has set up the 'Peterhead Baptist Church Building Fund' current account with the Clydesdale Bank which will be used to receive all building project donations and contributions. All funds received into the current account will then be transferred to a high interest rate deposit account with the Virgin Money Bank.

Each and every donation given shall be held in the strictest confidence with only the treasurer and church accountant being aware of each individual or families contribution. This information is only necessary for the administration of Gift Aid contributions and where donors may



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request contributions to be returned in event of project cancellation or it being put on hold (see section 4.2 below).

4.2 Membership, Friend and Adherent Donors

For all donations and contributions given from friends, regular attendees, adherents and the membership collectively, it is requested that they gift to the church building fund account directly. This may be by bank transfer / standing order or by cash / cheques (via collection bags or the treasurer) as appropriate for the individual or family.

Please refer to Appendix A which provides a flowchart on how the donation can be made to the church building fund.

Donating directly to the church in this way will ensure that any donors eligible for, and willing to Gift Aid their contributions are identified and appropriate control measures put in place to collect the contributions from Government.

Please refer to section 5 for further information on the importance and impact of Gift Aid contributions.

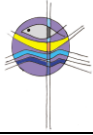
Should the building project be cancelled or put on hold, the monies gifted in this way will be returned to the donor upon request, provided the donations are given in accordance with the flowchart so that the names, Gift Aid numbers and donation amounts are appropriately recorded. Any cash donations gifted without name or gift aid number would of course, not be able to be returned to the donor and so will be retained by Peterhead Baptist Church and may be used in other areas as seen appropriate by the diaconate

4.3 External Donors

Peterhead Baptist Church are aware that due to the PBC online presence and the number and location of the website viewers there may be a desire for some of external readers & users to contribute to our building fund. Therefore, Peterhead Baptist Church has setup an account with BT Donate who provide an online donating service which will enable online our online viewers and users a chance to donate to the building fund should they wish. The BT Donate shall also request all Gift Aid contributions from Government as appropriate.

BT Donate is a 'not for profit' organisation and was found to be the cheapest and easiest service to use. BT Donate does not charge a fee for using the service, but there is a small fee for processing the credit or debit card payment. Typically this is in the region of 13-15 pence per transaction. BT Donate also facilitates the receipt of all Gift Aid contributions from Government. Any funds donated and Gift Aid contributions received can then be transferred to the PBC building fund current account monthly / quarterly.

Should the building project be cancelled or put on hold, the monies gifted in this way would not be eligible for return to the donor, therefore any contributions via BT Donate will be retained by Peterhead Baptist Church, and may be used in other areas as seen appropriate by the diaconate.



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5. GIFT AID

As a charity register with OSCR (Office of the Scottish Charity Regulator) Peterhead Baptist Church are able to reclaim a portion of tax on any donations given by a UK taxpayer at the basic (20%) tax rate level. That is, since you have already paid tax on your income (thus also paid tax on your donation), the Government will give back the amount of tax you paid on that donation.

This means that every donation from a UK taxpayer that is signed up for Gift Aid will have their contributions increased by another 25% by the Government at no additional cost to themselves. Furthermore if the donor pays tax at the higher (40%) or additional (45%) tax rate, they are also able to claim tax relieve on the donations made, or to pass that additional tax back to the charity (This must be done by tax self assessment or P810 form - refer to HMRC or local tax office for further details).

To put this Government contribution into perspective: every £10 donated by a UK taxpayer the Government supplements this with an additional £2.50, so Peterhead Baptist Church would actually receive £12.50. There is no upper limit for Gift Aid contributions, so for a donation of £10000.00 the government would add £2500.00 giving a total of £12500.00.

As Peterhead Baptist Church look to raise the necessary monies to fund the building project, it is good to note the impact that these Gift Aid contributions would make towards the project. If Peterhead Baptist Church were donated £1m of UK taxpayers money, Government would also add £0.25m, bringing the total to £1.25m. This £0.25m 'donation' from Government would be a significant contribution to the building fund.

6. APPENDICES

APPENDIX A – BUILDING FUND – MEMBERS AND FRIENDS GIVING FLOWCHART

APPENDIX A - BUILDING FUND – MEMBERS AND FRIENDS GIVING FLOWCHART

