

...it's the way that you give it

Joyfully. From a grateful heart. With generosity.
These are some of the ways God commends.

We cannot, of course, provide that essential heart motivation – much as stewardship seeks to encourage it. However, if you have the motivation, we can help you organise and plan your giving in a really effective way.

The **sovereign account** could soon be your new 'bank account' for all your charitable giving.

- Make one-off or regular donations to your preferred recipients
- Build up a balance so there are always funds available for charitable giving
- Remain anonymous in your giving
- Give to Christian and secular charities
- Give to Christian workers and Bible college students
- Receive an extra 28% to give away (for most tax payers)
- Give using a charity 'cheque' book or gift card
- Top up your account with regular or single payments

Turn over to find out more, and to open your **sovereign account**.



sovereign

account

Opening your sovereign account

You can open your account in one of two ways: by setting up a regular payment - monthly, quarterly or annually - or by making a single gift of £30 or more. Or both.

Regular payments

- Just decide how much you want to give and how often.
- We will reclaim tax on your giving each time we receive a payment from you. This means an additional 28% will be put into your account. A statement will be sent three times a year to keep you informed.

Single gifts

You can make single gifts from as little as £30. We will reclaim tax after each gift. You choose whether the tax is added to your account, or sent to the beneficiary of your gift.

Using your account

- Regular donations (like standing orders) can be detailed in the application form or at any time later.
- If you build up a balance, you can also administer gifts using vouchers (like cheques) or a gift card.

- Should you choose, we can automatically include and forward the reclaimed tax on your giving to your preferred recipients.
- An Account Members' Guide helps you to make the best use of your account.

Who can I give to?

Gifts can be made out of your account to:

- Churches and Christian charitable organisations.
- Almost any other registered charity or recognised charitable purpose.
- Full time Christian workers and Bible college students.

(For workers and students who are closely related to you there are restrictions on the support that can be given. See 'things you need to know' point 4).

What will it cost me?

There is no direct cost to you. We retain just 3% of the total giving out of the recovered tax (subject to a minimum of £5.00 in respect of a single Gift Aid payment).

Part of this represents the cost of donation administration and is subject to VAT. The remainder goes towards the cost of servicing your account membership.

Higher rate taxpayers

Higher rate taxpayers will be entitled to receive additional tax relief claimed through their tax return. Your sovereign account statements simplify the task of calculating your total Gift Aid payments in the tax year to ensure you claim the full and correct relief.

To open an account, complete the form or call us on 08452 26 26 27 during office hours.

things you need to know

1. You should pay enough tax in any one tax year to cover the amount reclaimed by Stewardship on your giving. Relevant tax is any income tax (at whatever rate) or capital gains tax. If you cease to be a taxpayer, or to pay enough tax, you should notify Stewardship. If too much tax is recovered on your giving you will be liable to refund HM Revenue & Customs.
2. Your donations should not be based on the tax paid by another person (eg husband or wife) but by you personally.
3. You are entitled to cancel your Gift Aid declaration at any time. Simply notify us, preferably in writing, if you wish to do so. Unless and until you cancel your declaration, we will continue to reclaim tax on all your giving.
4. Restrictions on gifts:
 - There are restrictions on making gifts to support Christian workers who are close relatives of the donor or donor's spouse ("close relative" means child, grandchild, parent, grandparent, brother, sister, or the spouse of any of these). If you are considering doing this, please check first with our office.
 - Gifts cannot be made to a Bible College student who is a close relative.
 - You cannot use your sovereign account to pay membership subscriptions to charities.
 - Gifts cannot be made to charities whose objectives or activities are inconsistent with our primary evangelical Christian purposes.

The funds in your Sovereign account belong to Stewardship and Stewardship retains discretion in relation to any gift that you request to be made.
5. Stewardship may invest funds paid into a sovereign account and awaiting distribution. Any resulting income shall be the general income of Stewardship.



joyful and free flowing giving –
that's our aim with the

sovereign[👑]
account

application form Please use BLOCK CAPITALS and tick boxes as appropriate.

Your personal details

Title Mr/Mrs/Miss/Other _____
Surname _____
Forenames _____
Address _____

Postcode _____
Daytime Tel. No. _____
Email _____
Do you already have an account with us (or Stewardship Services/Sovereign Giving)?
 No Yes, account no. or ref. _____

Regular payments into your account

Frequency and amount
 Monthly Quarterly Annually
£ _____ £ _____ £ _____
(Min: £10) (Min: £25) (Min: £100)
First payment date
(allow at least 2 weeks): ____ / ____ / 200 ____
Choose day of month for your bank account to be debited:
____ e.g 5th
• Please complete the direct debit instruction.

For a single gift

I want to make a **single payment** of £ _____
(minimum £30) and enclose my cheque payable to **stewardship**.
• Please complete the direct debit form to permit future payment by telephone.

Gift Aid declaration (to authorise tax reclaims)

I declare my intention that tax should be recovered under the Gift Aid scheme on all donations I make to **stewardship** from 6th April 2000. I understand that I must pay enough income tax or capital gains tax in each tax year to cover the amount of tax that **stewardship** will reclaim on my giving.
I have read and understood the points listed under "Things you need to know" (see detachable flap).
Signature _____ Date _____

Donations out of your account

Vouchers. You will be sent a book of vouchers (account funds permitting) for requesting one off gifts.
Regular Donations. To set up any initial regular donations, please use the form on the reverse.
Sole Recipient option:
 Please pay all funds including all tax reclaimed until further notice to:
Full name _____
Address _____

Please complete the reverse for any regular donations, and help us by completing the profile information.

Direct Debit instruction

Instructions to your Bank or Building Society to pay Direct Debits



Please use BLOCK CAPITALS.

Name and full postal address of your Bank/Building Society

The Manager _____ Bank/Building Society

Address _____

_____ Postcode

Name(s) of Account Holder(s)

Bank/Building Society account number

□ □ □ □ □ □ □ □

Branch Sort Code

□ □ □ □ □ □

Originator's Identification Number

9 8 2 1 1 7

Reference Number (For office use only)

□ □ □ □ □ □ □ □

Instruction to your Bank/Building society

Please pay **stewardship** (Stewardship Services (UKET) Limited) Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand this instruction may remain with **stewardship** and, if so, details will be passed electronically to my Bank/Building Society.

Signature: _____

Date: _____

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

DO NOT SEND TO YOUR BANK/BUILDING SOCIETY

detach and keep this

The information on this detachable flap is for you to keep. This covers:

(1) **The Direct Debit Guarantee.** This explains your rights under the scheme. **sovereign account** members have the added security that all amounts are set by them, and not by **stewardship**.

(2) **Things You Need to Know** about your sovereign account (on the reverse). This includes key points about your Gift Aid declaration and use of your account. Please take a moment to read these.

If you need any help, please call us on 020 8502 8560.

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, Stewardship will notify you at least 5 working days in advance of your account being debited or as otherwise agreed.

If an error is made by Stewardship or by your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Regular donations

Please make the following regular payments out of my **sovereign account** until further notice (NB. min. £10)

Full name and address of recipient

	Amount	Frequency	To Start
	£		
<input type="checkbox"/> Tick if to be anonymous.			
	Amount	Frequency	To Start
	£		
<input type="checkbox"/> Tick if to be anonymous.			
	Amount	Frequency	To Start
	£		
<input type="checkbox"/> Tick if to be anonymous.			
	Amount	Frequency	To Start
	£		
<input type="checkbox"/> Tick if to be anonymous.			

My further regular donation requests appear on the attached sheet (please tick if appropriate).

Profile information

How did you hear of us?

- | | | |
|---|--|--|
| <input type="checkbox"/> Family or friend | <input type="checkbox"/> Advert | <input type="checkbox"/> Share magazine |
| <input type="checkbox"/> Church | <input type="checkbox"/> Seminar/exhibition | <input type="checkbox"/> Mailing |
| <input type="checkbox"/> Organisation | <input type="checkbox"/> Stewardship website | <input type="checkbox"/> Have used you in the past |
| <input type="checkbox"/> Professional advisor | <input type="checkbox"/> Website (other) | |

**Please detach and send using the
freepost envelope or otherwise post to**

Stewardship
FREEPOST
(EDO 5086)
Loughton
Essex IG10 3BR



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