

PROJECT FIVE:ONE

Building For Mission & Ministry

Building Development | Planning Permission Granted

www.christchurchbaptist.org.uk/projectfiveone



C B CHRISTCHURCH
+ C BAPTIST
CHURCH FAITH THAT WORKS
KNOW IT.
LIVE IT.
SHARE IT.

Introduction

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In 1874, those who preceded us stepped out in faith to build the brick tabernacle which continues to serve our mission and ministry purposes today. Since then, Christchurch has grown from 6,000 to over 50,000 people. The church has grown substantially too, more than doubling in size over recent years. Our growing church needs room to expand to serve its community better. We have the opportunity, and the urgent need, to exercise similar faith in our day, building upon their legacy to leave an equally wonderful asset for future generations.

Although our adapted and enlarged Victorian building has served us well, our facilities are now holding back our ability to fruitfully serve our local community and the church body. Our two morning services are full, our children's and youth ministry has run out of space, our community groups are bursting at the seams, and our facilities are generally no longer fit for purpose. Now is the time to find a long-term and viable solution, not only for our current purposes but also for the generations to come.



We need a warm, open and welcoming place with an attractive frontage, a spacious circulation area, with more floor space for our halls and meeting rooms. This will not only meet the mission and ministry needs of the church but will also be a valuable asset to the town and other like-minded community groups.

Our plans must also make our building accessible by ensuring it has step-free access and a lift to give access to both floors. We want our new building to be environmentally responsible in design, construction and use.

In this brochure, you will see why we believe Christchurch Baptist Church is being called to take on this project as part of our 'Building for Mission and Ministry' vision and how you can be involved. As you read, you will realise we have an enormous opportunity with a vast journey ahead. We are looking to raise the funds to provide a new mission asset for now and the next

generation. We will not achieve this without everyone joining the journey. We are greatly encouraged that the site for redevelopment (51 Bargates) has already been entirely funded (£490,000) ahead of launching the new building.

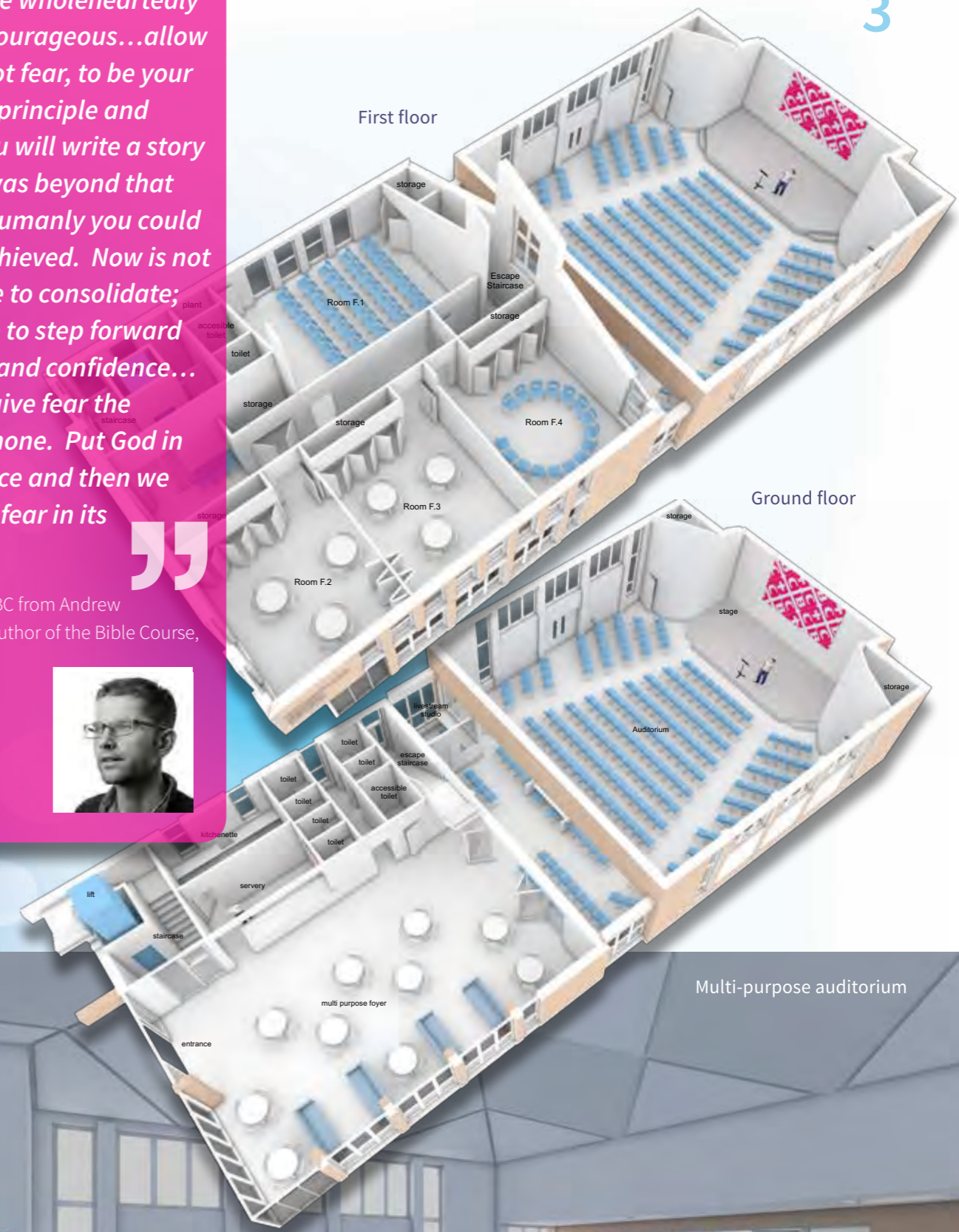
Through this project, we will be able to serve God more effectively in sharing the good news of Jesus with those around us. As a church, our vision is to equip people to follow God effectively by living authentic Christian lives, caring not only for an individual's spiritual welfare, but also for their physical and emotional needs, playing an active part in our community. Will you partner with us in making this vision a reality?

Chris Brockway
Minister (Team Leader)



“ Be wholeheartedly courageous...allow faith, not fear, to be your unifying principle and then you will write a story which was beyond that which humanly you could have achieved. Now is not the time to consolidate; it's time to step forward in faith and confidence... do not give fear the microphone. Put God in first place and then we can put fear in its place. ”

Word for CBC from Andrew Ollerton - author of the Bible Course, June 2019



Our Vision And Values

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The vision for our buildings has grown out of what God is calling us to be and do, as his people in Christchurch, and as part of Bournemouth, Christchurch and Poole more widely. This is set out in our Vision and Values Statements which are the foundation upon which everything we seek to do is built.



Our Vision

- 1. To Love God And Others** – to be a church where the Great Commandment (to love God and others) is lived out in the lives of all Members and attendees.
- 2. To Share With Others** – a church where Jesus' Great Commission is a priority as we seek to reach out to our community and resource people to live even more effective lives spiritually, emotionally and physically.

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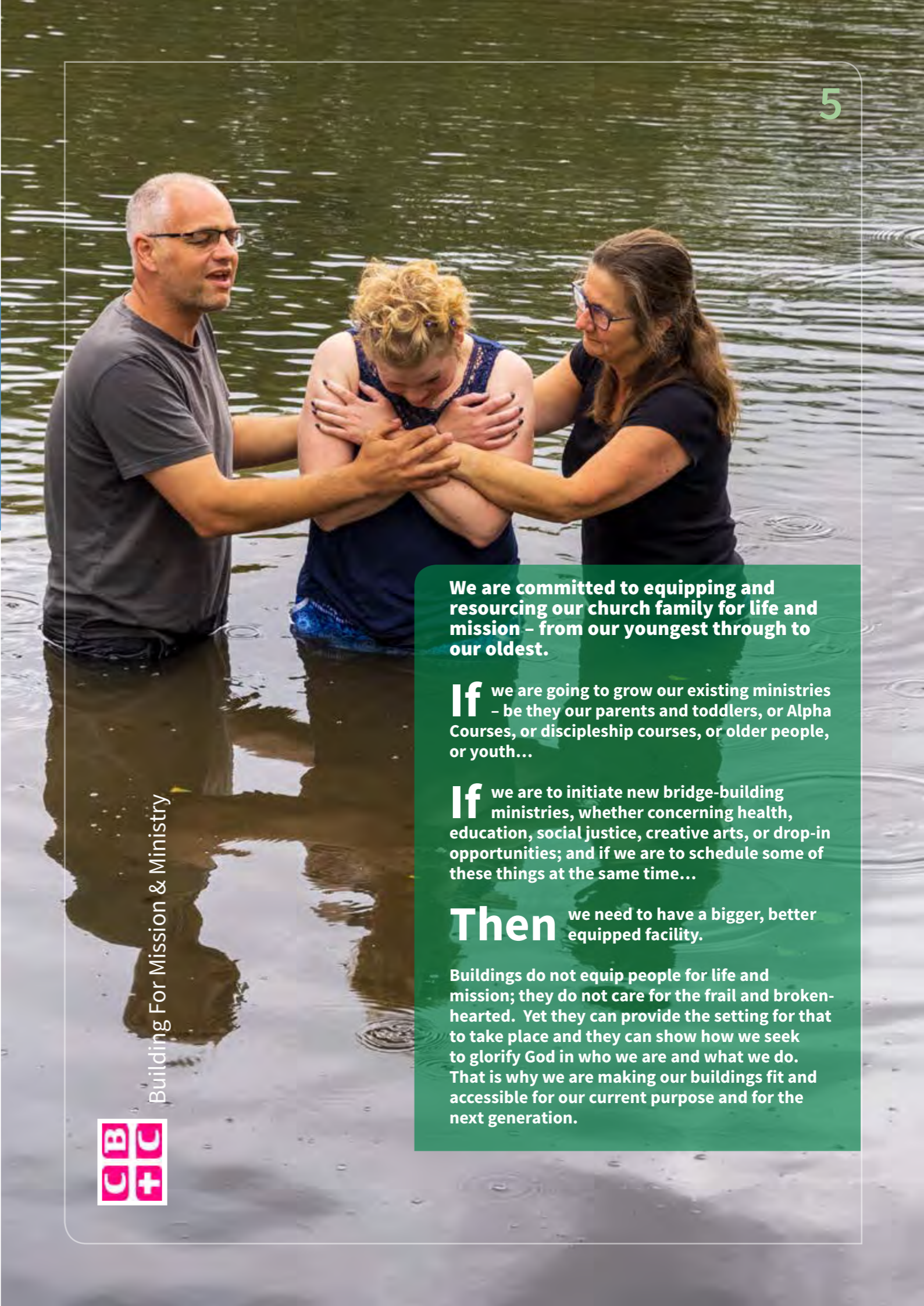
Our Values

A people fully devoted to Jesus	A people centred on the Bible, seeking God's direction for life	A worshipping, relevant & relationally healthy Christian community	A people living an authentic & prayer-filled lifestyle	A community where everyone is equipped & resourced to serve	A people ready & proactive in mission locally & overseas
A people experiencing and expressing God's lavish grace	Know it	A diverse yet unified people committed to discipleship	Live it	A compassionate, hospitable & generous people, serving with spiritual gifts	Share it

We see this being worked out, over the next 5 years first, with the following emphases:

- A church community which engages with even more people through growing authentic relationships
- A church with an even more effective ministry to children, young people and families (including deepening partnerships with schools through wellbeing, resilience and emotional health courses)
- A renewed ministry to serve more older people (particularly the lonely and isolated), young adults, those on the margins and to engage more deeply in world mission
- A training and resourcing church which equips our members, and Christians in the wider area, for life and ministry (e.g. by running and facilitating courses on money, leadership, practical ministry, discipleship, etc.)
- A church which builds bridges into the community through social action (including budget coaching, debt advice, bereavement support, parenting, marriage, substance misuse and addiction, etc.); and through effective partnerships with other charities, health authorities or community groups (e.g. Faithworks Wessex, Christians Against Poverty, Parish Nursing, Anonymous groups, etc)
- A church which has implemented new ministries (e.g. to the homeless, vulnerably housed and those in food poverty) with other churches/like-minded community groups to demonstrate unity
- A church specifically focusing on areas of West Christchurch (e.g. St Catherine's Hill and Fairmile)
- A church which faithfully lives out our vision and values however God leads

5



Building For Mission & Ministry



We are committed to equipping and resourcing our church family for life and mission – from our youngest through to our oldest.

If we are going to grow our existing ministries – be they our parents and toddlers, or Alpha Courses, or discipleship courses, or older people, or youth...

If we are to initiate new bridge-building ministries, whether concerning health, education, social justice, creative arts, or drop-in opportunities; and if we are to schedule some of these things at the same time...

Then we need to have a bigger, better equipped facility.

Buildings do not equip people for life and mission; they do not care for the frail and broken-hearted. Yet they can provide the setting for that to take place and they can show how we seek to glorify God in who we are and what we do. That is why we are making our buildings fit and accessible for our current purpose and for the next generation.

Why Do We Need To Rebuild?

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A BIT OF HISTORY:

Christchurch Baptist Church has been seeking God over its buildings for many years.

- Since our current church was built in 1874, it has gone through a number of alterations, the most major being the addition of the Christian Centre in 1995.
- In 2016, we purchased 51 Bargates which provided three additional meeting rooms and offices, as well as freeing up space for a dedicated prayer room and youth room within the main church building. This created temporary relief from the pressure on available space but, more importantly provided a timely investment for future development.
- Over the last 20 years, we have explored the possibility of moving to larger sites, including an out-of-town industrial unit and more local sites. All these were inappropriate for various reasons. When 51 Bargates unexpectedly came on the market, we became convinced that God was telling us to develop where we already were and to enjoy the advantages, and sometimes challenges, of remaining a town centre church.
- In 2020, a planning application to locate all of our required accommodation on the site of 51 Bargates was refused by the local authority, leading us to discern that it was right to reduce the scale of the new build and also to remodel our existing buildings. In February 2023, planning permission was granted to develop the plans described in this brochure.
- A church is the people, but the building still 'speaks' to those who pass by, or live or work around it. By creating a welcoming and practical space we will be projecting a message of openness and welcome to the community.

Current Challenges

Space

What is the need for a large building project as opposed to only refurbishing our present church?

The answer is evident to any who come to our services or weekly activities, let alone when seeking to respond to any new initiative God might be calling us to.

On Sundays we hold two services to fit everyone in, and whilst we will continue that in the new building, our present facilities are not large enough or accessible enough. Our children's groups are in rooms that are too small and during the week we struggle to accommodate our present outreach activities, so we are reluctant to start more. In 2019, our architect's feasibility study concluded a new build on the site of 51 Bargates was the best and only cost-effective long-term solution. We further discerned in 2020 that we will need to combine such a new build with remodelling our existing facilities.

Disability access

Our facilities for those with reduced mobility are inadequate and first floor facilities are not accessible at all. We are keen to resolve this problem so that our activities are fully accessible for everyone.

Essential work

Even if we don't build anything, we would still need a very significant refurbishment project of our ageing facilities to meet the demands of our mission and ministry.

We have an opportunity now, not only to meet our current and immediate needs, but to build for the next generation, whilst creating an even greater asset for wider community engagement.

This building will be a space where events and activities can be held that will serve local people. With the same faith and commitment as our Victorian forebears...

let's go for it!



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Building For Mission & Ministry

1

Enabling meeting together

One of the primary functions of any building is to enable people to gather together. In the New Testament, the writer to the Hebrews recognised that meeting together is a key form of encouragement for our mission and ministry and therefore should not be neglected. Our new building has been designed to facilitate the gathering of people effectively in every area.

2

Respecting neighbours

Good neighbours always think about those around them, as well as their wider context. We have been committed to thoughtfully considering how our new building might impact others, especially residents of Beaconsfield Road and users of Bargates. In consultation with BCP Planners, the new building's design reflects this commitment. It is high at the front and low at the rear, and avoids having a boxy, bulky appearance. Equally importantly, before, during and after the construction phase of the project, we will respect our neighbours in the use of materials, products, labour and transportation.

3

Fostering authentic community

Our new building has been designed to serve the needs of the church, but, just as importantly, the needs of the local community too. The large foyer space, attractive multi-purpose auditorium and new, adaptable first floor meeting rooms will enable authentic community to be created.

4

Good stewards of the environment

As a church already committed to care of the environment, we shall build upon the outstanding foundations already achieved through attaining our EcoChurch award from A Rocha UK. We will ensure that our development meets high environmental standards including the use of renewable energy sources such as photovoltaic solar panels and other effective and environmentally viable schemes. Our aim is to achieve the EcoChurch Gold Standard.

5

Welcoming and without barriers

Our new building has been designed to remove all possible physical barriers. If it were a person, it would have 'open arms'. The building will accommodate a variety of needs and activities, all of which will be accessible with a lift serving both floors, ensuring step-free access throughout. It will have fully disability compliant facilities, including dementia and autism friendly resources.

6

Accommodating a variety of needs

Our 'open arms' priority is also reflected in the suite of spaces of varying sizes and ambience, which have been designed to prioritise the needs of users from the very young to the more mature, with every possible need considered in between. Whether meeting in larger or smaller groups, or even one-to-one, our building will enable effective mission, ministry and community activity to happen.

“ *I travel around the country...and very rarely see a church anywhere that is in keeping with the rest of the street. Churches are renowned for being totally different... that is what they do...that is how they are designed. They are different. They are a place where people can see it's a church and they go towards it..* **”**

Councillor David Kelsey | Chairperson, BCP Planning Committee



A Tour Through The Plans

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As you look at the floor plans, elevations and images of a new Christchurch Baptist Church building...let your mind begin to picture what it might look like...to visualise what it will be like inside, in different rooms... Here are the key aspects of the scheme to inform you in that process:



10

A new location on the current site of 51 Bargates, which is where our present administrative offices are located.

A much improved front elevation along Bargates which is contemporary, welcoming and inviting, whilst entirely appropriate with the surrounding buildings.

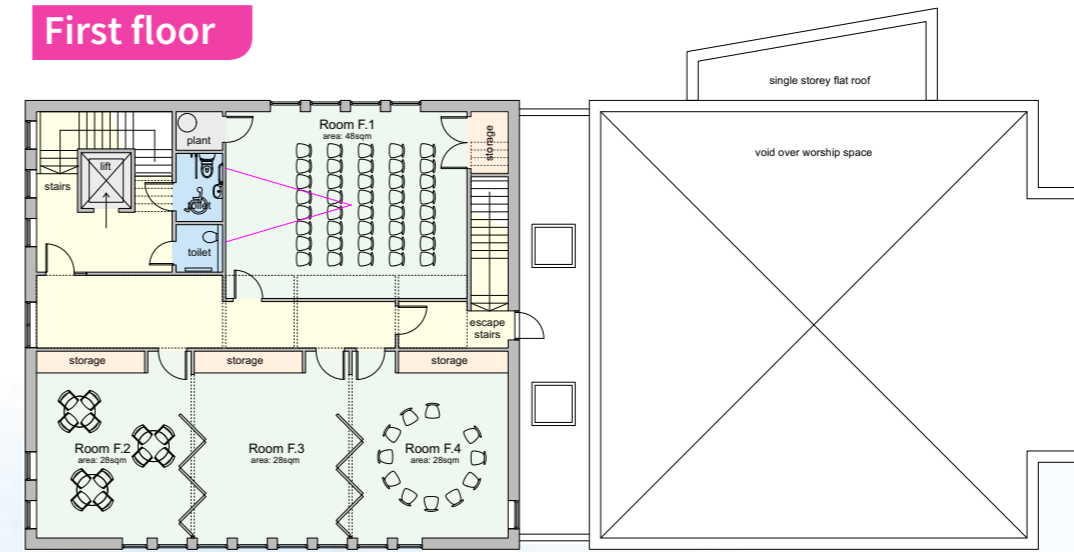
Much improved access and facilities for people with disabilities including a lift servicing both floors, a disability access toilet on each floor, autism and dementia-friendly facilities, and a loop system for use by people with hearing aids.

A large ground floor main meeting space without intrusive pillars, which can seat 500 people across two Sunday morning services. For larger gatherings, this space can extend into the foyer, seating an additional 100 people per gathering. Audio-visual technology will be replaced and upgraded, including continued provision for live streaming.

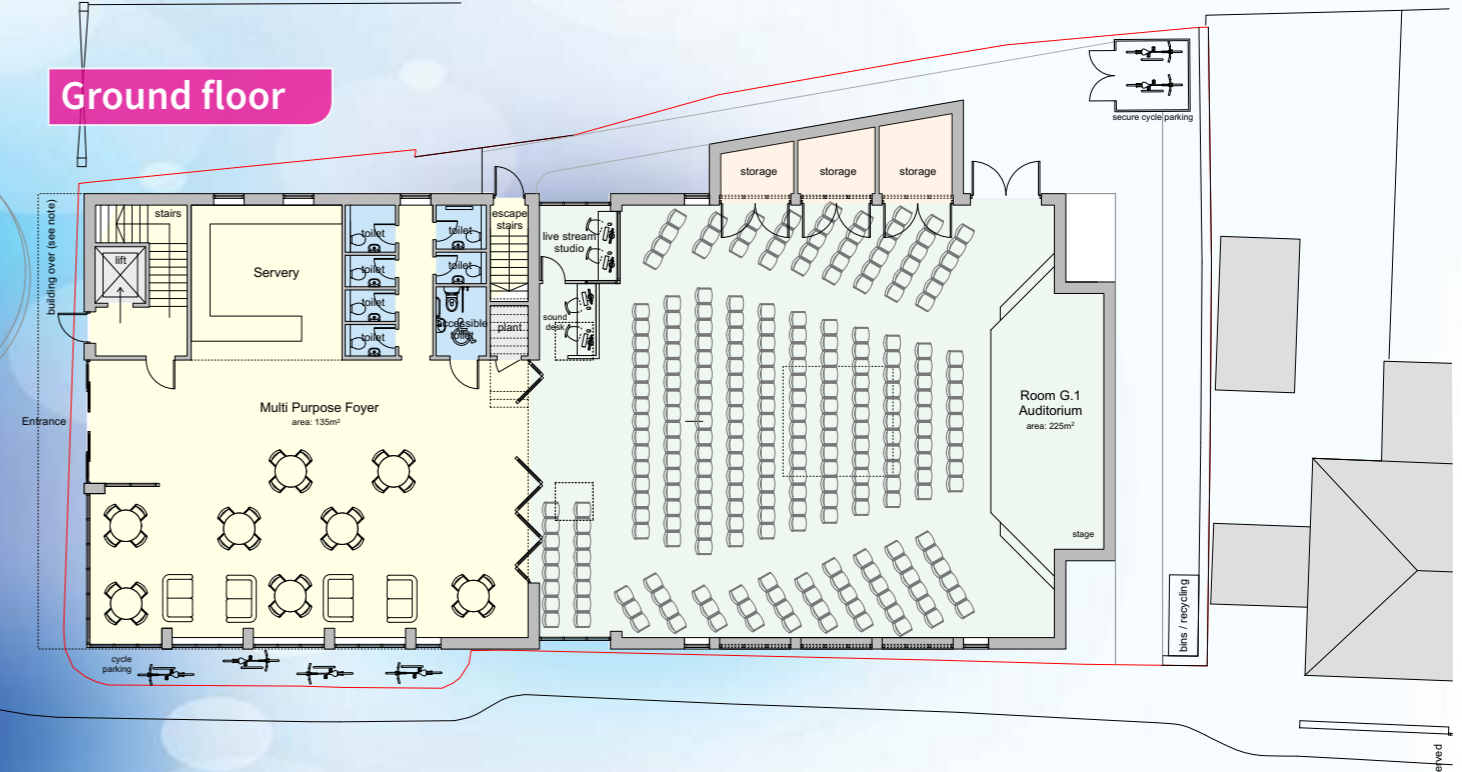
Much improved circulation and gathering spaces on the ground floor to allow freer 'people flow' and access to various parts of the building.

11

First floor



Ground floor



A large kitchen facility will be created at the rear of our existing church building. This will cater for the new building and the community hall (which will be retained where our existing church sanctuary is). A smaller kitchen and servery in the new build will be equipped to provide light refreshments.

Offices and rooms that can accommodate existing ministries and possible future ministries to the wider community. This includes office space for our Ministers, staff team (with room for growth), a finance office, and rooms for formal and informal counselling or confidential meetings. These will be located in the upstairs of the Christian Centre which will be converted for this purpose.

A greater variety of meeting rooms will be available for use across our suite of buildings, to allow for larger or smaller meetings at different times.

Effective, efficient heating, ventilation and renewable energy systems with excellent insulation and control systems, ensuring that the whole building is comfortable in both summer and winter, and that its environmental impact is as sustainable and as least harmful as is reasonably possible.

Schedule Of Accommodation

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Space - before and after:

Looking at the gross internal floor area, we currently have 677m² across the three buildings. Our new proposal offers 1116m² across the three buildings... an increase of 65%. For those who make regular use of our church buildings, especially during busy periods, the % increase within the various areas (listed below) will feel ideal. Not only will our facilities be more attractive, they will also be of a size which is fit for purpose for a contemporary church seeking to serve its community.

Room schedule for new building

Space	Number	Total m ²
New building (51 Bargates)		
Main Worship Area	1	235
Large Meeting Room	1	48
Reception Foyer/Servery	1	148
Activity Rooms	3	84
Storage Areas	7	26
Remodelled existing church (49 Bargates)		
Community Hall	1	151
Meeting Room (unchanged)	1	47
Kitchen	1	40
Foyer	1	16
Storage Areas	3	20
Remodelled Christian Centre		
Large Meeting Room (unchanged)	1	63
Kitchen (unchanged)	1	12
Staff Offices (inc admin/finance)	4	56
Ministers Offices	2	24
Storage Areas	1	7

Overall, the accommodation will also include: 9 toilets (including 2 disabled toilets and baby change facilities), plant rooms, a lift in the new building (accessing first floor), a baptistry and cycle parking.

Room comparison with current facilities (inc retention/remodelling of existing spaces)

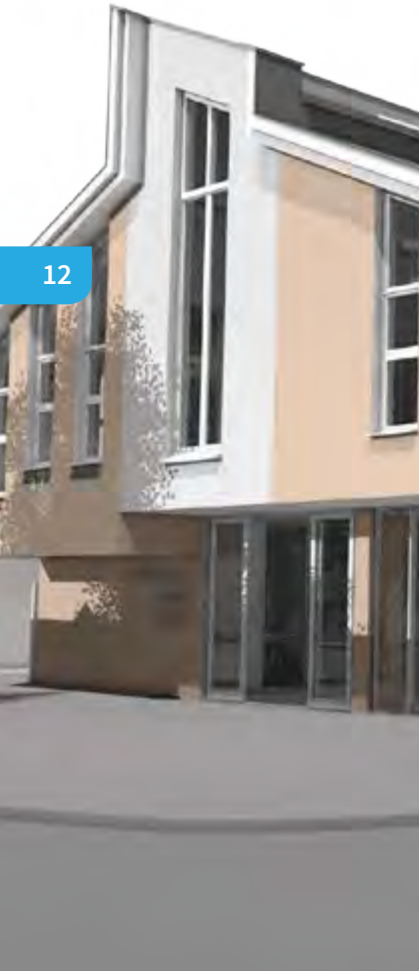
Space	Current m ²	Proposed m ²	Increase
Main Worship Area	151	235 <i>(with no columns!)</i>	56%
Community Hall	-	151	(n/a)
Meeting Rooms	110	242	120%
Reception/Foyers/Servery	25	151	504%
Offices	60	80	33%
Kitchen	12	52	333%
Toilets	30	49	63%
Storage Areas	16	53	331%

“ I am excited to hear about this development. It's great to know that sustainability is an important part of the planning. The church certainly works hard to practice what they preach in their community.

Angela Almond - Green Living Course attendee



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This project is the most significant undertaken by the church since our present building was built in 1874! The cost for the new build then was £1000! Finalised costs for the project are yet to be fully calculated, but the table below gives a rough indication of what might be needed...

Stage 1:			
Purpose	Expenditure	Received	Total
Purchase of 51 Bargates site (building & car park)	£465,000		
Related costs	£25,000		
Total costs			£490,000
Gifts received		£490,000	
Completion of Stage 1:			PAID IN FULL

Stage 2:	
Purpose	Amount
Build costs (approx.) including:	£1,800,000*
Demolition of existing building	
Construction of new building	
Furnishings, fittings & finishes	
Professional fees (approx.)	£200,000
Total Stage 2 budgeted costs:	£2,000,000*

**This is a representative figure for illustrative purposes only, pending full costing in the near future*



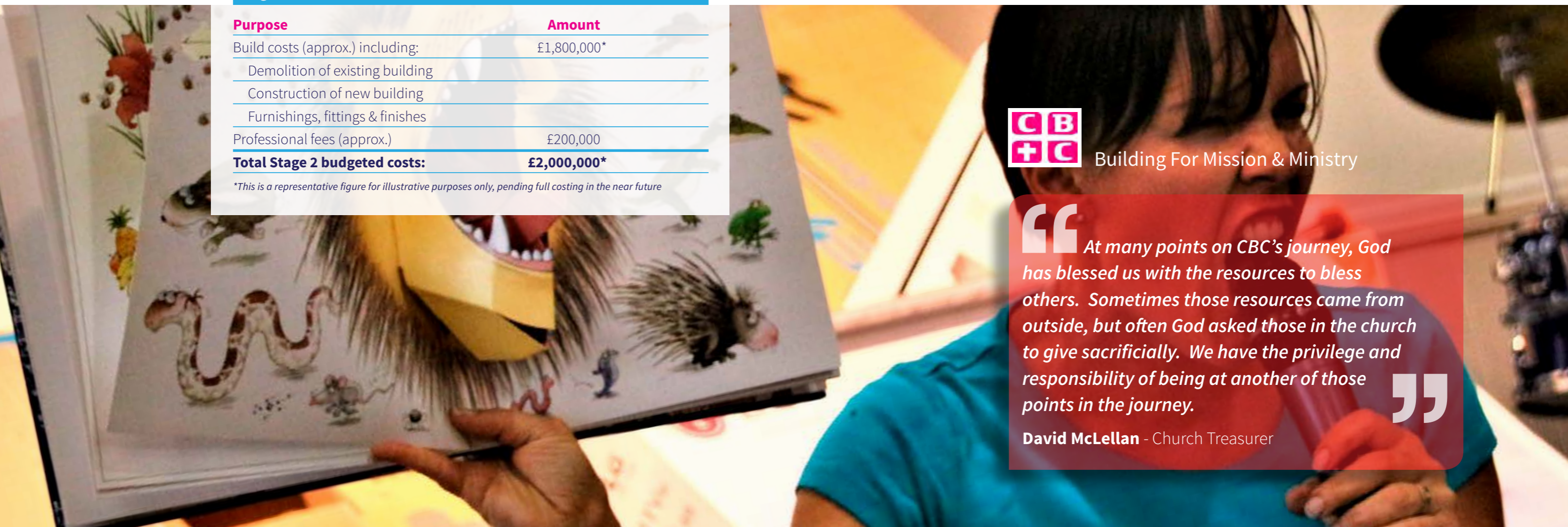
2 Corinthians 9:6-8

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

New International Version

As with most church building projects, we believe that the majority of the money will come from those who already attend Christchurch Baptist Church or may join us in the future.

The next page outlines how we might reach our required total by following a hypothetical funding profile...



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“ At many points on CBC’s journey, God has blessed us with the resources to bless others. Sometimes those resources came from outside, but often God asked those in the church to give sacrificially. We have the privilege and responsibility of being at another of those points in the journey. ”

David McLellan - Church Treasurer

Where Is The Money Going To Come From?

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We have already raised £490,000 to complete Stage 1.
We have also received a further £250,000 towards Stage 2.

As already stated, with most church building projects, we believe that the majority of the money will come from those who already attend Christchurch Baptist Church or may join us in the future.

We anticipate that a small percentage of the gifts will come from outside the church, e.g. charitable trusts or grants from third party organisations. This possibility is being explored by our fundraising team. There will be some who were once part of Christchurch Baptist Church and benefitted from being part of our community who may wish to support the project financially.

Whatever you decide to give to this project, it will no doubt cost you. It will not be possible to raise this amount of money without truly sacrificial giving. **We are each called in some way to go without something in order to make an appropriate gift.**

1 Chronicles 29:14

But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

New International Version



In 1 Chronicles 21 in the Old Testament, King David talks about not sacrificing an offering that costs him nothing.

The small gift is as important as a large gift if it is sacrificial, for example, the widow's offering in Mark 12:42-44.

It's very likely that we will apply for a mortgage from Baptists Together or similar provider. This loan could be repaid from a variety of sources, mainly from continued monthly giving; but also from sources like occasional room hire income and potential longer-term rental of some accommodation spaces, one-off gifts, legacies and grants. We would expect the loan to be repaid over a 10-15 year period, or sooner if significant funds are raised through the above means.

Interest-free loans will be most welcome for agreed periods of time if necessary.

If you have a will, you might even wish to consider leaving a legacy towards the build project. If you would like to discuss this further, please don't hesitate to speak confidentially to our Treasurer, David McLellan, or your legal advisor.

As an illustration of how we might reach our required total, we have drawn up the following hypothetical funding profile:

Single gifts £s	Number	Total £	Grand total £
(Including donations from trusts, individuals and legacies)			
100,000	3	300,000	
50,000	10	500,000	
20,000	20	400,000	
10,000	25	250,000	
5,000	50	250,000	
2,000	100	200,000	
1,000	100	100,000	
500	100	50,000	= 2,050,000

Regular monthly gifts £s	Number	Total £	Grand total £
(over 2 years)			
250	1	6,000	
200	1	4,800	
150	5	18,000	
100	5	12,000	
50	20	24,000	
25	25	15,000	
10	15	3,600	
5	30	3,600	= 87,000

Gift Aid (on approx. 35% of above gifts)	=	187,200
Loan (to be repaid over 10-15 years or sooner)*	=	1,000,000
Gifts already received towards Stage 2	=	250,000

TOTAL FUNDING More than sufficient funds to complete the project

*Monthly repayments could be significantly reduced ahead of schedule by e.g. rental income from existing property, continued monthly giving, one-off gifts, legacies, etc.

Short term cash flow issues over the life of the contract may be covered by secured loans.



How Can We Release This Sort Of Money?

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You now know what the project budget is, and you will have also looked at the 'Funding Profile Illustration'. We thought it would be helpful to give you some practical ideas to help you pray and think through your involvement.

Some ideas about how you might give...

It may well be that you are on a lower or fixed income and you decide to go without a couple of coffees (or pints) each week for two years. If a drink costs you £3.80, then over two years (104 weeks), you would be able to contribute £790 to this project.

Perhaps you are planning to extend your house or carry out a major refurbishment. It could be possible to reduce the scale of this or change the specification of the refurbishment so that you would be able to donate £5,000 or £10,000 to this project.

You may be due to change your car...you decide that you could make your current car last another two years and use the £250 per month the finance deal would have cost you to give to this project. If your loan was for 2 years that would be £6,000, or if your loan was for 3 years, £9,000.

What about your clothes budget and where you shop? Reducing your clothes budget by £25 per month would enable you to give £300 per year to the project. Changing your supermarket could save £30 per week on groceries which would mean you could give £1,560 per year to the project.

What about holidays? Perhaps changing your destination – not going abroad. If you have more than one holiday – maybe you could give the cost of one of those to the project fund. This may enable you to give £2,000 or more to the project.

You might be in the position of having substantial savings and investments and you are looking to invest your wealth in Kingdom ministry. We have this opportunity in our generation to do something with our buildings to provide a base for ministry for the next 50 years. Perhaps you think that it is worth an investment of £50,000 or £100,000 - or even more!

It may be that you have a relatively small mortgage, or an investment property, and you could remortgage in order to release equity and pay this back over the remaining life of the mortgage. Could you release £10,000 or £20,000 or more in this way? If you are considering releasing money from your assets or investments, we recommend that you take independent financial advice so that you clearly understand the implication and impact of your actions on your financial position.

Many of us have items in cupboards, garages, drawers and lofts that have a financial value but are no longer required and could be sold on eBay or other similar sites and the proceeds donated to the build project – is there any cash in your attic?! Facebook allows you to set up a 'Birthday Fundraiser' which the online community can donate to. Christchurch Baptist Church is also a registered cause on EasyFundraising. Just adopt CBC as your supported charity. Each of these could raise £50-£100 per year.

If you are super fit or enjoy particular activities, why not run a half-marathon or have a sponsored knit as your way of contributing!

Working together

It's important that everybody who is part of the Christchurch Baptist Church community gets an opportunity to be involved – children, young people, small groups, as well as individuals.

You might have a creative idea to work together to raise funds over 12 or 24 months. Please share any ideas by emailing the Fundraising Team office@christchurchbaptist.org.uk. It could be appropriate that others join in or replicate it.

In summary

We have an amazing opportunity and challenge in front of us. Whatever you decide, do it prayerfully and with a joyful heart. Remember we are providing not only for now but also for the next generation who want to continue to share the hope and relevance of Jesus in our community. We are providing not only for the church family, but also for the benefit of the wider community.



How Can I Give To The Project?

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How to donate: Complete the 'My Response' form insert and put it in an envelope marked 'Project Five:One' - drop it in one of the offering boxes at any service or at one of our special Gift Day services. You can also give via ChurchSuite or by clicking the 'Build Project' option on our contactless giving points in the church.

Please return your 'My Response' form when you can. If you prefer you can email details of your gift to **David McLellan:** finance@christchurchbaptist.org.uk

Check on your tax position so that you can **Gift Aid** as much as possible of what you give (see page 23 or visit www.gov.uk/donating-to-charity).

giftaid it

Bank Details

Bank: Lloyds Bank
Sort Code: 30-80-89
Account Number: 36015168
Account Name: Christchurch Baptist Church
Reference please put your surname in the reference box

One-off gifts

If you are making an online payment, then please use the details above. Please ensure you enter your surname in the 'Reference Box'.

Payment can also be made by cheque. Please make cheques payable to 'Christchurch Baptist Church'.

Regular gifts

If you are making regular gifts over a period of time, please set up a new Standing Order with the above details. Please insert your surname in the reference box of the Standing Order.

We will need as much cash in the bank as possible for the start of the project. We will not be able to commence without sufficient funds in place. This will include cash in the bank, commitments to give over a period of time, any loans that have been taken up from Christchurch Baptist Church members and secured short term loans if necessary.

Use of money given to Project Five:One

The Trustees and Members will apply the financial gifts received firstly for Project Five:One with any remaining funds being used where most needed to support and expand the whole mission and ministry of the Church.



Building For Mission & Ministry



“ It’s so exciting being part of a team committed to creating space for children and young people to connect with God, giving them the opportunity to recognise God at work within their own lives, the church and wider community. ”

Jackie McGregor - 0-18s Ministry Lead



What about energy efficiency and renewable energy?

Our mechanical and electrical engineers have a clear mandate to look at systems that are as energy efficient and as environmentally friendly as possible. There is provision for PV panels (these generate electricity from the sun) on appropriate roof areas. Lighting controls will ensure lights are not left on and all lighting will be energy efficient. Other key areas that will be given attention include heating systems and insulation.

What happens if we don't raise enough money?

In order to meet Charity Commission legislation, the Trustees cannot authorise contractors to begin work unless sufficient funding is in place. It may be necessary to arrange short-term loans to manage cash flow. However, if there is insufficient funding then the Trustees and Members will need to review the way forward. It may be that we have to look at phasing the development or we may need to look again at the overall concept.

Why don't we just plant a new church rather than spending all this money?

As described in the section on 'Vision' our plan is to 'grow and go'. This project is to make our current facilities fit for purpose and provide adequate and appropriate space for our current ministry and future ministry opportunities. Over time, we may seek to plant new congregations as and when God leads us.

Can I make a loan to the project?

Yes, you can, but our Treasurer would need to assess CBC's ability to pay back loans and make a recommendation to the Trustees. Your personal details would not be revealed. It may be that you would like to give your gift as a loan initially, with a view to turning it into a gift if your future finances permit.

Can I change my regular donation to the project?

Yes. If for any reason you wish to alter your regular donation (if your financial position changes, or you move away), you can either increase, decrease or conclude your commitment. We just ask that you let our Treasurer know as soon as possible.

Does the church have the expertise to manage a project of this size?

Our Build Team will work in partnership with various professionals including our Principal Designer; Structural, Drainage, Mechanical and Electrical Engineers; Quantity Surveyors and AV specialists. They have expertise in managing projects of a similar size and nature.

Are you applying for grants to go towards the project?

Enquiries and experience of other church projects tend to indicate that grant making trusts do give substantial sums towards projects like ours but the majority of the funds will need to come from other, mostly internal, sources. However, our fundraising team are making applications to grant making organisations.



Gift Aid – Helpful notes

For every £1 that is donated using the Gift Aid scheme, Christchurch Baptist Church is able to recover a further 25p from HM Revenue & Customs (HMRC).

For a person to Gift Aid donations to CBC, or any other charity, they must pay UK income tax or capital gains tax. The maximum given under the Gift Aid scheme to all charities in any tax year ending 5th April is four times the amount of tax payable in that year. If at the end of the tax year a person finds that they have made a Gift Aid donation over the limit they will have a potential tax liability. If this happens to you, let us know via the church office and we will consider repaying the excess tax to HMRC to avoid a liability falling on you as a donor.

Charities are only able to recover the basic rate tax element of any donation although it is eligible for tax relief at the donor's top rate of tax. If for example a person gives £80 to CBC, the church is able to recover a further £20 making the donation worth £100 in the hands of the church.

Basic rate taxpayers don't need to report Gift Aid donations to HMRC. Higher rate taxpayers who are required to complete a self-assessment tax return should complete the Gift Aid section. This will ensure they receive repayment of tax equal to the difference between the basic and higher rates of tax. Higher rate taxpayers who are not within the scope of self-assessment should telephone or write to HMRC notifying them of their Gift Aid payments. HMRC may ask for a split between one off payments and regular payments so that future tax relief may be given by increasing a person's tax code.

Many people, particularly the self-employed, will not know how much Gift Aid is affordable until they know their tax liability for the year. Tax rules make provision for this by allowing Gift Aid donations to be made after the tax year-end to which they relate. However, such donations must be made before any tax return is submitted with a deadline of 31 January. If you are not within the scope of self-assessment you will need to contact HMRC as soon as you make the payments to get the higher rate tax relief. Special rules apply to higher rate taxpayers and self-employed people. Please don't hesitate to speak to David McLellan if this applies to you.

Lump sum donations to major projects such as the build project may be made. However, you may need to take care not to breach your Gift Aid limit. To alleviate this risk, you could consider splitting your donations between two financial years and between spouses. For example, a person's Gift Aid capacity may be used up in making a donation at the end of March, with a further donation on or after 6th April.

If you have any further questions please email:
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