



Launching Your Congregation's PAR Program

*“Each of you must give as you have made up your mind,
not reluctantly or under compulsion, for God loves a cheerful giver.”*

— 2 Corinthians 9:7

***“The pre-authorized remittance plan helps me to give consistently ... proportionately ... intentionally.
It helps me to say thank you to God.” — PAR participant***

Benefits of PAR

Receiving regular donations through the PAR plan benefits your congregation in several ways:

- Provides a convenient and effective way for people to give faithfully, in a consistent manner, as they have determined
- Encourages donors to think through their giving pattern
- Increases the regularity of offerings
- Reduces the seasonal low giving periods
- Provides a substantial foundation for budgeting

Steps for Success

1. Read through the material to determine the costs and benefits of the PAR plan.
2. Get approval from session.
3. Contact the United Church of Canada or a financial institution of your choice about setting up your plan.
4. Choose a team to educate about and promote the plan. Ensure that this is done in a way that furthers a biblical understanding of stewardship.
5. Set a date for the first transaction to take place and do preparatory work to administer the program.
6. Do adequate preparation for an effective launch. Use resource materials, sermons, testimonials, even a celebration to kick it off.
7. Make PAR part of your stewardship ministry, annually promoting it and its benefits to interest more participants.

For further information, contact:

Stewardship

1-800-619-7301; 416-441-1111; stewardship@presbyterian.ca

The Presbyterian Church in Canada, 50 Wynford Dr., Toronto, Ontario M3C 1J7

Who provides this service?

The United Church of Canada has been operating this program for Presbyterian congregations for many years. It is an efficient, well-run operation. At this time almost 300 Presbyterian congregations from across Canada have their PAR programs administered by the United Church. All reports received have been highly favourable. Costs for the PCC to administer its own program are prohibitive, so it is good stewardship for us to 'out-source' this work.

A few Presbyterian congregations have found financial institutions to administer their pre-authorized remittance program, but most have found that it is too expensive. In some instances, credit unions will do it for a minimal or no cost.

Who pays the administration fee?

Most congregations pay the administration fee (50¢ per month per donor to a maximum of \$45 per month per congregation) directly out of their annual budget. Experience shows that the financial advantage of regular giving through PAR far outweighs the administrative cost.

Some congregations suggest that donors make a contribution to cover the cost of the plan, much like envelope givers are asked to pay for the cost of envelopes.

Who should administer the program at the congregational level?

Typically, it is one of the following three people — the church treasurer, the envelope secretary or the church secretary/administrator. If strict confidentiality of donors' givings is a particular concern, the envelope secretary may be asked to be the designated point person.

Is there a minimum number of participants required to initiate the program in a congregation?

No, there is not. However, since one of the basic precepts of the program is to ensure regular monthly givings, the more people on the program, the more valuable it is.

Once we have people signed up for PAR, what is our next step?

Contact the United Church of Canada, and they will get your congregation set up on the PAR program.

PAR Program

3250 Bloor Street West, Suite 300

Etobicoke, Ontario M8X 2Y4

Phone: 416-231-5931 or 1-800-268-3781, x3152

Fax: 416-231-3103 par@united-church.ca

Do all the careful ground work necessary for an enthusiastic, well-informed launch of the PAR Plan. Time and energy invested before the launch will pay off in big dividends.

PAR Resources

- **PAR brochure** — Brochures include information about PAR and an authorization form. Brochures are available at a cost of \$3 per 25 from the PCC. You can also download the brochure at presbyterian.ca/donate/par. Alternatively, you may wish to design a brochure specific to your congregation.
- **PAR offering cards** — Include PAR donors in the offering part of the worship service by providing them with a set of PAR cards. Once the offering has been counted, the PAR offering cards can be gathered and returned to a pre-determined location like the church narthex or congregational mailboxes. The individual cards are then available for users to pick up every Sunday. PAR offering cards are available for purchase from the PCC (\$2/25) or you may wish to photocopy the enclosed sheet to make your own (we recommend using cardstock or very heavy paper). Download the template from presbyterian.ca/donate/par.
- **Frequently Asked Questions about the PAR Plan** — The fact sheet anticipates some of the questions people will ask. Use this as part of your promotion for launching the PAR Plan. Photocopy the page and include it in your congregational newsletter, bulletins, stewardship mailings, etc.

Frequently Asked Questions about the Pre-Authorized Remittance (PAR) Plan

1. *What is the PAR Plan?*

PAR or Pre-Authorized Remittance is a direct debit program that allows people to support their church through an automatic monthly withdrawal from their bank account.

2. *How does the plan work?*

To start on the plan an individual must complete an authorization form indicating the amount and distribution of the monthly payment and provide a signed, voided cheque.

3. *Can I still direct part of my offering to Presbyterians Sharing, PWS&D or the Building Fund?*

Yes, the plan allows for specific contributions, as with the existing offering envelope program.

4. *Can I change or stop my deduction when on the program?*

Yes, changes can be made by giving the administrator of the program at least 20 days notice. The administrator must give the United Church of Canada 15 days notice.

5. *If I participate in the program, will I have anything to put in the offering plate on Sunday?*

Yes, PAR offering cards will be available. Each Sunday those individuals on PAR can place a card on the offering plate, signifying their gift to God.

6. *If on the program, can I still make offerings for special appeals or on special occasions such as Anniversary Sunday or Christmas?*

Yes, you may still use offering envelopes or a plain envelope indicating your name and/or envelope number.

7. *What are the advantages of this plan?*

There are several.

- a) Your contributions will be made regularly even if you are away on business or vacation.
- b) You will not have to write a cheque or carry cash each week when you come to church.
- c) The church will receive your contributions consistently, which will help pay all the bills even in the summer months when many are away.
- d) It will save time and work for those who count and register the offerings each Sunday.
- e) Best of all, never again will you have the frustration of getting halfway to church and then remembering that you forgot your offering!

8. *Are there any costs to using the PAR Plan?*

There is an administrative cost to the congregation of 50¢ per donor per month to a maximum of \$45 per month per congregation. Congregations that are using the PAR Plan report that the benefit of increased givings far outweighs this minimal fee.

9. *Will I still receive an income tax receipt?*

Yes, income tax receipts will be issued in the normal manner.

10. *Can anybody participate in the program?*

For individuals to participate in this plan they need a credit union or bank account and must ensure that there are sufficient funds in the account to cover the monthly deduction.

11. *What happens if I change my bank or bank account number?*

A "void" cheque on the new account must be provided to the congregation's designated contact person.

Praise God
from whom all
blessings flow!



This card is a symbol of the gift
I/we have made by
Pre-Authorized Remittance.

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