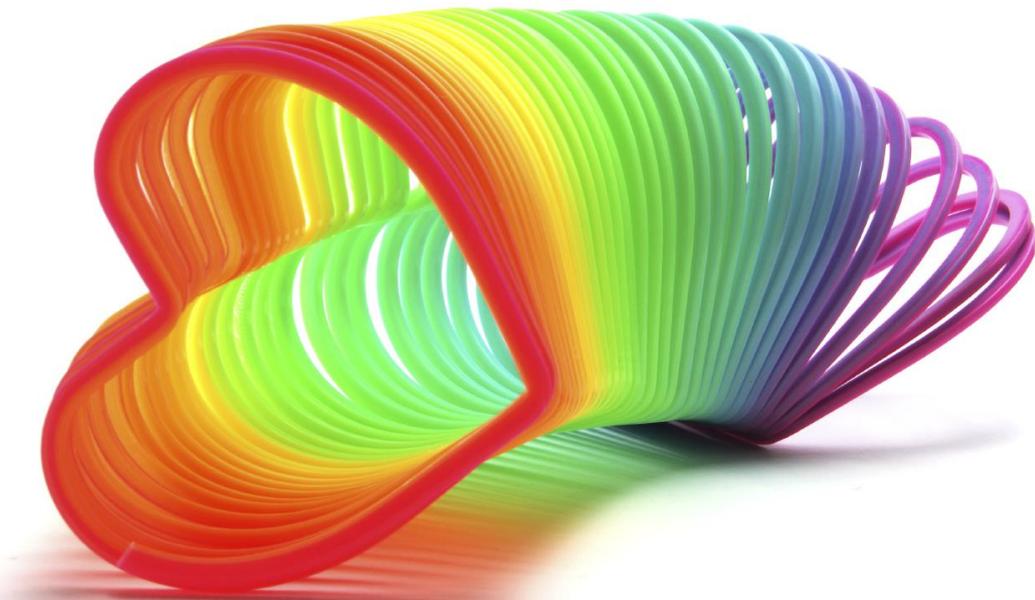




family account

inspire your kids to inherit a heart of giving





“But as for you, continue in what you have learned and have firmly believed, knowing from whom you learned it and how from childhood you have been acquainted with the sacred writings, which are able to make you wise for salvation through faith in Christ Jesus.”

2 Timothy 3:14-15



testimony is a powerful thing

When it comes to giving, we love the question “who taught you to give?”

Church leaders score highly; grandparents and Godparents also feature, and we often hear inspiring stories about how parents have sat down with their children and taught them tried and tested principles and Christian values that they wanted to pass down.

We’ve also heard the struggles that parents have in communicating the essence of giving in a way that inspires their children...

We believe giving can be one of the most rewarding lifestyle choices and we are passionate about inspiring younger generations to discover this early in their lives.

That’s why we have developed an account that invites you and your children or grandchildren to experience giving together – from as young as you decide, until they’re old enough to have a fully-fledged giving account of their own.



here's how it works...

children under 13 years

If you already have a giving account with us, all you need to do is complete a form to set up your child(ren)'s giving and you're ready to go.

If you don't yet have a Stewardship account for your own charitable giving, that's where we begin. The beauty of the Stewardship family account is that you can organise your charitable giving on your own personal account, and as part of that, transfer a monthly amount to your child(ren)'s accounts for them to distribute with your help.

More on this later...

As a parent of a child under 13 years of age, we will set up an account in the names of you and your child. You will remain the primary account holder and will be provided with login details so that you can view the account, and request donations, with your child. All mail will be addressed to you, 'for the attention of' your child.



children between 13-18 years

At this stage, an account is set up in your name, but the primary contact can be your child.

Your child will receive letters addressed in their name, and can have access to their own login details as the primary user of the account. Your child can, at this stage, organise donation requests on their own, or with you, depending on your joint preference.

over 18 years

Once an adult, the account is upgraded to a fully fledged account in their own name.

If they are earning, they may wish to contribute to the fund themselves, although you are still welcome to add funds if you wish.





how to get started

1. Complete the enclosed application form, ensuring you fill out the Direct Debit form.
2. Specify whether you would like to support any charities as part of your own personal giving (if you already have an account you may have already specified this).
3. Let us know the names of your children (if they are 13 or over and have an email address, you can request that we send their login details directly to them).
4. Indicate how much you would like to transfer into your child's account monthly.
5. Lastly, if you are a UK tax payer and eligible for Gift Aid, you can keep it on your own account so you can support some causes of your own.

Your account will be ready to go within a month (to allow time for the bank to set up your Direct Debit) and from here on, you and your child(ren) can have fun giving together online!

for more information...

stewardship.org.uk/family

1 Lamb's Passage, London EC1Y 8AB

t: 020 8502 8560 e giving@stewardship.org.uk

stewardship.org.uk





things you need to know

- 1) If you request a donation for a recipient who is not yet known to Stewardship, we will go through a registration process with them to ensure that making grants to them will represent a charitable use of our funds. This is likely to mean that our first grant for them will take longer to process than any subsequent requests.
- 2) We are a Christian charity and as such, our charitable objectives reflect this fact. One benefit is that Stewardship is able to support some individuals who are in, or training for, full time Christian ministry.
The following restrictions apply when requesting donations from your personal or family account:
 - You can request donations for a broad range of Christian **and secular charitable** causes from your personal and family accounts. However, we cannot approve requests to support charitable activities if they would oppose, or bring, or could bring Christianity into disrepute.
 - If large donations for a recipient are proposed, we are often obliged to conduct suitable checks in relation to the recipient. This is most likely if they are a private individual (i.e. Christian worker or Bible college student) or an overseas charity / NGO. We regret that this may delay the donation being made and in some cases will mean that we are unable to make the proposed donation.
 - There are restrictions on requesting donations for the support of Christian workers who are close relatives of you or your spouse ("close relative" means child, grandchild, parent, grandparent, brother, sister or the spouse of any of these).
 - Stewardship are not able to consider donation requests for a close relative if they are a Bible college student.
 - Donation requests for Christian workers who are close relatives are subject to Stewardship's normal approvals and can only be used for the individual's ministry expenses and not living costs. For more information, please contact us.
 - Donations cannot be made for an overseas charity without sufficient verification of its legal existence, charitable and operational activities.
 - Personal and family account funds cannot be used to pay membership subscriptions, or to buy goods or services from charities.
- 3) You should be aware that you must not enter into any 'arrangements' to receive a 'financial advantage' directly or indirectly from the charity when making a tax relieved donation, as HMRC may withdraw the relief if you do.

Note: These terms are defined in the Tainted Charity Donations rules in the Finance Act 2011.



family giving account application form

To be completed by a parent or guardian only.

Please complete in **BLOCK CAPITALS**, using **BLACK INK**. Use a separate sheet if more space is required.

A. My contact details

Title: Mr/Mrs/Miss/Dr/Rev/Other:		Surname:	
Forenames:			
Home address ¹ :			
		Postcode:	
Daytime telephone:		Relationship to child(ren):	
Email:		Stewardship will communicate with you by email unless specified. To receive communications by post, please tick here <input type="checkbox"/>	
Do you already have an account with Stewardship? <input type="checkbox"/> Yes <input type="checkbox"/> No		If YES, what is your account number? <input type="text"/>	

B. My children's details

Please provide the names of all children that are to be listed on your Stewardship family giving account:

Child 1 name:	DOB: <input type="text"/>	Age: <input type="text"/>
Email (optional only if over 13)*:	I would like to make my child the primary user of the account** <input type="checkbox"/>	
Child 2 name:	DOB: <input type="text"/>	Age: <input type="text"/>
Email (optional only if over 13)*:	I would like to make my child the primary user of the account** <input type="checkbox"/>	
Child 3 name:	DOB: <input type="text"/>	Age: <input type="text"/>
Email (optional only if over 13)*:	I would like to make my child the primary user of the account** <input type="checkbox"/>	

*To comply with the law, we regret that we are unable to communicate directly with children aged under 13 on matters regarding their giving.
 **If your child(ren) is/are over 13, you may want to grant permission for them to be the primary user of the account and as such, be provided with individual login details for online account use.

C. Details of my monthly giving (Use a separate sheet if more space is required)

If, as the parent or guardian, you do not currently have a giving account but would like to organise all your charitable giving with Stewardship, please use the space below to request monthly donations.

Please make the following monthly donations out of my giving account:

RECIPIENT DETAILS (NAME, ADDRESS, CHARITY NUMBER ETC.)	AMOUNT	GIFT AID IT?*	ANONYMOUS GIFT?
1.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you would like all future donation requests to be anonymous, please tick here

Use a separate sheet if more space is required.

Please use the following space to specify the amount(s) that you would like to transfer into your child(ren)'s account(s) on a monthly basis:

	AMOUNT
Child 1	£
Child 2	£
Child 3	£
In addition to regular giving, I would like the following monthly amount to accrue in my Stewardship account for requesting donations at a later date:	£
Total of regular giving to be transferred from my bank account or balance:	£

*If you are a UK tax payer, requesting that that we claim the Gift Aid on this donated amount will increase the value of your charitable gift by 25%. If you do not tick this box but have completed section D of this form, any Gift Aid amount will accrue in your Stewardship giving account.

D. Your Gift Aid declaration (This allows us to reclaim tax on your behalf)

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This allows us to reclaim tax on your behalf

I declare my intention that tax should be recovered under the Gift Aid scheme on all donations I make to Stewardship (full name Stewardship Services (UKET) Limited) from the date of this declaration until I notify you otherwise and on any donations I may have made to Stewardship during the four years prior to this year. I understand that I must pay enough income tax and/or capital gains tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that Stewardship (and any other charities or Community Amateur Sports Clubs) will reclaim on my giving in each tax year. I understand that other taxes such as VAT and Council Tax do not qualify and that Stewardship will reclaim 25p of tax on every £1 that I give (28p on gifts prior to 6 April 2008). If I do not pay the full amount of tax that Stewardship recovers, I will be liable to refund HMRC the excess amount claimed.

Signature:

Date:

¹For your gift to be eligible for Gift Aid, please provide your home address in SECTION A of this form. Do not provide a business or care/of address.

E. Terms and Conditions

- 1) Funds paid into a personal or family account are gifts to Stewardship and form part of the charitable funds of Stewardship. They cannot be returned to you at any time.
- 2) If an account appears to be dormant, and after due enquiry, Stewardship is unable to ascertain your wishes, Stewardship will apply the funds for charitable purposes at its sole discretion.
- 3) You may add further sums to your account at any time.
- 4) You can request donations for a broad range of Christian and secular charitable causes from your personal or family account. However, we cannot approve requests to support charitable activities if they would oppose, or bring, or could bring Christianity into disrepute. Please note that all distributions are made at the sole discretion of Stewardship and that we reserve the right to refuse to make a grant to a particular recipient if we deem it undesirable to do so.
- 5) Stewardship will apply 'fees' to your personal account, as advertised. Amounts transferred to subsidiary (child) accounts, will not be subject to further fees.

Legally these 'fees' are a membership retention from the funds in your account which are applied to our general purpose funds. The amounts retained fund both giver administration and the cost of servicing your membership with us. For further information about the fees that are applied to the account please refer to our website at www.stewardship.org.uk/fees or request a print out from our office.

*The maximum amount Stewardship will retain on all gifts in any calendar year is £1300.
*All charges are subject to VAT at the prevailing rate, where applicable.

- 6) Any investment income which may be earned on balances held in your Stewardship account belongs to and will form part of Stewardship's general funds.
- 7) These terms and conditions may be varied by Stewardship provided that you are notified in writing of the changes at least 60 days before they are to take effect.
- 8) These terms and conditions are binding upon both you and Stewardship.
- 9) If any of these terms and conditions are held to any extent to be illegal or unenforceable under any enactment or rule of law, such terms and conditions shall to that extent be deemed not to apply but the enforceability of the remaining terms and conditions shall not be affected.
- 10) These terms and conditions shall be governed by English law.

For full details on terms and conditions of our giving service, please visit www.stewardship.org.uk/terms.

F. Confirmation

I confirm that I have read, understood and agree to the Terms and Conditions listed on this form and to the 'Things you need to know', as presented in the family account brochure. I also confirm that the details I have provided on this form are correct to the best of my knowledge and as a parent or guardian am providing consent on behalf of the child(ren) listed on this form.

Parent/guardian signature:

Date:

G. Data protection

1. We may share some of the details you provide to us with trusted external agencies, but will only do so for the sole purpose of maintaining your account with us. We do not sell or share your data with any third parties for marketing purposes.
2. From time to time, we may contact you about some of our other services we think may be of interest to you. Please tick here if you do not wish to receive these communications
3. We will share your name and postal address with the recipients you have chosen to support in order that they may contact you. If you do not want specific recipients to contact you, please tick the anonymous option against your donation for their support. If you do not want us to share your personal details with any of your chosen recipients, please tick the specified box located at the end of section C.
NB. The data protection options that you have selected for your account will also automatically apply to your child(ren)'s accounts if they are under 18.
4. We will not share your details with anyone else unless legally obliged to do so.

Once complete, please return to: Freepost RTJE-CBKS-LAES, Stewardship, Unit A, 1 Lamb's Passage, London EC1Y 8AB.
For further information or assistance, please contact our giving services team on 020 8502 8560 or email giving@stewardship.org.uk.



family giving account fees

Giving account fees effective as of 1 October 2012.

Current and updated fees are available at stewardship.org.uk/fees.

Stewardship fees – for gifts into your account				
Gift type	Our fee	Our minimum fee per gift	Our maximum fee per gift	Our maximum fee per annum
Gift Aid	3%	£5 (fee applies to gifts by cheque only)	£400	£1,300
Non Gift Aid	2%			
Payroll Giving	2.5%	N/A		

Transaction fees (credit or debit transactions available online only)	
Credit card fee (% of gift)	Debit card fee (% of gift)
1%	0%
2%	0%

important notes

Minimum gift amounts		
Gift type	Transaction type	Minimum gift
Regular	Direct Debit	£5
One-off	Online & Direct Debit	£5
	Cheque	£30

1. Stewardship's "fees" are actually a 'membership retention' from the funds in your account which are then applied to our general purpose funds (does not apply to Payroll Giving accounts). Part of this is used to fund administration, with the remainder contributing to the costs of servicing your membership with us.
2. Minimum and maximum fees will apply to the total gifts into an account regardless of how these funds are invested.
3. Where appropriate, fees are subject to VAT at the current applicable rate.
4. Fees may be reviewed from time to time and are subject to change.
5. Stewardship will rebate any fees over £1,300 in a calendar year.
6. We may charge additional fees where we incur extra costs for processing unusual or exceptional transactions such as payments to overseas charities.



Instruction to your bank or building society to pay by Direct Debit

Please complete in BLOCK CAPITALS, using BLACK INK.

Name and full postal address of your bank or building society

Bank/Building Society:
Address:
Postcode:

Name(s) of account holder(s):

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Bank/building society number:

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Branch sort code:

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

Instruction to your bank or building society

Please pay **Stewardship** (Stewardship services (UKET) Limited) Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with **Stewardship** and, if so, details will be passed electronically to my bank/building society

Signature(s):

Print name(s):



Service user number:

9	8	2	1	1	7
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Reference number (Office use only):

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Stewardship, 1 Lamb's Passage,
London EC1Y 8AB

Date:

ONCE COMPLETED PLEASE RETURN TO STEWARDSHIP, 1 LAMB'S PASSAGE, LONDON EC1Y 8AB
DO NOT SEND TO YOUR BANK/BUILDING SOCIETY

This Guarantee should be detached and retained by the payer

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Stewardship will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Stewardship to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Stewardship or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Stewardship asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

