

How GMCT works each month. Immediately following the last working day of each month, gifts received by GMCT during the month are collated and decisions are made concerning how the month's income will be distributed. We try to make payments within the first 10 days of the month.

Gifts to Christian workers and organisations are normally paid directly into the recipient's UK bank account using BACS on a monthly basis. Some recipients based overseas have local bank accounts, and our gifts are made by Standard Transfer to these on a quarterly basis. The bank and agents' costs of Standard Transfers may be deducted from the gifts allocated. Gifts will be paid by cheque when it is not possible to use either of the above methods but this is not an ideal way of transferring funds for security reasons.

If you wish to make a gift to our general fund please ensure that you send us the following:

- Standing Order form and/or cheque, or charity voucher
- Gift Aid declaration (if a UK taxpayer)
- Separate letter requesting that the Trustees consider a particular recipient (for compliance reasons, we cannot accept your gift without this)

Examples of compliant letters of request include:

“Regarding my gift to the General Fund of £xx, would you please consider my wish that a similar sum be passed on to Fred Bloggs, presently ministering with..”

“This is a gift to your general fund for use at the Trustees' discretion. However, I should be grateful if consideration could be given to making a gift to Joe Smith, please.”

“I enclose a gift of £xx for the general funds of SKI. If funds are available, could you consider a gift to Mary Smith.”

If you have any questions about the way that GMCT operates, please contact the Missions Administrator by post, e-mail or telephone. Contact details may be found on the front of this leaflet.



Information leaflet for donors

Please read carefully before making a gift

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THE FOUNDATIONS OF SKI

The Scriptural Knowledge Institution (SKI) was founded by George Müller and Henry Craik in 1834, two years before the famous orphanage work began. The objectives of SKI have always included the support and care of children in schools here and abroad, and the provision of finance for evangelists, missionaries and mission organisations throughout the world.

From 1834 onwards SKI extensively supported evangelists and missionaries at home and abroad, and between the ages of seventy and eighty-seven, George Müller toured the world teaching and preaching the gospel.

He laid good foundations on which others have continued to build for God. In many places, his work remains to this day: a testimony to the labours of a man who walked with God.

In early 2009, the Trustees of the George Müller Foundation decided that, from 1 March 2009, its three separate charities (Müller Trust for Children and Families, The Müller Homes for the Elderly and the Scriptural Knowledge Institution) would merge to form one charity – the George Müller Charitable Trust (GMCT).

Today GMCT continues to provide financial support for Christian workers and organisations serving God all over the world. GMCT links this with daily prayer; we have seen the principle of simple faith at work, as God prompts those who give and hears the cry of those in need, joining these together through prayer.

PRINCIPLES IN CONNECTION WITH MAKING GIFTS

All gifts sent to GMCT are added to the General Funds of the Trust, **without legal or moral obligation as to their use**, and are applied at the discretion of the Trustees. From the General Funds, gifts are made to Christian workers and organisations as determined by the Trustees, normally on a monthly basis. **Please note that GMCT does not hold funds in the name of a Christian worker or organisation nor are funds held in the names of donors – Christian workers and organisations do not have an “account” with GMCT.**

A donor may express a wish to the Trustees that an amount at least equivalent to their original gift be given to a named worker or organisation and the Trustees have regard to those wishes in making distributions. This will help the Trustees to remain compliant with HMRC and the Charities Commission. The Trustees will refuse a gift from a donor where the donor **requires** that a corresponding gift be made to a particular Christian worker or organisation.

Tax Efficient Giving. Where there is compliance with the rules of the Government’s Gift Aid scheme, if a donor pays income and / or capital gains tax, GMCT is usually able to reclaim tax on giving. The donor needs to be paying an amount of income and/or

capital gains tax equal to, or greater than, the amount that GMCT would reclaim on the original gift (currently 25p in the £). Each eligible donor is encouraged to fill out the enclosed Gift Aid declaration form.

Please note also that donors **must** notify GMCT if they are expressing a wish that a gift is made to a family member or business partner, as special rules apply. Such gifts will not usually qualify for gift aid relief. Donors must also notify GMCT if their circumstances change, ie the donor no longer pays sufficient UK income / capital gains tax or if their name, address or bank details change.

All gifts **must** be accompanied by a separate letter indicating if you have any expressed wishes for the Trustees to consider as they make gifts from General Funds, if your gift may be used as needed, or if you wish to help with our administrative expenses.

If you wish us to support more than one recipient, please complete **only one** cheque or standing order for the total amount and tell us in your covering letter how much you wish us to consider giving each one.

If you wish to send a gift to GMCT, there are various ways in which this can be done: Standing Order; cheque; Charity Voucher (eg CAF/Stewardship); Paypal.

- Cheques should be made payable to “**The George Müller Charitable Trust – SKI a/c**”
- Charity vouchers should be made payable to “**The George Müller Charitable Trust – SKI a/c**”. Please note that it is possible to set up a standing order with CAF and Stewardship (Sovereign) for our benefit.
- Standing orders may be set up with your bank using **only** the form enclosed. **In order to ensure that your unique reference number appears on our bank statement enabling us to identify your gift correctly, please do not send the form to your bank, but return it to the Missions Administrator at Müller House.**
- Gifts may be made via Paypal, either through our website, or by entering ski@mullers.org as the recipient name. You should note that the amount we receive from Paypal will be less than the amount you send and it is this lower amount that will be receipted. Please use the “message” box on Paypal to let us know if there is any particular missionary you wish us to consider, or if the gift is for our expenses.

Unfortunately, we do not operate a direct debit system, nor are we able to accept gifts by debit/credit card.

Please note that one-off gifts should not be paid directly into the GMCT account without prior agreement.

Currently we make no deduction for administrative expenses.