

# Gift Aid

## -----Questions and Answers-----

- Q. Gift Aid .....Why bother?  
A. The scheme increases the value of giving (without having to donate any more money). For every £10 donation, we can reclaim £2.50 refund of tax paid.
- Q. Can anyone use gift aid?  
A. Yes, if the individual is a UK taxpayer paying tax on income, investments, Savings and Building Society accounts or on capital gains, and has paid sufficient tax to at least equal the tax to be reclaimed.
- Q. What do I do next?  
A. If you make regular donations by bankers order, weekly giving envelopes, or in the collection plate and want the tax to be reclaimed please complete a Gift Aid Declaration form. To established an audit trail, plate giving must be done using a named envelope.  
If a one-off donation is to be made by a donor, without a Gift Aid Declaration, a pre-printed envelope must be completed.
- Q. What is an audit trail?  
A. This is the record the Inland Revenue requires to be kept so that all donations can be traced back to the donor.
- Q. Do married couples need separate gift aid forms?  
A. Yes.
- Q. What happens if I am not a tax payer but my partner is?  
A. It is only the tax payer who can authorise tax to be reclaimed. Whoever pays the tax must complete the gift aid form and this name must be used on any personalised envelopes to provide the audit trail.
- Q. What about the money I give my children for Sunday School?  
A. This can be gift aided. The taxpayer completes their own details (**not** the name of the child) on a pre-printed envelope. Those individuals with a Gift Aid Declaration in place may use any envelope they have personalised.
- Q. Who should use the pre-printed envelopes?  
A. These envelopes are designed to be used by people who are infrequent donors, e.g. visitors, who are tax payers and want their donation to be maximised by reclaimed tax. Anyone with a Gift Aid Declaration may use these envelopes for one-off additional donation or any envelope they have personalised. N.B. If the declaration on the front of the envelope is not completed fully the tax can not be reclaimed. Envelopes do not need to be used for loose change going in to the collection where the donor does not wish tax to be claimed.
- Q. Is my contribution confidential?  
A. Yes. However anonymous donations can not be gift-aided as there would be no audit trail. Those individuals, with a Gift Aid Declaration, using the weekly giving envelopes already have a contributor number and this may be used to personalise any envelope. At present

additional contributor numbers are not being issued but this will be reviewed if there is a demand.

Q. If I want to make donations by bankers order, or weekly giving envelopes ,do I have to have a gift aid form?

A. No. All donations are gratefully received. But if you are a tax payer and want the tax to be reclaimed you must complete a Declaration.

Q. Do I need to cancel my Gift Aid Declaration?

A. There is no expiry date, but cancellation may be done at any time. The Declaration **must** be cancelled if the donor no longer pays sufficient tax to cover the tax to be reclaimed.

**The above is not intended to be an exhaustive list of Gift Aid queries but  
Is an attempt to demystify tax-efficient giving.**