

giftaid it



## Gift-Aid: FAQs

**What is Gift-Aid?**

Gift-Aid is a scheme operated by HM Revenue & Customs which enables charities like SCF to reclaim Income Tax paid on donations they receive.

**How it works:** If you're a UK taxpayer, to make a donation of £80 to a charity, you first have to earn £100, because you pay £20 in Income Tax. Gift-Aid allows the charity to reclaim the £20 tax from HMRC and add it to your donation, making it worth £100 (an increase of 25p in every £1)

**How much will it cost me?**

If you're a UK taxpayer, it costs you nothing. (In fact, if you pay Higher Rate Income Tax, you can reclaim the difference between Basic and Higher Rate Tax on your donations, reducing your tax bill! 😊 )

**What are my obligations under Gift-Aid?**

It's important to understand these.

1. You must pay enough UK Income Tax to cover the Gift-Aid that will be reclaimed on your donations to SCF (and your donations to other charities too, if you Gift-Aid those donations). If you don't pay enough Income Tax, HMRC can ask you to pay the shortfall.
2. You must sign a declaration confirming you wish to Gift-Aid your donations .
3. If your circumstances change and you don't pay enough Income Tax to cover your donations, you must inform us so that we can stop claiming Gift-Aid
4. We need to be able to link your donations to you, so that we can back up the claims we submit to HMRC. For donations by cheque or bank transfer, this is largely automatic. If you give cash, we need you to put it one of our Gift-Aid envelopes with your name and the date of donation.

**Can married couples Gift-Aid their donations?**

Yes, they can. HMRC treats husbands and wives separately for tax purposes. If both pay UK Income Tax, both can make Gift-Aid declarations. However a donation by a wife who is not a taxpayer can't be Gift-Aided by her husband (and vice versa). It is recommended that couples always make donations from a joint bank account.

**Still got questions?**

Please e-mail the SCF Finance Team at [scf.giftaid@gmail.com](mailto:scf.giftaid@gmail.com)

**I've read these FAQs and I'm ready to sign up...**

Great ! There's 3 ways to sign up:

1. On your phone, follow the QR code here =>
2. Ask any member of the Finance Team for a Gift Aid Declaration form
3. If you're reading this online, follow the link below:

<https://southendchristianfellowship.churchsuite.com/forms/uobkdovl>

