

I only pay tax at the 10% rate. Can I still use Gift Aid?

Yes, as long as you have paid at least as much tax as the church reclaims on your giving. If you are concerned, you can ask your Gift Aid organiser for a Declaration which specifies an upper limit to the amount

What if I pay income tax at the higher rate?

The church can only reclaim tax back at the basic rate. However, you can claim back the difference between the higher rate and the basic rate on your Self Assessment return. You might like to take this into account when working out your level of giving.

I don't pay tax, but my spouse does. Can I still use Gift Aid?

No. Only a tax payer can use the scheme. The best thing is for your spouse to complete a Declaration.

Can I count tax other than income tax when giving under Gift Aid?

Yes. Capital gains tax, tax credits on dividend income, and tax deducted from bank and building society interest (provided you have not reclaimed it) can all be used to cover the tax on your gifts.



My offering is made directly to the church
in thanksgiving to God and to support the
work, ministry and mission here

"God loves a cheerful giver"
2 Cor 8

Declaration forms and further details are available from:

**Stewardship Recorder
Church Office (Gift Aid)
Church Lane
Cranleigh
Surrey
GU6 8AR**

v 09/2012



St Nicolas Church
Cranleigh

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How can I make sure my church can benefit from Gift Aid?

Ask yourself these 2 questions:

1. **Do you pay any tax?**
2. **Do you EVER give money to your Church?**

If you answered "yes", then you can "Gift Aid" your giving and add at least **25p** to every **£1** you give.

This is money that you've already paid in tax to the Government — your church can claim it back !

So how do I give under Gift Aid?

All you have to do is make a Declaration to the church that you want your giving, or some of your giving, to be treated as "Gift Aid donations".

How does it work?



1. You give, for example, **£5** per week to the church.
2. If you are a taxpayer, and you complete a Declaration, the church can reclaim **£1.25** for every **£5** you give, at no extra cost to yourself.
3. So the church has not only the **£5** per week you gave but also a further **£1.25** per week, courtesy of the government.



Your questions answered

What is a Gift Aid Declaration?

The declaration is the church's authority to reclaim tax from HM Revenue & Customs on your donations. By making the declaration, you are confirming that you understand this.

How do I pay under Gift Aid?

Whichever is most convenient for you — weekly, monthly, quarterly, annually or even once in a while — by the Weekly Giving envelope scheme, by Standing Order via your bank, or cash placed into one of the Blue Gift Aid envelopes in Church, as long as the payment is recorded as a donation. Please pick up one of the information leaflets in church or contact the Stewardship Recorder for further details.

Won't everyone know how much I give?

No. A confidential recording system ensures only the Stewardship Recorder knows how much you give. All enquiries are treated in the strictest confidence.

What if I need to change the amount I give ?

You need to have paid at least the same amount of tax as the church will claim from HMRC, other than that you can just alter your giving as you need to.

What if I stop paying enough tax?

You should notify the church to cancel your Declaration. You can cancel your Declaration at any time. The cancellation will take effect from the date you let the church. You can do this by writing a note to the address on the back of this leaflet.