

give as you earn[®]



A guide to Give As You Earn[®]

Give As You Earn[®] is the UK's most popular payroll giving scheme. Used by over half-a-million employees, it lets you give to charity direct from your pay.

Who can join?

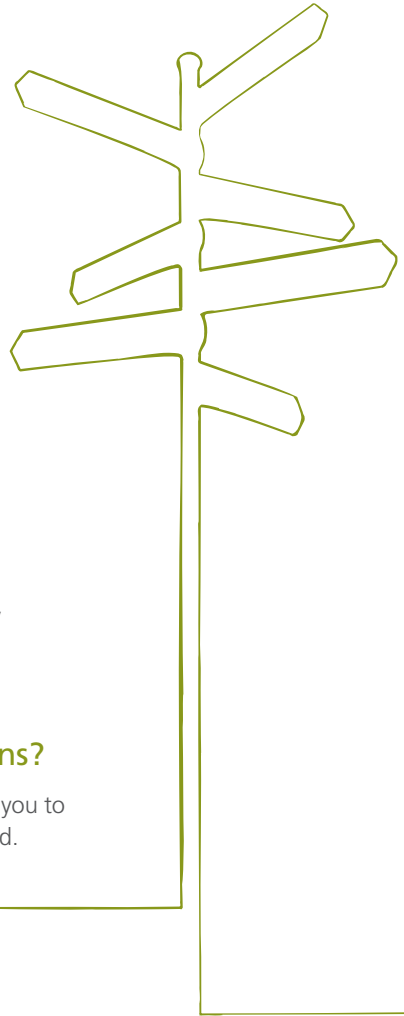
Anyone can join Give As You Earn[®], providing their pay or pension is taxed through PAYE and their employer offers the scheme. You can check online at: www.cafonline.org/employersearch

Who can I give to?

You can make donations to any charitable or voluntary organisation ranging from national charities to local community groups.

Will I have to pay tax on my donations?

No. Give As You Earn[®] is completely tax free, allowing you to give to any charity from your pay before tax is deducted.



How can I give?

Direct donation

This allows you to make regular donations to your favourite charities.

CAF Charity Account

An account especially for giving to charity. Fund it each month so you always have money set aside to donate.

CAF Trust

Set up your own charitable trust without having to appoint trustees or pay legal fees.

Staff Charity Fund

Pool your donations with your colleagues and agree which causes you want to support.

How can I join?

Joining Give As You Earn® couldn't be easier. Simply complete the enclosed form and send it to your payroll department.

The tax illustration below is based on a monthly donation of £15.

As a 20% taxpayer
It costs you:

£12

Your charity receives
a donation of:

£15[†]

As a 40% taxpayer
It costs you:

£9

Your charity receives
a donation of:

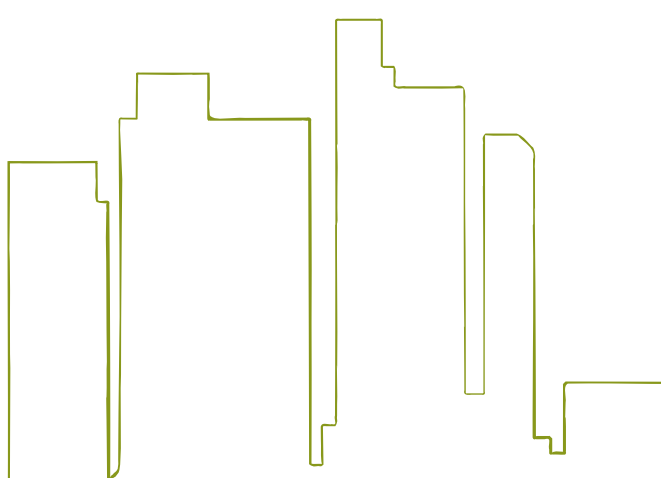
£15[†]

As a 50% taxpayer
It costs you:

£7.50

Your charity receives
a donation of:

£15[†]



To cover the costs of administration, CAF makes a deduction of between 0% and 4% of the donation dependent upon the employee's method of giving. Many employers choose to pay this fee on behalf of the employees. Where an employer does pay the administration fee your charity receives the full donation.

[†] where the employer pays the administration fee

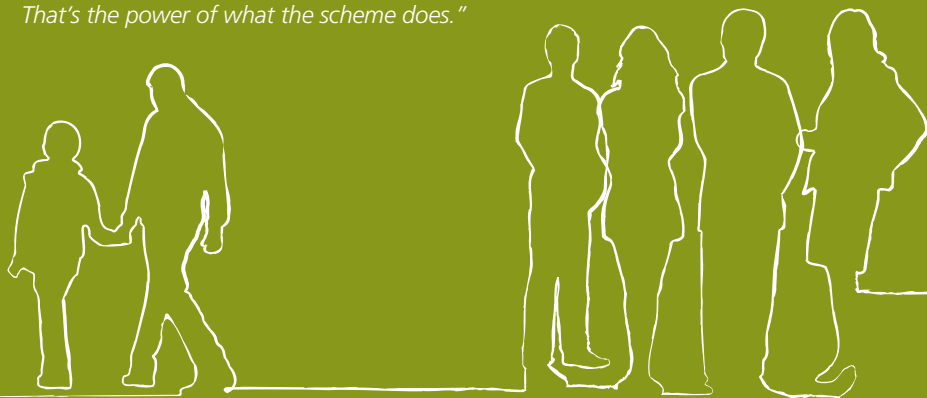
A donor's story

Hannah Willis works for Barclays, and she uses Give As You Earn® because it enables her to give money direct from her gross salary. As a higher-rate taxpayer, it only costs her £30 a month to put £50 into her CAF Charity Account, which enables her to make donations whenever she chooses. Hannah's contributions are matched by Barclays, bringing her monthly total to the equivalent of £100 – more than three times the amount it cost her.

Hannah said:

"Because I make donations via Give As You Earn® and my employer matches them pound for pound, the £360 I give each year becomes £1,200. That's a big incentive for me to be more generous. For instance I recently sponsored a friend who was running for a children's hospice in London. Usually I would give perhaps £5, but instead I gave £10. That's the power of what the scheme does."

"Because I make donations via Give As You Earn® and my employer matches them pound for pound, the £360 I give each year becomes £1,200."



E: giveasyouearn@cafonline.org

T: 03000 123 000

W: www.cafonline.org/giveasyouearn

To find out more about
Give As You Earn®:

E: giveasyouearn@cafonline.org

T: 03000 123 000

W: www.cafonline.org/giveasyouearn

Charities Aid Foundation
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

Registered charity number 268369
0850F/0310

Give As You Earn® donor instruction form

Please refer to our guidance notes and data protection information overleaf and read carefully before completing this form. Within my contact details sections marked * are essential; sections marked ** are essential if opening a CAF Charity Account.

Your donations are extremely valuable to the charities you support – to ensure we are able to process your details quickly and accurately, please complete this form clearly using blue or black ink giving as much information as possible – thank you for your time.

My contact details

Please complete using **BLOCK CAPITALS**

Mr/Mrs/Miss/Ms/Other_____ First name*_____ Last name*_____

Home address*_____

_____ Postcode*_____ Contact telephone _____

Email address _____ Employer's name*_____

Workplace address _____ Postcode _____

Date of birth**_____ NI number*_____ Employee number*_____

My donation type

Please tick the box adjacent to the instruction you wish to make

Regular giving

☐ A **first time** Give As You Earn® instruction

☐ A permanent **addition** to my existing instructions

☐ A permanent **replacement** of my existing instructions

One-off giving – a **one-off** donation for one pay period only

☐ To be **included** with my existing instructions

☐ **Replace** my existing instruction for the next pay period only

I am paid (please indicate payment frequency/period) ☐ Monthly ☐ 4-weekly ☐ Weekly

My donation instructions

Please provide a Charity Commission number and any sponsorship number if known

I wish to give tax free from my pay to

Please continue on a second sheet for more charity choices

1st charity name_____

Address _____

_____ Postcode _____

Commission number _____ Sponsorship number _____

Anonymous from charity? ☐ Yes ☐ No

One-off donation? ☐ Yes ☐ No

Donation amount

☐ £7.50 ☐ £15 ☐ £25 Other £

2nd charity name_____

Address _____

_____ Postcode _____

Commission number _____ Sponsorship number _____

Anonymous from charity? ☐ Yes ☐ No

One-off donation? ☐ Yes ☐ No

Donation amount

☐ £7.50 ☐ £15 ☐ £25 Other £

CAF Charity Account

A minimum monthly donation of £10 is required

I wish to open a CAF Charity Account with a donation amount of (minimum £10) £

I would like a **'charity chequebook'** ☐ Yes ☐ No and/or **CharityCard** ☐ Yes ☐ No

I would like the words 'an anonymous donor' printed on my 'charity cheques' rather than my name ☐ Yes ☐ No

I already have a CAF Charity Account and would like to amend my total donations to £

My account number is

Declaration and data protection

Please send this completed form to your Payroll Department

Charities Aid Foundation (CAF) will use your details to provide the Give As You Earn® service to you and inform you of any additional products or benefits CAF believes will be of interest to you. If you would prefer not to be contacted please tick the relevant boxes.

I do **not** wish to receive details of: ☐ other product services ☐ forthcoming events from the CAF group

By signing below, I am confirming that I have read and agree to the declaration and data protection statement overleaf.

Please deduct a **regular giving amount** of £ _____ per pay period and/or (delete as appropriate)

Please deduct a **one-off amount** of £ _____ from my gross pay for the next pay period only.

Signature _____ Date ____ / ____ / ____

CAF

Charities Aid Foundation

Guidance notes and data protection information

General notes

Anyone can join **Give As You Earn®** if their pay or pension is taxed through **PAYE** and their employer offers the scheme.

Your employer should be able to provide your **National Insurance** number and **Employee Number** if you do not have it or cannot remember it.

There is no limit to how much you can give through **Give As You Earn®**.

You may receive acknowledgement or other information from the charity/ies you have chosen to support unless you tick the 'anonymous from charity' 'yes' box adjacent to your choice of charity.

Please visit our website at www.cafonline.org/giveasyouearn or telephone **03000 123 000** for further information.

Administration fees – regular giving

Give As You Earn® deducts a fee of 4% (minimum 25p, maximum £10) per deduction to cover costs. Some employers pay this charge on behalf of their employees.

Administration fees – CAF Charity Account

Charities Aid Foundation charge an administration fee of 4% up to £17,000, and 1% from £17,001 to £92,500. This is indexed annually. Some employers pay this fee on behalf of their employees.

Who can I give to?

You can give to any registered charity in the UK or any organisation recognised by HM Revenue & Customs as charitable.

However please note that under current law donations cannot be made through Payroll Giving/Give As You Earn® to Community Amateur Sports Clubs (CASCs).

When completing your donation instruction, it would be very helpful to us if you can include a charity identification such as a **Charity Commission** number or Scottish charity number. The following website may help you with this www.cafonline.org/charitysearch

Some charities will need a **Sponsorship Number** to identify a specific area or campaign, please include this if you know it.

If you wish to give to a **sub branch** or specific **region** of the charity, please state this otherwise CAF will direct your donation to the charity's head office.

Donation types

With a **regular giving** donation you choose the charity(ies) you wish to support via tax free donations and this is deducted from your gross pay each pay day.

By choosing a **permanent addition**, your new instruction will be added to your existing records.

If requesting a **permanent replacement**, your existing records will be deleted and replaced with the information on this form.

With a **one-off** donation you can support charities via a tax-free donation deducted from your gross pay for **one** pay day only either in addition to your **regular giving** or as a single payment only.

By choosing to **include** your one-off donation with your existing instructions, your current **regular giving** will remain in place.

If requesting a **replacement** of your existing instructions for this period only, your current **regular giving** will be resumed on your next pay period.

CAF Charity Account

For ultimate flexibility you can open your own **CAF Charity Account** with a minimum monthly donation amount of £10.

You can opt to receive a **CharityCard** and/or '**charity chequebook**' and can set up regular standing orders from your **CAF Charity Account** to support the causes you care about.

You can manage your **CAF Charity Account** giving online at www.cafonline.org/charityaccount.

Your charities receive the full amount gifted to them from your account and are not subject to any deductions.

Data protection

By completing telephone and email details you are giving CAF your permission to contact you using these methods about this product or service if necessary.

CAF will use your details to provide the Give As You Earn® service to you and inform you of any additional products or benefits that CAF believes will be of interest to you. If you would prefer not to be contacted please tick the relevant boxes on page one of this form.

CAF and the companies in which it has a majority stake (the group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

Alternatively, please write to: The Data Protection Officer, CAF, Kings Hill, West Malling, Kent ME19 4TA giving your Data Protection details and instructions.

Declaration

By signing this form you are confirming your understanding that no further tax is recoverable on this gift and understand that only gifts to organisations with charitable status within the UK can be accepted and that no gift can be made as a membership subscription or to pay for goods or services supplied.

Charities Aid Foundation, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

T: 03000 123 000 F: 03000 123 001
W: www.cafonline.org E: enquiries@cafonline.org