



CHANGING LIVES AND  
COMMUNITIES TOGETHER

# GIFT AID FAQ

## WHAT IS GIFT AID?

Gift Aid is the name of a scheme managed by HM Revenue and Customs to benefit UK registered charities. It means that if you are a taxpayer, you can tell the government to “top up” every donation you make with the amount of basic rate tax that you have paid on your gift.

It costs you nothing and all you have to do is complete the Gift Aid declaration form.

Gift Aid is available to every UK taxpayer as long as the amount you pay in Income or Capital Gains tax is greater than the amount that Church Urban Fund will reclaim in any tax year.

Gift Aid is claimed at 25p per £1 of your support.

## WHAT IS A GIFT AID DECLARATION?

A Gift Aid declaration is a signed statement by an individual that you are currently a UK taxpayer and that you would like a UK charity to receive the tax paid on their donation back from the government.

## WHY DO I NEED TO MAKE A DECLARATION?

By signing the declaration you give Church Urban Fund the authority to reclaim the tax from HM Revenue and Customs on your gift.

## WHAT DOES THE GIFT AID DECLARATION COMMIT ME TO?

Nothing - Gift Aid won't cost you a penny, by signing the Gift Aid declaration you are indicating that Church Urban Fund can reclaim the tax on your donations, if you are a UK taxpayer.

## AM I ELIGIBLE TO MAKE A GIFT AID DECLARATION?

In order for Church Urban Fund to reclaim the tax you have paid on your donations, you must have paid Income or Capital Gains tax (in the UK) for each tax year (6 April to 5 April) at least equal to the tax that all the charities or Community Amateur Sports Clubs that you donate to will reclaim on your gifts for that tax year. Other taxes such as VAT and Council Tax do not qualify.

## HOW WILL I KNOW IF I PAY INCOME TAX?

You are a UK income tax payer if:

- tax is deducted from your salary or pension before you receive them
- you fill in a self-assessment form
- you have taxable savings (in a building society, for instance) or a pension plan, or investment income
- you have recently paid capital gains tax or expect to pay it in the near future, e.g. on the sale of a property or shares.

There are a few other ways to find out if you are a taxpayer. Look at papers relating to the monies paid to you. You could have a look at your bank or building society statements – are they deducting tax on the interest you are paid? Individual share dividend certificates also show where tax has been deducted. Alternatively you can contact HM Revenue and Customs and ask them to verify if you are a taxpayer.

## I'M A PENSIONER – CAN I GIFT AID?

Gift Aid is not dependent on your age or whether you are a pensioner, it is just about whether you are a taxpayer. If you only have a state pension you may well not be a taxpayer, in which case you will not be able to Gift Aid. But if you have additional income, perhaps from a private pension or savings from the sale of property or shares you may well be paying some tax.

You are still eligible if you have paid enough tax during the year to cover your donations (i.e. 25% of the value of your gifts).

## I SUPPORT LOTS OF CHARITIES, CAN I GIFT AID TO ALL OF THEM?

Yes - you can support any number of UK charities through Gift Aid, but you must complete a separate Gift Aid declaration for each one of them. You should also ensure that you pay enough tax to cover the total amount of all of your donations.

## DO I HAVE TO MAKE A DECLARATION WITH EVERY GIFT I MAKE?

No - you just need to make the declaration once and it will cover all gifts you have already made to Church Urban Fund in the last four years and any gifts you make in the future.

## I'VE ONLY GIVEN A FEW POUNDS, DOES IT REALLY MATTER IF I GIFT AID?

Gift Aid adds 25p on top of every £1 you give – so it turns a £4 donation into £5 and £10 into £12.50. Church Urban Fund truly appreciates every £1 we receive, so it's really worthwhile gift aiding even the smallest donations.

Our research shows that for every £1 you give we are able to multiply that four and a half times on the ground, so by increasing the value of your gift with Gift Aid you are making even more resources available to the poorest communities in England.

## I'VE ALREADY MADE A GIFT AID DECLARATION TO CHURCH URBAN FUND. DO I HAVE TO FILL IN ONE EVERY YEAR?

No - you only ever need to complete one declaration for all your donations made in the previous four years and any future donations you make, until you notify us otherwise.

## I AM NOT A TAXPAYER BUT MY PARTNER IS, AND OUR DONATIONS ARE MADE JOINTLY. ARE OUR GIFTS STILL ELIGIBLE?

Yes - your gifts are still eligible for Gift Aid, provided that the donation is paid either from your partner's account or from a jointly held or named account (i.e. the payment is from the 'Gift Aider'). We will need the details for both account holders.

## CAN GIFT AID BE CLAIMED RETROSPECTIVELY?

Yes - Church Urban Fund can claim Gift Aid retrospectively up to four years. This means that if you make a declaration today, we can reclaim tax on the eligible donations you have made in the past four years, so long as you have paid sufficient tax to cover the total amount we are reclaiming.

## WHAT SHOULD I DO IF MY PERSONAL DETAILS OR MY TAX STATUS CHANGES OR I NEED TO CANCEL MY DECLARATION?

Please let us know if any of your circumstances change, so that we can keep our records up-to-date.

If you no longer pay sufficient UK Income or Capital Gains tax, please inform us on 020 7898 1647 or email [enquiries@cuf.org.uk](mailto:enquiries@cuf.org.uk) and we will stop claiming Gift Aid on your donations.

## CAN I WITHDRAW A DECLARATION ON A PARTICULAR GIFT?

If you decide that a particular gift should not be Gift Aided, please indicate this when you make the gift or notify us on 020 7898 1647 or email [enquiries@cuf.org.uk](mailto:enquiries@cuf.org.uk)

## WHAT IF I PAY TAX AT THE HIGHER RATE?

If you pay tax at the higher rate (currently 40%), we can still reclaim 25p in every £1 donated. You can also reclaim an extra 25p in every £1 yourself, on your annual tax return, upon which there is an option (if you so choose) to pass the amount reclaimed back to Church Urban Fund.

Please contact us on 020 7898 1647 or email [enquiries@cuf.org.uk](mailto:enquiries@cuf.org.uk) with your details if you would like more information on higher rate tax matters or if you are considering citing Church Urban Fund on your annual tax return.

## WHY CAN YOU RECLAIM 25%, WHEN THE BASIC RATE OF TAX IS CURRENTLY 20%?

A basic rate taxpayer in the UK pays 20% of their salary in tax. This means that for each £10 you earn, you receive £8. When a donation is made, Church Urban Fund can claim 20% of the amount you earned before tax was deducted, which works out as 25% of the amount we receive.

## WHO WILL HAVE ACCESS TO THIS INFORMATION?

The information on the Gift Aid declaration will be stored by Church Urban Fund and shared with HM Revenue & Customs at the point of the Gift Aid Reclaim. No one else will have access to this information.

## WHAT IF I MAKE MY DONATIONS VIA CAF (CHARITIES AID FOUNDATION) OR OTHER TAX-EFFECTIVE MEANS?

If you donate through a CAF account, CAF card, CAF vouchers, or other tax-effective means we cannot claim Gift Aid, as this has already been claimed.

However it is still very helpful to us if you complete a Gift Aid declaration to cover any non-CAF donations you may make in the future.

## I'M RUNNING A SPONSORED EVENT CAN I CLAIM GIFT AID ON THE FUNDS I HAVE RAISED?

Yes – to claim Gift Aid on your sponsored fundraising event, we must have the first name or initials, last name, full home address and postcode of each individual donor/ sponsor. So please encourage them to tick the Gift Aid box on our sponsorship form when they sponsor you. Without these details we won't be able to claim Gift Aid. You can find our sponsorship form on our website under the GIVE section at [www.cuf.org.uk/get-involved](http://www.cuf.org.uk/get-involved)

## WHAT SHOULD I DO NOW?

Please complete and sign the Gift Aid declaration and return to Church Urban Fund in the FREEPOST envelope provided or address to:

FREEPOST RLUR-KYUC-KTBX, Church Urban Fund, Church House, 27 Great Smith Street LONDON, SW1P 3AZ.



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