

Thousands of people like you, in workplaces all over the country, are using Give As You Earn to support their favourite charities or local causes.

## why?

Because giving direct from your pay is tax free and the causes you care about benefit from your regular support. What's more, the Government now add an extra 10% to every gift you make.

So if you pledge £10 from your gross salary each month, it will only cost you £7.80, but the charity gets £11, thanks to the taxman not taking his share and the Government adding an extra 10%.

**That can mean an increase in value of an incredible 41%.**

The increase in value is even greater if you pay higher rate tax.

## who can give?

Anyone can join Give As You Earn if their pay or pension is taxed through PAYE and their employer offers a scheme. You can make donations to any charitable or voluntary organisation in the UK. This can include places of worship, schools, scout groups and many other organisations.

You can visit the Give As You Earn website at [www.giveasyouearn.org](http://www.giveasyouearn.org) to find out more about charitable organisations in the UK.

## what are my options?

You can choose one or more ways to give.

**Direct Donation** The Give As You Earn Direct Donation allows an individual to personally nominate their own favourite charity or charities to benefit from regular donations – straight from their pay.

**CharityCard** If you want more flexibility you can open your own CharityCard Account. You need to give £10 or more each month to do this. You will receive a CharityCard and 'charity chequebook' so that you can make donations from your account to any charities you choose whenever you like. You can also set up standing orders and give online with this option.

**Staff Charity Fund** If you wish, you can pool your donations along with those of your colleagues in a Staff Charity Fund. The representatives you select will then distribute that money to the causes you agree to support. Staff Charity Fund guides can be obtained by calling the Give As You Earn helpline on 01732 520 019.

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Individual's pledge to charity (gross)	Cost to individual @ 22% tax (net)	Cost to individual @ 40% tax (net)	Value of contribution with 10% government supplement*
£5.00	£3.90	£3.00	£5.50
£10.00	£7.80	£6.00	£11.00
£50.00	£39.00	£30.00	£55.00



## cost effective

Give As You Earn generally makes a deduction of between 0 and 4% from your contribution to cover the cost of administration. The amount of the deduction depends on the method by which you choose to give. Some employers cover the cost of administration for their employees.

## what next?

Why not start to Give As You Earn today? Just complete the form and send it to your Payroll Department. Remember that when you join Give As You Earn every gift you make is tax free and the Government will add 10% more. You are free to change your charity choices or options for giving at any time.

*Give As You Earn is administered by CAF.*

*CAF is a registered charity which provides services that are both charitable and financial.*

*We work to help donors make the most of their giving and charities make the most of their resources - in the UK and overseas.*

*We do this by bringing together resources, skills and knowledge from both the charitable and financial sectors.*

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*Registered Charity Number 268369*