

# outline of Give As You Earn

Give As You Earn brings together charities, donors and employers with one common goal - to offer people a tax-free, simple way of giving to the charity or charities of their choice.

## Three ways of giving

As an individual, there are three ways you can give to your favourite charity through Give As You Earn.

### 1. Direct Donation\*

You choose the cause or causes you wish to support via your monthly tax-free donations, and they go straight from your gross pay to charity.

### 2. CharityCard Account\*

With a CAF CharityCard Account, you'll receive a 'charity chequebook' and CharityCard. You pay a minimum of £10 from your pay each month into your account. You can then decide which charities to donate to using the 'charity chequebook', CharityCard or by giving online or over the phone.

### 3. Staff Charity Fund\*

The Staff Charity Fund is for group giving and provides you with an excellent way to raise money for the causes that you and your colleagues care about. Donations are paid into an account held by Give As You Earn and you can choose together which cause or causes you'd like to support, for example your charity of the year. This way of giving does not usually incur an administration fee.

Registering as an employer costs nothing and Give As You Earn is easy to administer for any payroll. The money comes straight from employees' gross pay each month, and donations are disbursed monthly - straight into the charity's bank account.

The Government will add 10% to your donation, which is sent to Give As You Earn to disburse straight to your chosen charity, CharityCard Account or Staff Charity Fund.

(See overleaf for flowchart of funds)

\* 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.

# flow of funds

