

Frequently asked questions about Gift Aid

1. *Question. I have previously signed a Gift Aid declaration for my donations to Worplesdon PCC. Do I have to sign a new one?*

Answer. Yes we would like you to do so. It is good practice for a charity to ensure that its records relating to Gift Aid donations are up to date and this is a good time to do this. Also, because of the changes in personal tax allowances, it is quite possible that a number of people who have made Gift Aid donations in the past will no longer be in a position to do so.

2. *Question. My husband pays income tax but I do not. Can I gift aid my donations?*

Answer. No. If you make the donations they cannot be treated as gift aid donations. However, if your husband made the donations and had made a gift aid declaration, then the church could treat them as gift aid donations.

3. *Question. Does tax deducted from interest on bank accounts and savings count?*

Answer. Yes. Any tax that you pay be it PAYE, Capital Gains tax, bank or savings account interest that you do not reclaim yourself count as tax paid for the purpose of Gift Aid.

4. *Question. Did the introduction of the basic tax rate of 20% make any difference.*

Answer. Not as far as the donor is concerned but it has resulted in the church being able to reclaim only 25p for each one pound that is donated instead of 28p.

5. *Question. My husband and I both pay tax and both wish to make donations. Do we both have to complete Gift Aid Declarations?*

Answer. Yes, you both should complete separate declarations. If you need another form then please contact or the Parish Office or Chris Hughes.

6. *Question. I am married and pay tax at basic rate and my spouse pays at higher rate. Does it make any difference which one of us makes Gift Aid Declarations?*

Answer. Not as far as the church is concerned. However if the higher rate tax payer makes the Gift Aid declaration, then he/she can also claim some tax back through their self assessment returns and thus reduce the total cost to yourselves of your donation.

7. Question. I use my maiden name on my bank account. In what name should I complete the declaration?

Answer. The important thing is that the church can identify from whom all gift aid donations have been made. If your bank account is in a different name to that which you complete the Gift Aid Declaration you should add a clear note stating the name that will appear on any monies that come through your bank account.

8. Question. Does the relatively recent increase in personal tax allowances for people over 65 have any effect?

Answer. Yes it may do. A number of people who previously paid tax may no longer do so and thus any earlier Gift Aid declarations may need to be revoked and it will not be possible to make new ones.

9. Question. I run a business. Can I make a Gift Aid donation from the business?

Answer. No. Gift Aid donations can only be made by individuals and cannot be made from or through business accounts.