



St Joseph's Catholic Parish

GIFT AID

Your questions answered

Q. I have often come across references to Gift Aid. What exactly is it?

A. Gift Aid is a scheme whereby you can donate some of the tax you pay to registered charities such as St Joseph's. The maximum you can donate under Gift Aid is four times the amount of tax you pay. The charity reclaims tax on your donations from HMRC. Most countries allow charitable donations to be tax exempt and Gift Aid is the scheme used by the UK Government to achieve this.

Q. How does the scheme work?

A. In order to participate you have to sign a declaration to say that you are a taxpayer and that you would like your offerings to St Joseph's to be treated as Gift Aided donations. Please be assured, the parish is not party to any information about your personal tax affairs.

If you donate by the **cash collections** at the services we will give you a box of numbered envelopes to make your offerings in. This allows us to identify donations from individual donors. You may also donate by **Standing Order**, which you can set up with your bank **or** by **Direct Debit** which is set up via a form which can be obtained from our Finance Officer in the Parish Office. Our account details are also available from the Office.

Your donations are recorded and the tax is claimed back from HMRC quarterly. The tax reclaimed will add a further 25% to the donations you make to St Joseph's. You do not have to do anything and you still pay the same amount of tax on your salary or pension.

Q. Will I be committing myself to making a regular donation?

A. No. You make donations as and when you please. If you miss attending Mass it is entirely up to you whether you put in more the next time you attend.

Q. Do I need to keep any records of my donations?

A. If you have to make a Tax Return you should include your Gift Aid donations in the appropriate section. We can advise the total donations for the year if requested. If you pay tax at the basic rate, Gift Aid will not affect your tax calculations. If you pay some tax at the higher rate your tax liability will be reduced and you may be entitled to a refund.

Q. In these tough times what happens if I lose my job and stop paying tax?

A. You can opt out of the scheme at any time. Just let us know. Gift Aid donations can be transferred back or forward one tax year so it is extremely unlikely you will have paid insufficient tax to cover your donations.

For more information contact our Finance Officer, Carolyn Seet, in the Parish Office on 01628 783988 or office@stjosephsparish.co.uk