

# Gift Aid – Your Questions Answered

## What is Gift Aid?

Gift Aid is a Government scheme that allows you to increase the value of your gift by 25% without costing you any extra. With Gift Aid, a gift from you of £36 could be worth £45 to The Resurgence Trust. Gift aid works by allowing charities to reclaim the basic rate UK tax you have paid on the value of your gift.

## Do I qualify for Gift Aid?

If you're a UK taxpayer (Income Tax or Capital Gains Tax), you will almost certainly qualify for Gift Aid. You don't have to be employed; if you pay tax on a pension, Capital Gains, Jobseeker's allowance or on any savings. Just make sure that you've paid the same amount or more in tax in that year equal to the Gift Aid top up (25% of your donation up to £100). Other taxes such as Council Tax and VAT do not qualify.

## How do I know if I have paid Income Tax/Capital Gains Tax?

You are eligible for Gift Aid if you are a UK taxpayer, i.e. if you can say yes to any of the following:

- I have income tax deducted from my wages/salary before I receive them
- I pay tax on a private pension scheme
- I pay tax on my savings
- I have recently paid capital gains tax on the sale of property or shares – or expect to pay it in the near future.
- I pay Income tax after filing Self-Assessment

## What types of donations are eligible for Gift Aid?

Gifts from individuals to The Resurgence Trust, including membership fees and regular donations, are eligible for Gift Aid, provided you pay sufficient UK tax.

## What if I donate via CAF or any other tax efficient giving scheme?

Your CAF donations (or donations via any other tax efficient giving scheme) are not eligible for Gift Aid, but any other gifts you may have made would be. By signing the declaration form we will not claim anything on your CAF donations but it will ensure that any other gifts you give are covered.

## What if I am a pensioner?

You may still pay income tax if you have a private pension scheme or a savings account, or pay capital gains tax if you sell property or shares.

## What if I change my mind or I am no longer paying sufficient tax?

If you wish to cancel your Gift Aid declaration, simply contact The Resurgence Trust Membership Department on 01237 441293 so that we can update our records.

## Once I make the declaration, will I have to keep making them in the future?

No. One declaration will cover all eligible gifts you may make to The Resurgence Trust in the future. Please remember it is your responsibility to let us know if your circumstances change.

## What if I pay a higher rate of tax?

We still claim 25% even if you pay a higher rate of tax. But if you let HMRC know what you donate, you should be able to claim back some tax, or even pay less PAYE tax – which might mean you could afford to donate a little extra.

## Where can I find out more information?

You can find out more about Gift Aid by visiting the HM Revenue and Customs website.  
[www.gov.uk/donating-to-charity/gift-aid](http://www.gov.uk/donating-to-charity/gift-aid)