

**I only pay tax at a low rate. Can I still use Gift Aid?**

Yes, as long as you have paid at least as much tax as the church reclaims on your giving. If you are concerned, you can ask our Gift Aid organiser for advice (see contacts)

**What if I pay income tax at the higher rate?**

The church can only reclaim tax back at the basic rate. But you can claim back the difference between the higher rate and the basic rate on your Self Assessment return. You might like to take this into account when working out your level of giving.

**I don't pay tax, but my spouse does. Can I still use Gift Aid?**

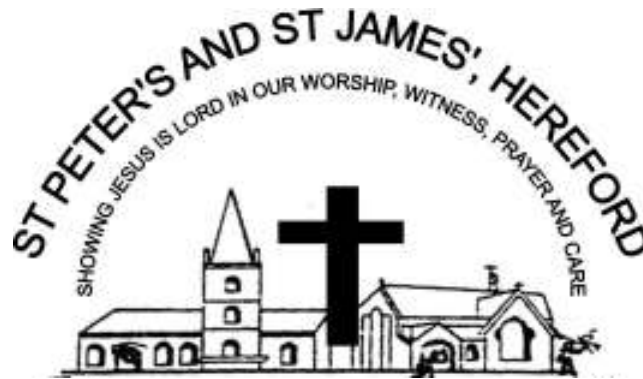
No. Only a tax payer can use the scheme. The best thing is for your spouse to complete a Declaration.

**Can I count tax other than income tax when giving under Gift Aid?**

Yes. Capital gains tax, tax credits on dividend income, and tax deducted from bank and building society interest (provided you have not reclaimed it) can all be used to cover the tax on your gifts.

**Suppose I move?**

You can cancel your Declaration at your old church, and complete a new Declaration at the new church.



My offering is made directly to the church  
in thanksgiving to God and to support the  
work, ministry and mission here

*"God loves a cheerful giver"*  
2 Cor 8

SPSJ Treasurer  
Andy Butterfill

Declaration Forms and further details are  
available from:  
the Parish Office:

24, St James Road  
Hereford  
Herefordshire  
HR1 2QS  
01432 273676  
spsjoffice@btinternet.com



**St Peter's and  
St James'**

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**Grace**

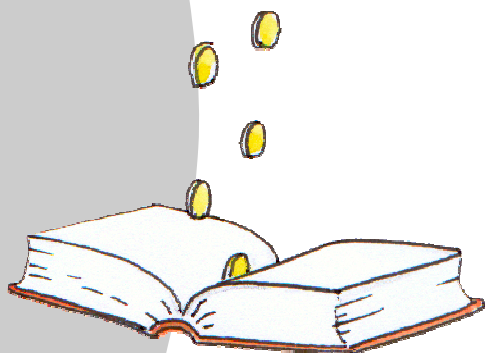
## How can I make sure my church can benefit from Gift Aid?

Ask yourself these 2 questions:

1. **Do you pay any tax?**
2. **Do you EVER give money to your Church?**

If you answered "yes", then you can "Gift Aid" your giving and add at least **25p** to every **£1** you give.

This is money that you've already paid in tax to the Government — your church can claim it back!



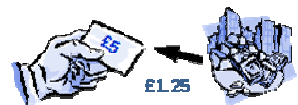
## So how do I give under Gift Aid?

All you have to do is make a Declaration to the church that you want your giving, or some of your giving, to be treated as Gift Aid donations.

### How does it work?



1. You give, for example, **£5** per week to the church.



2. If you are a taxpayer, and you complete a Declaration, the church can reclaim **£1.25** for every **£5** you give, at no extra cost to yourself.



3. So the church has not only the **£5** per week you gave but also a further **£1.25** per week, courtesy of the government.

## Your questions answered

### What is a Gift Aid Declaration?

The declaration is the church's authority to reclaim tax from the Inland Revenue on your donations. By giving the declaration, you are confirming that you understand this.

### How do I pay under Gift Aid?

Whichever is most convenient for you — weekly, monthly, quarterly or annually — by envelope, by cheque, by Standing Order, or receipted cash, as long as the payment is recorded.

### Won't everyone know how much I give?

No. A confidential recording system ensures only the Gift Aid organiser knows how much you give.

### What if my circumstances change, and I can't maintain the level of my giving?

As long as you have paid at least as much tax as the church reclaims on your giving in any one tax year, you can just alter your giving.

### What if I stop paying enough tax?

You can cancel your Declaration at any time. The cancellation will take effect from the date you let the church