



West Cliff Baptist Church

TAX EFFECTIVE GIVING by *“Gift Aid”*

**This leaflet explains how your giving to West Cliff
can be made to go 28% further.**

For further information please contact:

**Richard Thompson
Gift Aid Administrator**

Telephone: 01305 834464

HOW DOES IT WORK?

The Gift Aid Scheme allows taxpayers to give to the church in such a way that the tax you have already paid can be claimed back and added to your giving. So, a gift of £10 increases in value to £12.80. All you have to do is sign a 'Gift Aid Declaration'.

WHAT PAYMENTS CAN I MAKE?

Under this system any 'donation' made to West Cliff by a taxpayer is eligible for the church to reclaim tax through Gift Aid. Donations are gifts (i.e. you cannot receive any benefit from the donation or insist where the money is used).

HOW MUCH CAN I GIVE?

Tax can be claimed on gifts of any amount. There is no minimum or maximum limit. However you need to be a taxpayer and pay enough income tax (at whatever rate) or capital gains tax in each tax year to cover the tax reclaimed on your total Gift Aid giving, both to the church and any other Charities.

At present this amounts to 25p tax for each £1 given.

WHAT ARE MY OBLIGATIONS?

None. You are free at any time to adjust the amount you give as circumstances change and there is no legal commitment to continue. If for any reason you want to stop, you can.

A Gift Aid declaration is valid as long as you continue to pay tax, or until you cancel it.

If for any period you cease to pay tax, you will need to inform the Gift Aid administrator.

AND IF I PAY HIGHER RATE TAX?

There's good news for you! Higher rate taxpayers receive extra tax relief claimed through their tax return.

HOW CAN I PAY?

We are required to keep a record of payments made under Gift Aid to satisfy any audit made by HMRC.

To enable this, each donor within the scheme is allocated a confidential personal number, which is used to identify the gifts given.

Donations can be made in 3 main ways.

Cash

Cash gifts, given through the offering, need to be placed in envelopes identified with your personal number.

Booklets of these numbered envelopes are supplied each year.

Cheques

Personal cheques made payable to West Cliff Baptist Church need also to be placed in envelopes but simply marked 'Gift Aid', which are freely available.

If the cheque is drawn on a joint account, you need to make clear which named person is making the donation.

Standing Order

Payments by standing order are transferred directly to the Church's bank account and are automatically identified by the person signing the authority.

Payments are usually made monthly, although you are free to vary the frequency of payment and select the dates on which the payments are made.

A standing order authority is attached.

For any one off donations to BMS or appeals that occur throughout the year, you should complete the information required on the appeal's Gift Aid envelope.

If you require further information on any aspect of tax-effective giving please contact Richard Thompson.

Should you wish to take advantage of tax effective giving to the work of West Cliff please complete the 'Gift Aid Declaration' and return it to Richard Thompson as soon as possible. If applicable, also complete the Standing Order authority and take it to the branch, where you bank.

STANDING ORDER AUTHORITY

Name of your bank:	To: The Manager, _____ Bank
Address of your bank:	_____ _____
	Please pay: HSBC Westbourne Branch 111 Poole Road Westbourne Bournemouth BH4 9BQ
	for the credit of: West Cliff Baptist Church Account Number 61110446 Sort Code 40-46-11
Amount in figures:	the sum of: £ _____
Amount in words:	_____
Date of first payment:	commencing: _____
Month / Quarter / Year:	and thereafter every: _____
Date of last payment: <small>(enter date or write 'until further notice')</small>	until: _____
Your name <small>(as on cheques):</small>	Account to be debited: _____
Your account number:	Account Number: _____
	Sort Code: _____
Your signature:	Signed: _____
	Date: _____