

Gift Aid FAQs

Gift Aid eligibility

You are eligible for Gift Aid if you are a UK tax payer and the Income Tax and/or Capital Gains Tax you pay in the year is at least equal to the amount of Gift Aid claimed on all of your donations in the same tax year.

Even if you are not employed, you are still eligible if you are paying tax on any of the following:

- Personal or occupational pension.
- Stocks and shares.
- Bank and building society savings accounts.
- Rental income.
- Overseas and UK investment dividends.

Ineligible gifts

According to HMRC rules, certain donations are not eligible for Gift Aid. Gift Aid cannot be claimed if:

- Donations are made by anyone that is not a UK taxpayer.
- Donations are made on behalf of someone else or a group of people – for example, you collect money from multiple people and donate them as a lump sum. Even if all of the donors are UK taxpayers, the donation is not eligible. The reason being HMRC needs a Gift Aid declaration from each individual donor contributing to the lump sum. You can get these declarations by contacting us on incomegeneration@ormistonfamilies.org.uk. Make sure they tick the Gift Aid box. Then just send it to use with your name and the details of the lump sum donation.
- Donations are made in return for something – For example, you are making a donation in return for a ticket to attend an event, or a raffle ticket.
- Donations are made on behalf of a company – you can only make Gift Aid declarations on your own taxpayer status when spending your own money.



However, the company can claim tax relief on the donation when donating directly to the charity.

[I am a higher rate taxpayer, what should I do?](#)

If you pay tax at a higher rate, you can claim the difference between the higher and basic rate on your donation. All you need to do is:

- Include all your Gift Aid eligible donations on your Self Assessment tax return.
- Ask HM Revenue and Customs (HMRC) to amend your tax code.

[I am a pensioner: do I pay tax?](#)

As a pensioner, you may still be paying tax on a private pension plan or a savings account, or capital gains tax if you sell either some property or shares. If this is the case you are still eligible if you have paid enough tax during the year to cover the amount we are reclaiming on your donations.

[Am I committing myself to give regularly?](#)

Not at all, completing a Gift Aid declaration does not commit you to any future donations, but any you may give will be covered by the declaration.

[What should I do if I move house, or change my name?](#)

Please let us know if any of your information changes so that we can keep your record up-to-date.

[How do I cancel my declaration?](#)

Simply inform us that you are no longer a UK taxpayer, in writing or over the telephone, and we will stop reclaiming tax on your donations immediately.