

## Frequently asked questions about Gift Aid

How do I know if I pay enough tax to qualify for Gift Aid?

If you pay the same amount of tax (income tax or capital gains tax) in a year as Traidcraft are going to claim back from the Inland revenue, your donation will qualify for Gift Aid.

For example, if you donate £100 in the current tax year, Traidcraft could claim back £25 (plus transitional provisions), so for your gift to qualify for Gift Aid you need to have paid just £25 in tax over the full year.

What are transitional provisions?

In March 2008, the Government announced that the basic rate of tax change to 20%. In order that charities do not lose income on Gift Aid, there will be a transitional period (until April 2011) where the Government will pay a supplement of 3p of every pound you give.

This will mean that the amount generated through Gift Aid remains at the same level as when tax was at 22%.

What if I pay the higher rate of income tax?

If you pay tax at the higher rate of 40%, Traidcraft can still only reclaim tax at the basic rate of 20% plus transitional provisions. However, you can claim tax relief at 18% of your gross donation, which works out as 23p for every £1 given. You can claim this tax relief through your tax return, or by getting in touch with your tax office by telephone.

I pay capital gains tax. Can I still Gift Aid my donations?

Yes. The rules for capital gains tax, which are applied to unearned income such as interest from savings, are the same as they are for Income Tax.

What if I'm a pensioner?

If you're a pensioner, it is still possible that you pay tax on your private pension or a savings account, or pay capital gains tax. If you do, please complete and return your form so that we know that you're a taxpayer.

What if I am no longer a UK taxpayer?

Just let Traidcraft know if your circumstances change and you no longer pay tax (or enough tax) and we will make sure that tax is only reclaimed on gifts up to the date you contact us. Call 0191 4976445 or e-mail [fundraising@traidcraft.co.uk](mailto:fundraising@traidcraft.co.uk)

What if I move house?

Please let Traidcraft know if you change address or any of your other details change (name etc), to help us keep records up-to-date. Call 0191 497 6445 or e-mail [fundraising@traidcraft.co.uk](mailto:fundraising@traidcraft.co.uk).

What if I give my donations via CAF (Charities Aid Foundation) or Justgiving?

If you make donations via CAF or Justgiving, they have already reclaimed the tax on our behalf. You can still complete a form if it is possible that you will give another donation or if you give a mail order top-up.

You can [download and print out the Gift Aid form](#), fill it in and send it to us at:

Traidcraft  
Public Fundraising Department  
Kingsway  
Gateshead  
Tyne and Wear  
NE11 0NE

We'll do the rest it couldn't be easier, free money for us and no extra cost to you.