

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 to Traidcraft alone, Traidcraft could claim back £25, so for your gift to qualify for Gift Aid you need to have paid just £25 in tax over the full year. If you donate to other charities and Community Amateur Sports Clubs (CASCs) then you need to have paid an amount of UK Income Tax and/or Capital Gains Tax at least equal to to the tax that all charities and CASCs you donate to will reclaim on your conations in the given tax years (currently 25p for each £1 given). Council tax and VAT do not count.

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 20% of your gross donation, which works out as 25p 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 497 6445 or e-mail 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.

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:

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