How does it work?

The Gift Aid Scheme allows taxpayers to give to charities in such a way that tax you have already paid can be claimed back and added to your giving. Until 5th April 2008 the rate of increase is 28%, reducing to 25% thereafter.

What payments can I make?
You can make regular payments from as little as £10 a month and single gifts of £30 or more.

Can anyone do it?
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 giving.
If you are not a taxpayer, you may still make "gross" donations using an account with Stewardship and no tax will be reclaimed on your giving. If you wish to make "gross" donations, please do not sign the declaration on the application form and clearly indicate that we should administer your giving as "gross".

Is there any charge?
Stewardship keep 3% of the total gift from the reclaimed tax, before sending the rest of the tax to the church you support (a minimum deduction of £5 for a single gift applies). There is no direct cost to you. However, for "gross" donations, Stewardship will retain just 1.5% of the gift amount.

What are my obligations?

There is no legal commitment to continue. If for any reason you need to stop, you can.

What if I am a higher rate tax payer?
There's good news for you! Higher rate taxpayers receive extra relief claimed through their tax return.

What else should I know?
Your donations should not be based on the tax paid by another person (eg husband or wife) but by you personally.

If you cease to be a tax payer or to pay enough tax, you should notify Stewardship so that we do not reclaim too much tax on your giving.

You will be liable to refund HM Revenue & Customs if you have not paid the amount in tax that we will reclaim on your gift.

How do I start?

1. Complete the **application form and Direct Debit** instruction.
2. Detach and keep the Direct Debit Guarantee.
3. Please make any cheques payable to Stewardship.
4. Post the form to; **Stewardship, Freepost (EDO 5086), Loughton, Essex IG10 3BR**

Instructions to your Bank or Building Society to pay Direct Debits

Name & address of your Bank/Building Soc
To _____ Bank/Building Soc

_____

_____

Postcode _____

Name(s) of Account Holder(s)

Bank/Building Society account Number

Branch Sort Code

Banks and Building Societies may not accept Direct Debit instructions for some types of account

Originator's Identification Number
9 8 2 1 1 7

DIRECT Debit

Reference Number - office use only

Instruction to your Bank/Building Society
Please pay Stewardship Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand this instruction may remain with Stewardship and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) _____

Date: _____

DO NOT SEND TO YOUR BANK/BUILDING SOCIETY

Application: Crossnet Church

Your personal details

Surname _____ Title _____

Forenames _____

Address _____

_____ Postcode _____

Daytime Tel _____

Email _____

☐ I would like all correspondence by email (except statements)

Do you already have an account with us? ☐ No ☐ Yes, Account No: _____

For a regular gift

Frequency and amount

☐ Monthly £ _____ *(Min: £10)*
☐ Quarterly £ _____ *(Min: £25)*
☐ Annually £ _____ *(Min: £100)*

Choose day of month for payment collection:
__ __ e.g.15th

First payment date (allow at least 3 weeks):
__ __ / __ __ / 200 __

For a single gift

Single gifts of £30 or more ☐ I wish to make a single donation of :

£ _____ *(min. £30)* **and enclose my cheque payable to STEWARDSHIP**

This donation should be regarded as

☐ A gross gift If "gross" gifts are made, please **do not sign** the Gift Aid Declaration below.
☐ An anonymous gift

Gift Aid Declaration for tax reclaim purposes

I declare my intention that tax be recovered under the Gift Aid Scheme on all donations I make to Stewardship for the last six years and future gifts until further notice. I understand that I need to pay enough UK income tax or capital gains tax in each tax year to cover the amount of tax that Stewardship will reclaim on my giving.

Signed: _____

Date: _____ Ref: 20040713

The Direct Debit Guarantee — Please keep this and return rest of form above

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, Stewardship will notify you at least 5 working days in advance of your account being debited or as otherwise agreed.

If an error is made by Stewardship or by your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Stewardship.

DIRECT Debit