

Payroll Giving - Information for Individuals



What exactly is Payroll Giving?

Payroll Giving, also known as Workplace Giving or Give As You Earn (GAYE), is a scheme run by your employer, which allows you to give a charitable donation to Clan (or any charity) tax-free through your salary. You can also choose to give a monthly gift through a company pension.

What makes Payroll Giving a great option for regular donations?

Your donation is taken before you receive your pay, so you don't have to remember to account for it in your outgoings, and your donation will automatically stop if you leave your employer.

One HUGE benefit is that you pay less tax. Payroll Giving donations are taken from your salary before tax is applied. We then receive your donation,* plus the tax you would have paid. As a result, you donate less money, but we still receive more of your donation!

*Some Payroll Giving agencies will charge Clan an admin/processing fee, but this is very minimal (around 2-4%). For a £10 donation, the fee would be no more than 40p. Your Employer can choose to pay this fee and deduct the costs from their business profits before tax.

For example, if you donate **£10** to Clan, it will cost you:

£8.00

for a basic
rate taxpayer
(20%)

£6.00

for a higher
rate taxpayer
(40%)

£5.50

for an additional
rate taxpayer
(45%)

How long does it take to set up Payroll Giving?

Your first donation will reach us around 4 weeks after you have enrolled.

Does it automatically take my donation every month?

It does. Once set up, your payroll team will make the deduction each month and there will be nothing more you need to do, except know that Clan will be putting your invaluable donation to good use!

How do I stop giving through my pay?

All you need to do is contact your payroll team who will cancel your regular donation. If you are leaving your employment, it will stop automatically.

What follow up/other communications do I get?

Payroll Giving is completely anonymous. Our fundraising team get a monthly summary of the totals received from each Payroll Giving agency. We do not know the name of the companies that are signed up, or the employees participating. **We, however, LOVE thanking our donors, and sharing updates on the important work their money is helping to support!** If you would like us to know that you have enrolled in the scheme, we would be delighted to hear from you. Please call 01224 647000, or email plannedgiving@clancancersupport.org and we will keep you updated on the positive difference you've made.

I'm still unsure - Where can I find out more information?

If you would like to talk to one of our team, please call 01224 647000, or you can send us an email at plannedgiving@clancancersupport.org and we will be happy to answer any other queries you might have. If you would like to do your own research, Charities Aid Foundation (CAF) and Charitable Giving both have lots of great information on their sites:

<https://www.cafonline.org/my-personal-giving/plan-your-giving/caf-give-as-you-earn>

<https://www.charitablegiving.co.uk/individuals/payroll-giving>

I'd like to enrol - What do I need to do next?

To donate through your salary, your employer will need to be set up on a Payroll Giving scheme. If your employer isn't involved yet, why not ask them to sign up? CAF Give As You Earn is the most popular platform, and their page for employers provides a lot of great information:

<https://www.cafonline.org/giving-as-a-company/engaging-employees/caf-give-as-you-earn>

Here is a list of UK approved agencies for Payroll Giving that you can share with your employer:

<https://www.gov.uk/government/publications/payroll-giving-approved-agencies/list-of-approved-payroll-giving-agencies>

My Employer is set up – What next?

Once you have completed the form we attached for you in the email, you need to send it on to your payroll team, who will arrange for the necessary deductions to be made. It is done through your employer, so you do not have to give your bank details to us.

Unsure how much you would like to donate? Here are some examples of the impact your monthly gift would have on those who turn to us for support during their or their loved one's cancer experience. (examples using basic rate tax)

£5 (£4 donation after tax deduction) – You provide the cuppa, we'll provide the listening ear

"My daughter found out she had breast cancer when she was 25 and her first baby was three months old. Clan gave me a place where I could speak to someone and not have to be the 'strong one', where I could let my emotions out and there was always someone with a listening ear and a cup of tea."

If you think that £5 a month wouldn't help to make a difference to our clients, please think again! Last year, over 700 people walked through the door of our wellbeing centres for the first time. This can be a very overwhelming experience, and our support-trained volunteers are always on hand to listen, and to provide support and advice. Across all our centres, we receive over 2,000 drop-in visits each year. With your help, we can provide a welcoming and supportive environment for every person who reaches out to us.

£12 (£9.60 donation after tax deduction) – Help improve quality of life for a cancer patient

"Being able to access therapies free of charge was a gift I will never forget. Financially we were struggling with extra child care costs and meeting the usual bills. Reflexology was my way of switching off, taking control and trying to heal mentally as well as physically."

We provide a wide range of complementary therapies (such as oncology and scar tissue massage, and reflexology) which are recognised by the NHS to be beneficial in supporting cancer patients when used alongside conventional medical treatments. They can help manage the harsh after-effects of such treatments, effects like pain, nausea and fatigue, and can also offer psychological support for those experiencing anxiety or fear during their diagnosis. The support a monthly gift of £12 could provide would be priceless for many of our clients.

£23 (£18.40 donation after tax deduction) – Help support a child through their or their loved one's cancer diagnosis

"This service was vital during Etta's treatment, and it gave her somewhere to go to help her understand in an age-appropriate way what was happening to her. Etta is now 9 and this still continues to be something she needs, and very much looks forward to. The sessions help her understand and adjust to life after treatment. Etta's tumours are currently inactive and stable, and she has an MRI every six months to check they are still asleep. She still gets anxious before hospital appointments and Clan's CFS team work with her to try to manage this."

Clan's Children and Family Service (CFS) provides age-appropriate support to help children and teenagers through the cancer journey of parents, siblings and other loved ones. They also support children, like Etta, who are going through their own cancer diagnosis. By providing a monthly gift of £23, you will be supporting our CFS team to help children affected by a cancer diagnosis deal with emotions such as fear and anger, and to increase their confidence and self-esteem.

Thank you so much for considering donating to Clan through Payroll Giving. Having the certainty of knowing when we will receive support allows us to plan – not only for now, but for the future.

