



# SRUFC MEMBERSHIP/GIFT AID POLICY

## What is a CASC?

Silhillians RUFC is designated a 'CASC' or Community Amateur Sports Club. This status was introduced as a structured scheme in April 2002. It enables local amateur sports clubs to register with HMRC and benefit from a range of tax relief's including Gift Aid, without the formality and paperwork associated with being a charity.

It is well recognised that sports clubs play a valuable role in their communities and society as a whole. The CASC scheme recognises this important role by distinguishing between clubs and businesses for rates and tax purposes, ensuring money is kept in sports clubs.

## What is Gift Aid?

Gift Aid is a scheme that enables us to reclaim the basic tax rate on part of your membership subscriptions and donations. The cost is covered by the Government so you don't pay a single penny extra, but the value of your donation increases. We can claim 25p for every £1 in donations.

## CASC Membership Fees

CASCs can't claim Gift Aid on direct membership payments because members are given personal access to the club's facilities or services.

To qualify for Gift Aid, CASC subscription payments must be for affiliate membership only. They must not give members personal use of the CASC's facilities or services. (in the case of SRUFC all free parent membership are as affiliate members only)

Gift Aid can't be claimed on a subscription payment paid on behalf of someone else. This is because it's considered a gift to the person whose membership is paid, not to the CASC.

However, if the membership of a CASC is paid for a child (under the age of 18), payment is accepted as a gift and **is eligible**.

## Membership of SRUFC

So in order to make the most of our CASC status it is the intention of the Committee to implement a membership strategy which will benefit us with the maximum effect. Your fees will be split as below.

- ❖ 1 child with 1 parent free is £160 with a pre-October discount rate of £135.

We propose that a payment of £160 will be split as £135 for membership fees & £25 as a donation (gift aid recoverable - £6.25)

or a payment of £135 will be split as £110 for membership fees & £25 as a donation (gift aid recoverable - £6.25).

- ❖ 2 children with 1 parent free is £255 with a pre October discount rate of £230

We propose that a payment of £255 will be split as £230 for membership fees & £25 as a donation (gift aid recoverable - £6.25)

or a payment of £230 will be split as £205 for membership fees & £25 as a donation (gift aid recoverable - £6.25).



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- ❖ 3 children with 1 parent free is £345 with a pre October discount rate of £320

We propose that a payment of £345 will be split as £320 for membership fees & £25 as a donation (gift aid recoverable - £6.25)

or a payment of £320 will be split as £295 for membership fees & £25 as a donation (gift aid recoverable - £6.25).

- ❖ Additional parents or parent coaches to any package will be charged at £10 and still receive a loyalty card.

### What is a Gift Aid declaration?

It is simply a statement by an individual taxpayer that they want a CASC (in this case SRUFC) to claim from HM Revenue and Customs the tax paid on their donation. This is a great way to add 25 per cent to the value of the gift part of your subscriptions without it costing you a penny more! You will find this on your registration form

### Am I eligible to make a Gift Aid declaration?

To qualify for Gift Aid, you must be a UK tax payer. You need to pay the same amount or more of UK income tax and/or Capital Gains Tax as all charities and Community Amateur Sports Clubs (CASCs) will claim on your gifts in a tax year. If you pay less, it will be your responsibility to pay any difference.

### How do I know if I pay UK income or capital gains tax?

You pay these taxes if:

- income tax is taken from your wages or salary before you receive your pay
- you pay tax after filling in a self-assessment form each year
- you have any taxable savings (in a Building Society, for instance), or a pension plan, or investment income
- you have paid any capital gains tax, on the sale of a property or some shares, for example.

Your employer will provide you with a P60 form every year, which details how much tax you have paid. Inheritance tax, council tax and VAT do not count as income or capital gains tax.

### How will I know if I pay income tax on my pension?

As a pensioner you will receive a P60 form each year. Keep this safe, as it will show any tax deductions.

### How long does the declaration last?

To simplify matters for both you and the BHS, the declaration wording covers past, present, and future donations. We can back-claim four years and we will continue to claim until you tell us otherwise, so long as you are eligible.

### Will Gift Aid cost me anything?

Gift Aid doesn't cost you a penny - ticking the box just means that we can reclaim the tax on your membership subscriptions and donations, if you are a UK taxpayer, directly from HMRC. Remember though, if you pay less tax than all the charities will claim on your gifts in a tax year, it will be your responsibility to pay any difference.



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I may have already made a Gift Aid declaration to another charity. Does this mean I can't tick the box again, or don't need to?

No. Ticking one box means that only that one particular charity can reclaim the tax on your donations, so it's important to tick a box for each charity that you want to claim Gift Aid.

I've already made a Gift Aid declaration to SRUFC. Do I need to tick the box again?

Not unless we ask you to. All your donations and membership subscriptions are covered with one declaration.

If I have a Gift Aid declaration, what should I do if my tax situation changes and I no longer pay UK income or capital gains tax?

If you no longer pay sufficient UK income or capital gains tax, please contact our registrar on [silsyouthregistrar@gmail.com](mailto:silsyouthregistrar@gmail.com) and we will stop claiming Gift Aid on your membership subscriptions and /or donations. It's also important to notify us if your name or address changes.

I am a self-assessment tax payer and I pay tax at the higher rate of 40 per cent. How can I give part or all of my tax repayment to TRFC

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.