**FAQs - Payroll Giving (GoodPAYE)**

Find answers to the most common questions.

* **How long does it take for my donation to reach my charities?**

After each payday, all donations made by Barnardo’s employees are sent to GoodPAYE who will immediately send onto the nominated charities.

* **Is there a minimum or maximum amount I have to give?**

No, there is no upper or lower limit to your donation amount. You can give as much or as little as you like to your chosen charities.

* **How can I be sure that my donation will reach my chosen charity?**

The charitable payroll giving deduction will be shown on your payslip. The charity may even email or write to you to thank you for your donation and then, if you have given permission, update you regularly with information about their work. With GoodPAYE, you can log in any time to see the amount you have given to your chosen charities.

* **Can I stop giving when I want to?**

Of course. You can log in to GoodPAYE at any time to stop or amend your donations. You can choose a different charity to support or change the amount you donate at any time. You are in complete control of your giving – it’s in your hands. Your giving will also automatically end If you move jobs, but you can restart in your new place of work.

* **Can I give to any charity through Payroll Giving?**

Yes, you can donate to any national or local charity, from poverty, to education, animals, the environment, health or anything else that interests you, even a small local charity.

* **Is there a minimum or maximum amount I have to give?**

No, there is no upper or lower limit to your donation amount. You can give as much or as little as you like to your chosen charities.

* **How much can I give?**
Payroll Giving enables you to give more at no extra cost to you. The following gives an example of how much you could increase what you give to charity for a donation that would cost you £10.

You can of course give as little or as much as you would like.

If you want to make a £10 donation to Charity X and you usually pay 20% income tax, you can set up a £12.50 payroll giving donation. This would mean that we will deduct £12.50 from your gross pay, which will be sent to your chosen charity, but your net pay will only be reduced by £10.

The charity will not need to claim the tax benefit from HMRC, saving them time and money in administration, and an extra £2.50 is added to your £10 donation, making the total donation £12.50.

If you are in the 40% income tax band, the tax benefit is even greater! By making a £16.66 payroll giving donation to Charity X, £16.66 will be sent to your chosen charity, but your net pay will still only be reduced by £10, meaning you are donating an additional £6.66 – which would have usually gone to the taxman!

For those in the 45% tax band, make sure to set your payroll giving donation as £18.18. Again, you’ll only be deducted £10, but the tax benefit through Payroll giving means your charity will receive almost 50% more!

Payroll Giving is the most impactful way to give to charity due to the huge tax benefits that you and our charities receive, so if you want to donate £10 to Charity X, you could actually give £12.50, £16.66 or £18.18, depending on your tax bracket, and it will still only cost you £10 in real terms.

* **Can I stop giving when I want to?**

Of course. If you leave your place of work, your giving will automatically end, and you can restart in your new place of work. You can also log in to GoodPAYE at any time to stop or amend your donations. You can choose a different charity to support or change the amount you donate at any time. You are in complete control of your giving – it’s in your hands.

* **What’s the difference between Payroll Giving and Gift Aid?**

Payroll Giving is taken straight from your gross pay, before income tax is deducted, so the charity does not need to claim the tax back from HMRC, saving them money and manpower in administration.

However, with Gift Aid, donations are made **after income tax has been paid**, so charities need to claim the tax back from HMRC.

Gift Aid is also capped at 25%, which means charities can only claim the basic rate of income tax that was paid. Therefore, it is even more efficient for higher rate taxpayers to donate through Payroll Giving than Gift Aid as charities can receive even more tax benefit without it costing the donor anymore.

* **Why is Payroll Giving better than Gift Aid?**

Payroll Giving allows charities to plan better and create a greater impact through their work, because donations are regular and reliable, and they don’t need to claim the tax benefit back. Instead, they get the full amount straight away, which also reduces charities admin time and costs. The tax benefit from Payroll Giving donations is also larger than Gift Aid, as it is not capped, which means that donations from those supporters who pay a higher rate of income tax are worth even more to charities.

* **Why is Payroll Giving the most impactful way that people can donate to charity?** Given the cost of living crisis, it’s a great way for people who are in work to support causes they care about in a way that costs them less, making their hard earned cash go further. And as the company is 100% charity owned, all profits go to good causes.