

Giveall Payroll Giving

A Guide for Employers and Employees



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GIVEALL PAYROLL GIVING

Payroll Giving is an HMRC-approved scheme whereby employees are able to donate to charity from their pre-tax income. Payroll Giving has been available since 1987. Giveall has transformed it.

Employees authorise their employer to make deductions from their salary or pensions. The employer then forwards these donations to a Payroll Giving Agency (PGA) who disburses them to the intended charities. Giveall is an HMRC-approved Payroll Giving Agency (PGA).

Donations are deducted from an employees' salary before tax so, effectively, what the donor would have paid in tax goes to charity instead.

Employee pledges & charity receives	Cost to employee: 20% taxpayer	Cost to employee: 40% taxpayer	Cost to employee: 50% taxpayer
£5.00 per month	£4.00	£3.00	£2.50
£8.00 per month	£6.40	£4.80	£4.00
£10.00 per month	£8.00	£6.00	£5.00
£15.00 per month	£12.00	£9.00	£7.50

Giveall is the breakthrough online payroll giving platform owned and operated by the UK-registered charity, Giveall2Charity. Giveall Payroll Giving is just one of the services offered by us, to find out about our other services, please click [here](#).

Giveall is the only fully automated and admin-lite payroll giving scheme. Quick and easy to set up, it runs automatically; all parties have 24/7 access to their accounts and employees can vary or stop their giving at any time. It's confidential and secure. Donations can be made anonymously but if an employee prefers, we can forward their details to their charity (according to the Data Protection Act). Employees can have multiple employers and continue giving seamlessly when they change jobs if the new employer is on Giveall.

It costs employers nothing. It's easy to set up and hassle-free to administer. Giveall Payroll Giving is great for team building and employer/staff engagement with great CSR and PR opportunities for employers. Switching from one Payroll Giving Agency to another is simple (exclusive relationships are not allowed).

Charities have the opportunity to receive regular, commission-free income. Employers must forward the donations to Giveall within 14 days of the end of the following Income Tax month and Giveall processes the payment within two working days.

We are so confident about Giveall Payroll Giving that if any employer is not entirely satisfied with the service, they may cancel their contract by giving twenty-four (24) hours' notice (as opposed to the 3 months required by most other Agents).

Through the Giveall Payroll Giving platform, employees can select and donate to the registered charity of their choice and/or choose to deposit their deduction into a Personal Donor Account, for donating at a later time. There is no limit to the number of charities that can be supported by any one employee.

HOW DOES THE SCHEME WORK?

Employers must register and setup their Giveall Payroll Giving profile first on our website. To make everything legal, the completed contract (included in this pack) must be posted back to us.

You can even opt to match the donations made by your employees.

Each employee must register and link to their employer's Giveall Payroll Giving profile. They setup which charities they're donating to and/or how much to deposit into their Personal Donor Account, for later use.

The choice of recipient charity remains confidential to the employee and Giveall2Charity, who process the allocation of the funds to the designated charities. Giveall2Charity will not divulge any details of recipient charities to the employer.

If you're currently with another Payroll Giving Agency – don't worry! All Payroll Giving Contracts are **non-exclusive**, so employers can operate with more than one agency while the employer and employees assess the considerable savings achieved through Giveall2Charity. Setting up a Giveall Payroll Giving account is very straightforward. Giveall2Charity don't charge employers and there are no commission or transaction fees on donations made with Giveall Payroll Giving.

If you have any questions, please feel free to contact us at payrollgiving@giveall.org.

ACCOUNT OPTIONS

We have created various options for your employees. These are as follows:

- **Direct donation to charities**
The employee sets up a deduction straight to the charity or charities of their choice.
- **Personal Donor Account**
The employee sets up a deduction to go to their own Personal Donor Account. At any time, the employee can make an online transfer of funds directly to any charity of their choice.

With Giveall, employers have even more options to fundraise for their business charities now.

We have three accounts available and they are:

- **The Staff Charity Account**
This account allows employees to support the business charities with their Payroll Giving deductions only. The employees can select this account when setting up their Payroll Giving deductions.

No set up fee. £5 + VAT monthly fee.

- **Employer Charity Account**
This account can accept Payroll Giving deductions, direct donations and allow fundraising for the business charities. Employees, customers and the company itself can make contributions in to this account.

£20 + VAT set up fee. £20 + VAT monthly fee. The set up fee will be taken month one along with the first monthly fee.

- **Company Charity Account**

This account is for the sole purpose of holding business funds only that will be paid across to charitable organisations. No deposits from employees or customers are permitted on this type of account.

£20 + VAT set up fee. £20 + VAT monthly fee. The set up fee will be taken month one along with the first monthly fee.

To discuss what the best option for your organisation is, please don't hesitate in emailing us at payrollgiving@giveall.org.

THE IMPORTANT LEGAL STUFF

RETENTION OF RECORDS

The Regulations define the requirements and the period for the retention of records. These are as follows:

- A copy of the contract between the employer and Giveall2Charity, as the approved Payroll Giving Agency, until 3 years from the termination of the contract,
- All forms of request given by employees pursuant to the approved scheme until 3 years from the revocation or lapse of such request; and,
- For not less than 3 years, records of all sums withheld from such employees pursuant to the approved scheme and evidence of all payments made to Giveall2Charity. When requested by HMRC, the employer shall within 30 days of such request produce all documents and records for inspection.

DATA PROTECTION

There are a number of particular Data Protection issues worthy of mention:

- **Giveall2Charity**
Giveall2Charity is registered under the Data Protection Act with the Information Commissioners Office ("ICO") under No. Z202106.
- **Employer / Giveall2Charity and HMRC**
Giveall2Charity is obligated to provide HMRC with full details of any contract concluded and/or terminated with an employer and any other information, which HMRC may lawfully request in terms of the Regulations.
- **Employee / Employer – confidentiality of the recipient charity**
The employee's choice of recipient charity remains confidential to the employee and Giveall2Charity, who process the allocation of the funds to the designated charities. Giveall2Charity will not divulge any details of recipient charities to the employer.
- **Employer / Employee / Giveall2Charity / Recipient Charity**
The data supplied by the employee (on any form or electronic communication) will be used to enable their donation to reach their chosen charity/charities.

In order that an employee's instructions can be acted upon, their details will be passed to Her Majesty's Revenue & Customs registered Agency i.e. Giveall2Charity, with whom the employer has contracted, who will forward the donation to their chosen charity/charities.

The chosen charity/charities may send the employee a 'Thank You' letter acknowledging their donation.

If the employee does not wish to receive an acknowledgement from their chosen charity and only wishes to be contacted in the event of a specific query needed to resolve the processing of their data for the purposes of these instructions, they will be given the opportunity to opt-out of any contact.

Other Opt-In/Opt-Out options are also provided to facilitate and encourage greater donor participation in charitable fundraising, while at the same time protecting the individual.

PAYROLL GIVING AWARDS

Eligibility for a Payroll Giving Award is determined by the number of employees (i.e. % of total employees) who participate in a Payroll Giving scheme. Employers will be contacted about which Award they would qualify for each year.

TO START YOUR PAYROLL GIVING

Setting up your Payroll Giving scheme is simple!

Have you ...

- Registered your employer profile account on our website: www.giveall.org?
- Completed and signed a Giveall Payroll Giving Contract?
- Returned, by post, the Giveall Payroll Giving Contract? Send to:
Giveall2Charity, Bank House, 81 St. Judes Road, Englefield Green, Surrey, TW20 0DF
- Received a countersigned Giveall Payroll Giving Contract by email from us?

If you have any questions, review our [Help Guides](#).

Alternatively, please contact us:

By email: payrollgiving@giveall.org

By post: **Giveall2Charity
Bank House,
81 St. Judes Road,
Englefield Green,
Surrey,
TW20 0DF**

RUNNING YOUR PAYROLL GIVING SCHEME

Before Payroll Giving deductions can be made:

- **Calendar Dates:**

- You will need to enter Cut-Off and Confirmation dates for each payroll period. This will allow your payroll giving to start as soon as we've activated your account once we've received your completed contract.

Calendar Dates explained

Cut-Off Date: The date on which changes can be made up to i.e. activate an employee or an employee changes their deduction amount.

Confirmation Date: The date on which you will need to confirm the payroll run on Giveall.

- **Employee Registration:**

- Register and create an account.
- Setup their payroll deduction via linking to your payroll giving profile.

- **Verification of Employees:**

- The scheme administrator will receive an email once an employee has linked their payroll deduction to your payroll giving profile via your Accounts Office Reference Number.
- Login and approve the employees before the next Cut-Off date so they are included in the upcoming Payroll Giving run.

- **Payroll Run Verification:**

- The scheme administrator will need to verify the employees for that payroll run before they can process the payroll run.
- Files will be generated immediately and you can choose to open or save the file. The name of your file is the reference number you need to use for your BACS transfer to our Payroll Clearing Account.

Making Payroll Giving deductions:

The file that you download after processing the latest payroll run will show you how much is needed to be deducted for each employee.

Sending Payroll Giving deductions:

- Send the total amount of money in a **single BACS transaction** (not a separate transaction for each employee) to:

BANK: Barclays Bank PLC
SORT CODE: 20-84-61
ACCOUNT NO: 23948129
ACCOUNT NAME: GA2C PAR PRM

- Prefix your BACS transmission reference with your 18-digit **CLIENT REFERENCE** (e.g. EM160100000012345)

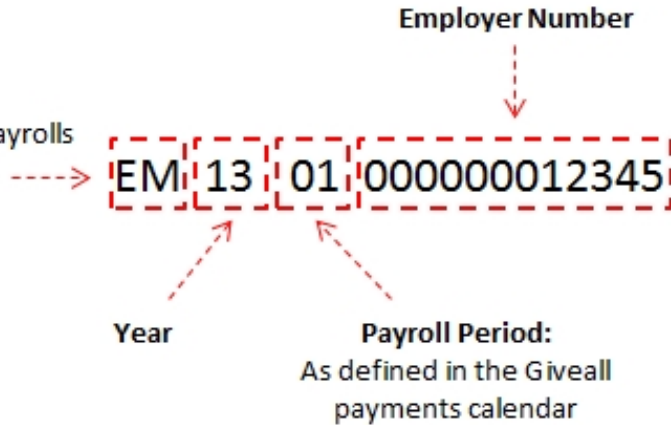
Your **CLIENT REFERENCE** is unique to every BACS transaction. This reference number is in the following format:

Prefixed by **Payroll Type** (2 digits), followed by **Year** (2 digits) and **Payroll Period** as defined in your 'Payroll Calendars' tab calendar (2 digits) and ending in your **Employer Number** e.g.

□

Payroll Type:

- EQ i.e. for Quarterly Payrolls
- EM i.e. for Monthly Payrolls
- E4 i.e. for Four Weekly Monthly Payrolls
- EF i.e. for Fortnightly Payrolls
- EW i.e. for Weekly Payrolls



PAYROLL GIVING CONTRACT

This Contract is between Giveall2Charity, a company Limited by Guarantee in England No: 7075425, (the 'Approved Agency') and

Employer's Name: (the 'Agent')

Type of entity: Tick as appropriate: Company Partnership Other

Registration Number:

Employer's Address:

Post Code:

Telephone: Email:

1. From / / , the **Agent** will operate the Giveall Payroll Scheme under the Taxes Act 1988 Section 202 and the Charitable Deductions (Approved Schemes) Regulations 2211 of 1986 (as amended) as an **Agent** to the **Approved Agency**.
2. The **Approved Agency** and the **Agent** agree:
 - a. The Scheme will be operated in accordance with the Scheme Definition which is appended to this contract and which forms an integral part of this contract.
 - b. That there will be **NO** administration charge paid by the **Agent** to the **Approved Agency**.
 - c. This contract will run initially for a period of one calendar year and will continue thereafter unless terminated:
 - i. By the Approved Agency giving at least three (3) months' notice of termination.
 - ii. By the Approved Agency giving notice of immediate termination if the Agent at any time fails to give effect to the Scheme.
 - iii. By the Scheme ceasing to be an approved scheme.
 - iv. By the Agent, notwithstanding the above, on giving twenty-four (24) hours' notice of termination, or
 - v. The Approved Agency ceasing to be a registered agency.
 - d. The **Agent** will make remittances by BACS and confirm electronically, the periodic listings of employees' Payroll Giving deductions as defined by the Approved Agent.

If you are unable to use BACS, please contact us to arrange another payment method.

e. That the **Agent** will appoint a Scheme Administrator to liaise with the **Approved Agency**:

Contact Name: Position:

Telephone: Email Address:

The **Agent's** payroll details are as follows:

Frequency: Quarterly Monthly 4-Weekly Weekly (please tick **one** option)

Accounts Office Ref No.: Office No: P Unique No:

Number of employees (including Directors) on the payroll?

3. The **Agent** will “match” employees’ Payroll Giving deductions, in whole or in part, on the following basis:

Please state the basis for your “matching” contributions, e g, 100% or 50% of each donation up to a maximum of **£ XXX.XX amount**, or enter “**Not Applicable**”:

100% 50% Other %

Limit on matching, if any: No limit Limit

4. The **Agent’s** payroll is processed by the (please tick **one** of the following options):

a. The **Agent**.

b. Another organization, e g, payroll bureau (please specify below):

Company/Bureau Name:

Company/Bureau Address:

Post Code:

Contact Name: Position:

Telephone: Email Address:

Do you accept the terms and conditions? Yes No

Do you wish your name to remain anonymous? Yes No

Signed on behalf of Giveall2Charity

Signed:
Position:
Print Name:
Date:

Signed by, or on behalf of, the Agent

Signed:
Position:
Print Name:
Date:

Keeping you informed. Our Data Protection statement.

We would like to tell you by letter, phone or email about additional products and benefits from the Giveall2Charity group that we believe will be of interest to you. If you would prefer not to be contacted, please tick the appropriate boxes. Please note that ticking a box means that we will not be able to tell you about these additional benefits.

Giveall2Charity and the companies in which it has a majority stake (the group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

I do not wish to receive details of: Other products and services from the Giveall2Charity group.
 Forthcoming events from the Giveall2Charity group.

Alternatively, write to: The Data Protection Officer, Giveall2Charity, Bank House, 81 St. Judes Road, Englefield Green, Egham, TW20 0DF, giving your details and instructions.

PAYROLL GIVING SCHEME DEFINITION

1. Preamble and Definitions

- 1.1. This document defines the payroll deduction scheme approved by the Inland Revenue in terms of Regulation 3 of The Charitable Deductions (Approved Schemes) Regulations 1986 (as amended) and referred to in the annexed agreement. It is offered by Giveall2Charity, an approved agency, whose address is recorded in Section 5. Copies of the Regulations and amendments are available on the www.giveall.org website.
- 1.2. Giveall2Charity use the generic term 'Giveall Payroll' for the scheme.
- 1.3. The following meanings are ascribed to terms used in this document.
 - 1.3.1. 'The Act' means the Finance Act 1986 and any statutory modification or re-enactment of it.
 - 1.3.2. 'The Approved Agency' means Giveall2Charity which is operating the scheme.
 - 1.3.3. 'Barclays Giveall Banking Services platform' means the banking platform provided by Barclays Bank PLC, which Giveall has modified to provide a bespoke platform to all Charities.
 - 1.3.4. 'Charity' or 'Charities' means any Charity, church, CASC, school, educational institution and other Non-Profit Organisation ("NPO").
 - 1.3.5. 'Charity Trust Account' means the separate Trust Account held by Giveall for each Charity under the Barclays Giveall Banking Services platform with Barclays Bank PLC.
 - 1.3.6. 'the Contract' means the contract between the Approved Agency and the employer and to which this scheme definition is attached.
 - 1.3.7. 'Deductions' means money deducted by the employer from the emoluments of participating employees for distribution to charities.
 - 1.3.8. 'Distributions' means all payments made by the Approved Agency to charities **without** deduction of any charge.
 - 1.3.9. 'Emoluments' means the taxable emoluments of an employee as defined in the regulations.
 - 1.3.10. 'Employer', 'Employee', 'income tax month', 'scheme' and 'year' have the meanings ascribed to them by the Regulations.
 - 1.3.11. 'Employer Pooled Donor Account' means an account established by the employer either for 'Group' deductions from two (2) or more employees or for the employer.
 - 1.3.12. 'Giveall Individual Donor Account' means the separate Individual Donor Account held by Giveall under the Charity Trust Account held with Barclays Bank PLC for the retention and processing of donor funds, until such time as the donor allocates them to a Charity.
 - 1.3.13. 'Giveall Payroll' means this payroll deduction scheme as approved by the HMRC under the regulations.
 - 1.3.14. 'Group' means any two (2) or more employees of any employer who may (with the consent of the employer) mutually decide and so notify the agency that they wish their deductions to be pooled under an Employer Pooled Account. The distribution thereof to be directed in accordance with the rules of the Group.
 - 1.3.15. 'Participating employee' means any employee who authorises deductions pursuant to this scheme and includes (wherever the context admits) a group of employees.

- 1.3.16. 'The Regulations' means the Charitable Deductions (Approved Schemes) Regulations 1986, or any other regulations made under the Act.
- 1.3.17. 'The Scheme' means the Giveall Payroll scheme as approved by the HMRC under the regulations.
- 1.3.18. Words importing the masculine gender include where appropriate the feminine gender and the singular where appropriate includes the plural.

2. Approved Agency

The Approved Agency

- 2.1. will operate the scheme as provided in this scheme definition,
- 2.2. appoints the employer as their agent for the purpose of holding all deductions for participating employees,
- 2.3. will within thirty (30) days notify HM Revenue and Customs of every contract giving effect to the scheme,
- 2.4. will within thirty (30) days notify HM Revenue and Customs of the termination of any contract giving effect to the scheme,
- 2.5. will, hold all monies received in a designated Charity Trust Account and within two (2) business days, pay any deductions received to the designated charities,
- 2.6. will, furnish HM Revenue and Customs with an explanation, if it has not paid any amount to a Charity within sixty (60) days of receiving that deduction from an employer,
- 2.7. may stipulate a minimum annual deduction (at present £60 p.a.) from each participating employee,
- 2.8. may stipulate a maximum number of charities (at present there is no maximum) to which an employee may direct distributions,
- 2.9. will make available forms to the employer on which a participating employee authorises the employer to make deductions,
- 2.10. will make available to the employee a Personal Donor Account on the www.giveall.org website whereby the employee:
 - 2.10.1. specifies to which Charities each direct payroll distribution is to be made and the amount to be distributed to each,
 - 2.10.2. can accumulate payroll deductions, in his Personal Donor Account, for subsequent distribution to Charities,
 - 2.10.3. certifies that every distribution authorised by him is neither due to a Charity under deed of covenant nor in payment for services rendered or goods supplied by the Charity, i.e. not in payment of any debt,
- 2.11. will receive from the employer all deductions made under the scheme and distribute the same to Charities in accordance with the provisions of the scheme,
- 2.12. may not return, either to the employer or to the employee, sums properly paid to the Approved Agency,
- 2.13. will make payments only to Charities recognised by United Kingdom laws or by HM Revenue and Customs,
- 2.14. will, if requested, give written receipts to the employer for sums paid to the Approved Agency,
- 2.15. will, if requested by an employee at the end of the year; supply him with a certificate showing the amount the Approved Agency has paid during that year to each Charity specified by him and the

maximum time elapsing in any period specified by him between receipt by the Approved Agency of monies and payment to the Charities specified,

- 2.16. may, if it is unable to pay any monies to the specified Charity, pay such amounts to another Charity which it considers to have aims similar to those of the specified Charity and will, if it makes a payment to a Charity under this provision, notify the employee (and the Approved Agency may not use the money for its own purposes),
- 2.17. may, if it does not receive instructions for the payment of any monies to Charities within six (6) months after the end of the year in which the deductions were made, pay such amounts to other Charities as it may think fit and will, if it makes payments to Charities under this provision, notify the employee (and the Approved Agency may not use the money for its own purposes),
- 2.18. will furnish the HM Revenue and Customs with the returns prescribed by the regulations, and,
- 2.19. will keep and produce records and documents as are required by the regulations.

3. **Employer**

The Employer

- 3.1. will hold all deductions in trust as agent for the Approved Agency,
- 3.2. will deduct from the emoluments of each participating employee such amounts as the employee may authorise and will pay the aggregate of such deductions to the Approved Agency on the same day as payments are made to the employee, but subject to such payment being within fourteen (14) days of the end of the Income Tax month, as required in terms of the Regulations,
- 3.3. may not recover any monies properly paid to the Approved Agency in accordance with this scheme,
- 3.4. will, if the employment of a participating employee ceases, supply him with a statement of total deductions made in the current year, and,
- 3.5. will keep and produce the records and documents required by the regulations.

4. **Employee**

- 4.1. Any employee of the employer may become a participating employee by authorising the employer to make deductions.
- 4.2. Deductions may not be used to satisfy any contractual obligation to a Charity under deed of covenant or in payment for services rendered or goods supplied by the Charity.
- 4.3. Deductions properly made and paid to the Approved Agency are not returnable to the employee.
- 4.4. After the end of any year, a participating employee may require the Approved Agency to supply a certificate showing the amounts paid in that year to his specified Charities and the maximum time elapsing in any period specified by him by receipt and distribution of the money by the Approved Agency.
- 4.5. If the employment of a participating employee ceases, the employer will supply him with a statement of the total deductions made in the current year.

5. **Variation, termination and notices**

- 5.1. Subject to approval by HM Revenue and Customs, the Approved Agency may vary the scheme upon giving the employer at least three (3) months written notice,
- 5.2. The scheme will cease to operate if the contract is terminated,
- 5.3. On termination of the contract, all remaining monies deducted and paid to the Approved Agency but not yet distributed, will be distributed to Charities within a reasonable time, and,

- 5.4. Notices required to be served on either party to the contract will be served by post at the address set out in the contract or such other address as may be notified by the party in question.

The address for Notices for Giveall2Charity is as follows:

**Bank House,
81 St. Judes Road,
Englefield Green,
Surrey,
TW20 0DF**

PAYROLL GIVING FOR EMPLOYEES

Giveall Payroll Giving is the easiest, most tax-effective way to donate to your favourite Non-Profit Organisation.

As your donations are made “before tax”, the Taxman tops them up with the tax you would have paid so your intended charity receives even more!

Employee pledges & charity receives	Cost to employee: 20% taxpayer	Cost to employee: 40% taxpayer	Cost to employee: 50% taxpayer
£5.00 per month	£4.00	£3.00	£2.50
£8.00 per month	£6.40	£4.80	£4.00
£10.00 per month	£8.00	£6.00	£5.00
£15.00 per month	£12.00	£9.00	£7.50

There’s no need to claim a rebate at the end of the year; you’ve already got it! In fact, for higher rate taxpayers, this is the only way to receive a complete tax credit.

If your employer is registered for Giveall Payroll Giving, simply go to www.giveall.org and create a User Account, then fill out the simple form and say how much you want to give every pay day. There is nothing else to do. You have 24/7 access to your account and you can edit your account or stop giving at any time.

If your employer isn’t running a Giveall Payroll Giving scheme, why not ask them to set one up (it’s easy) and give them a copy of this guide? It really is hassle free and there are real benefits for them as well.

Your employer deducts the donation from your salary, forwards it to us and we deposit the entire amount into the charity’s account where they start earning interest immediately. You can include more than one employer and if any new employer is on Giveall your giving is seamless.

Donate to a particular charity or deposit all or some of your donation into your own Personal Donor Account for later dispersal. The system is extremely flexible.

You can donate anonymously if you prefer (your employer has no way of knowing who you are supporting) and you can opt out of being contacted by your charity if you prefer.

Giveall ensures that 100% of every donation reaches the charities within days.