Issue 11/07

stewardship®

transforming giving

Stewardship is the leading Christian provider of tax-effective giving services, currently handling over £40 million a year on behalf of more than 23,000 donors. We promote biblical principles and practice - of joyful giving, planned stewardship and generosity.

raising standards

Our vision is for a transformed Church, where financial and legal administration is a model of integrity and efficiency. We facilitate this by providing a range of legal and financial support services.

sharing knowledge

We provide training events and resources. We partner strategically with others. If we do not have the resource, we can often point to someone who does.

Contact us for more information about the full range of services we offer.

PO Box 99, Loughton, Essex IG10 3QJ

t: 08452 26 26 27

f: 020 8502 5333

e: giving@stewardship.org.uk

w: www.stewardship.org.uk

sovereign account

Your giving to
Paul & Rachel
Elliston
made more effective

stewardship®



This leaflet explains how your giving to this Christian worker can go further.

This service is carried out by Stewardship, a Christian charity specialising in tax-effective giving. We serve many full time Christian workers and their supporters through our tax-effective giving accounts.

If you have any questions not addressed inside, do contact the person who gave or sent you this form.

Stewardship is the operating name of Stewardship Services (UKET) Limited A registered charity in England and Wales no. 234714, and a company limited by guarantee, registered in England no. 90305. Established 1906

© Stewardship 2007

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 aifts 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 worker(s) 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) <u>but by you</u> <u>personally.</u>

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 and Customs if you have not paid the amount in tax that we will reclaim on your gift.

Under the Gift Aid scheme, there are restrictions on giving to a worker who is a **close relative** (ie, your child, grandchild, parent, grandparent, brother, sister, or the spouse of any of these). If you are considering doing this, please check first with our office.

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 cheaues 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	Originator's Identification Number 9 8 2 1 1 7 DIRECT Debit
	Reference Number - office use only
Postcode Name(s) of Account Holder(s)	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.
Bank/Building Society account Number	
Branch Sort Code	Signature(s)
	Date:
Banks and Building Societies may not accept Direct Debit instructions for some types of account	DO NOT SEND TO YOUR BANK/BUILDING SOCIETY

Application: Paul & Rachel Elliston

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 C	hoose day of month for payment collection:	
☐ Monthly ☐ Quarterly ☐ Annually —	e.g.15th	
(41: 010) (41: 025) (41: 0100)	irst payment date (allow at least 3 weeks): / / 200	
For a single gift		
Single gifts of £30 or more \Box I wish to make a single donation of :		
\pounds (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	each tax year to cover the amount of tax that	
the Gift Aid Scheme on all donations I make to Stewardship for the last six years and future gifts	Stewardship will reclaim on my giving.	
until further notice. I understand that I need to pay	Signed:	
enough UK income tax or capital gains tax in	Date: Ref: 20097016	

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.