

PAYROLL GIVING FAQs

How does Payroll Giving work?

Payroll Giving is an easy, tax-effective way to make a regular donation to Maggie's and support people with cancer.

When you donate through your salary or occupational pension, the deduction is made before tax is applied – so your donation really does go further.

Lower rate (20%) taxpayer	If you pledge £10 a month, we receive the full amount but only £8 will be deducted from your net pay or pension.
Higher rate (40%) taxpayer	Only £6 would be deducted from your net pay or pension for every £10 you pledge.
Additional rate (45%) taxpayer	Only £4.50 would be deducted from your net pay or pension for every £10 pledged. Did you know? It's more efficient for higher rate taxpayers to donate through Payroll Giving than Gift Aid as charities are unable to claim back tax above the basic rate through the Gift Aid scheme.

I'm an employee, how do I set up Payroll Giving?

If your company is not registered for the scheme, they can sign up with a payroll giving agency who can process employee donations.

You can find a [list of payroll giving approved agencies on GOV.UK](#).

There is no long-term commitment. If your circumstances change and you no longer wish to donate to us, simply tell your employer.

We're here to help too – call our Partnerships Team on 07818 595075 or e-mail partnershipsteam@maggies.org and we'll give you the support you need.

I'm an employer, how do I set up Payroll Giving?

Contact an [HMRC-approved Payroll Giving agency](#) to set up a scheme.

Make deductions each time you run payroll. The donation will be taken from your employees' pay before tax but after National Insurance, which means the donation costs less to your employees.

Once you have set up your scheme, your employees can sign up. Each payday, your payroll team takes the donation directly from their gross salary and sends it to your chosen Payroll Giving Agency and they'll pass them on to Maggie's.

Your agency can answer any questions you or your employees have about the scheme.

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How long after signing up will it be before the first deduction is taken from my pay?

Usually it will start on your next payroll day, but if you are signing up towards the end of the month deductions are likely to start the next but one payroll day.

Your payroll team will have a cut-off date for payroll and will be able to advise you.

How do you know that we have received your donation?

You will know the deduction has started as it will appear on your payslip. We will also write to thank you.

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

No, there's no upper or lower limit.

Whatever you give comes straight from your gross pay, before tax.

This means that a monthly donation of £10 only costs you £8 each month and a monthly £5 donation only costs you £4 each month.

How is Payroll Giving different to a Direct Debit?

Gifts made through Payroll Giving are taken straight from your gross (pre-tax) pay.

This makes them immediately tax-effective (so there's no need to sign up to the Gift Aid scheme).

Can I stop giving when I want?

Yes, you just need to notify your payroll team directly.

What happens to my donations if I leave my job?

Your gifts are taken from your wages or workplace pension so they'll automatically stop when you leave your job.

But we hope that you will continue to give to us at your next job! You just need to set the gift up again as your donations are not transferable.

Is there an administration fee?

Yes, but only a small one.

Your employer will use a Payroll Giving Agent (like a charity bank) to distribute any money donated by you and your colleagues.

The Payroll Giving Agents are charities that need to make a small charge to cover their operating costs. Some employers pay this fee on your behalf so we receive your full donation.

Did you know? You can set up Payroll Giving from your occupational pension.

If you receive an occupational pension and your pension provider deducts tax through the PAYE system, you are still eligible for the scheme.

Simply ask your occupational pension provider to make a donation from your pension before tax has been deducted.

What should I do if my employer doesn't currently have a scheme?

If you aren't sure, check with your payroll team or contact us and we'll help.

Who can I contact if I need any further information?

Adam Feder in the Partnerships Team on 07818 595075 or e-mail partnershipsteam@maggies.org

How can I promote this way of giving to my colleagues?

We'd love you to encourage your colleagues to sign up too!

Our developing a Workplace Poster is available to download as a PDF from the website or by contacting our Partnerships Team.