

Gift Aid talk for Masses over the weekend of 9/10 May

I've been asked to speak to you about the importance of Gift Aid but what I really want to talk about is cake! Chocolate cake, Sponge cake, Victoria Cake, Dundee cake, cream cake, almond cake, Lemon Drizzle cake, Rum soaked cake – yes when it comes to cake there's definitely something for everyone!

Now just imagine your favourite cake for a minute; nice and fresh and ready to eat but with a slice the size of one fifth (20%) missing.

Now imagine that this cake is what you earn - the money you bring home from work or your pension or other income. You earned the entire cake but someone took a 20% slice out of it before you got the rest. That slice is the amount we pay in tax. The taxman takes it and uses it to run the country. It pays for our schools, hospitals, roads, police, government departments, the armed forces and so on. So it's a very important slice and without it the country would grind to a halt.

However, if we decide we would prefer part of our slice to be given to charity, we can divert it from the taxman to a charity of our choice. It's almost like free money because it doesn't cost us anything more to get it back. We're allowed to say we want part of that slice that we paid in tax to be passed to a charity of our choice and the way can do that is through Gift Aid.

Because it's part of the Diocese of Southwark, which is a charity, St Andrew's can benefit from Gift Aid. For every £1 given under Gift Aid, St Andrew's gets a further 25p so every £ is worth £1.25, every £100 is worth £125, every £1,000 becomes £1,250 and every £10,000 becomes £12,500. See how it can really mount up?

If you're a UK taxpayer it's really easy to give through Gift Aid. All you need to do is fill in a simple declaration form to say you are a UK taxpayer and you want all your gifts treated under Gift Aid. There are a few simple conditions. For example, you have to be paying at least as much in tax as the tax that will be reclaimed on your gift and you have to let the Parish know if you stop paying tax or change address. But otherwise, once you've completed your declaration, that's it. You don't

need to do anything else and from then on everything you give will be worth 25% more.

Quite a few people in our parish already give through Gift Aid, some through the Planned Giving Scheme (the weekly envelopes). If that's you, thank you!

Just so you know, no one, other than the Gift Aid Organiser, knows who is giving or how much, so whatever and however you decide to give is treated completely confidentially.

Now there's been some changes to Gift Aid in recent times and the wording of the declaration has changed slightly. So we need everyone who has a current Gift Aid declaration to sign a new one and, while we're at it, we'd like to invite everyone to Gift Aid their gifts to St Andrew's because that free extra money is needed and will really help support the parish in fulfilling its mission.

We'd also like to encourage everyone to give through a Banker's Standing Order because that way, you never need to worry about bringing cash to Mass; if you're away on holiday or unable to come to Mass you have the peace of mind of knowing that you are still supporting the parish; it means a lot less administrative work for our parish office and volunteers, and it enables the parish to plan its finances with greater confidence. And you can give through a Standing Order even if you're not a UK tax payer and so not able to give through Gift Aid.

Finally, if you are already giving regularly to the parish and haven't reviewed how much you give for a while, maybe this is an opportunity for all of us to do that.

After Mass today the parish Gift Aid team will be in the hall. I'll be explaining in a bit more detail how you can help the parish through Gift Aid without it costing you a penny more than you already give. The Gift Aid and Standing Order forms will be available and if you have any questions we'll be there to answer them for you. Oh, and just in case you were wondering, lots of cake of different kinds will be available.

See you there!