

Fighting poverty through your pay-packet.

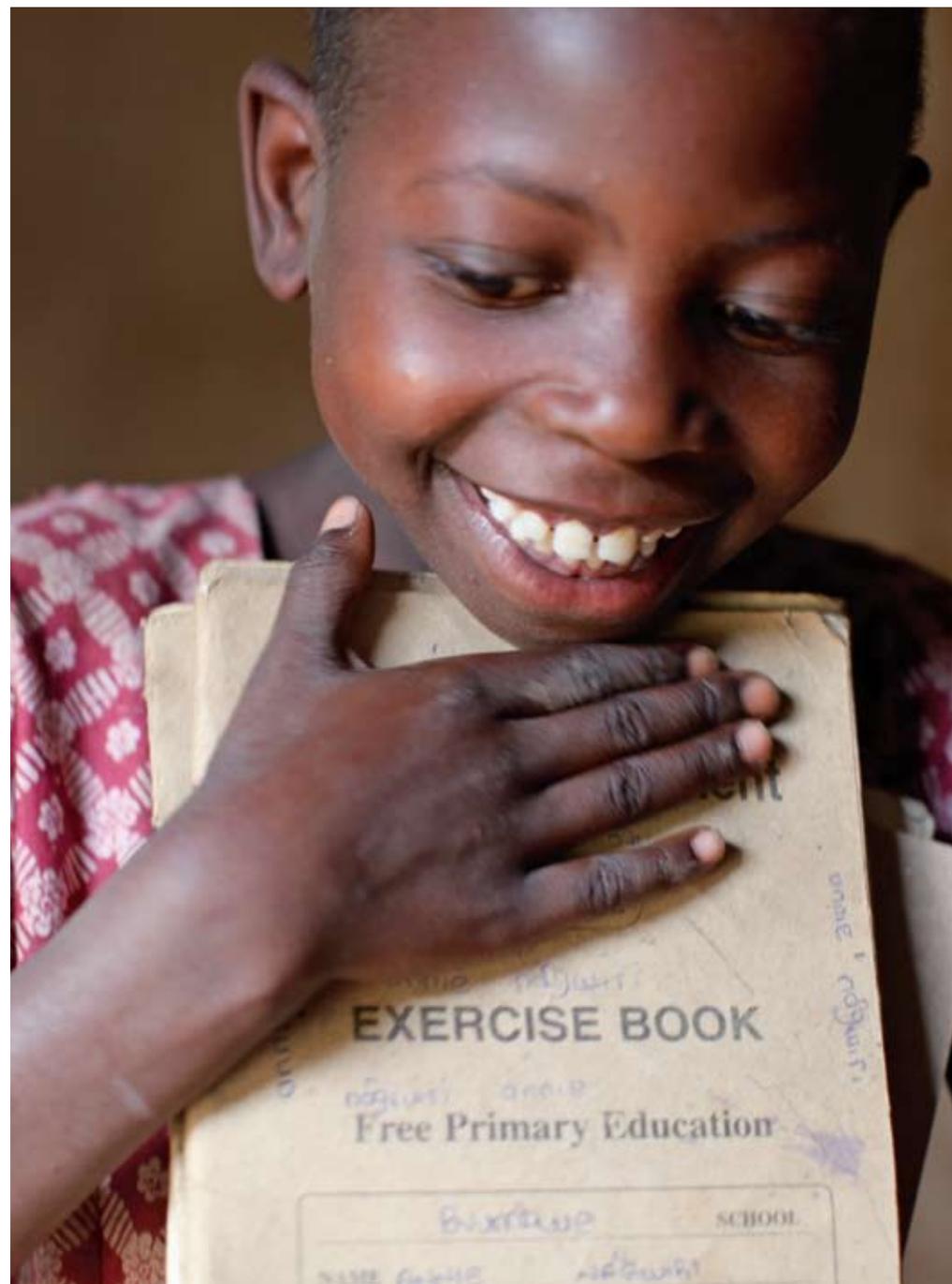
An employer's guide to Payroll Giving with Oxfam.

What's it all about?

Payroll Giving is a way for staff to make a regular donation to Oxfam through their pay, and change lives all over the world while they're at it. Donations are deducted from employees' salaries before tax, making it an incredibly tax-efficient way of giving to Oxfam.

What's more, regular donations – like those from people who are signed up to Payroll Giving – are the best way to support Oxfam. It means we have a reliable income we can count on, so we can plan long-term projects which help people work their way out of poverty, and respond immediately and with confidence during an emergency.

Book of life. Eight-year-old Agnes Nangwirir, from Thyolo in Malawi, clutches her school books with pride. Agnes' family were given a goat in a local scheme funded by Oxfam. As goats can produce up to six kids a year, they were able to sell one to pay for school fees and uniforms.



What's in it for me?

Business benefits

- > Allows your employees to donate to their chosen charity in a simple and tax effective way.
- > Employees will see your business as more supportive and caring.
- > Boosts staff morale and motivation – aiding retention and recruitment.
- > Enhances your business's charitable giving with little effort or cost to the employer.
- > Enhances your social responsibility and community investment programmes.
- > Allows you to monitor the level of charitable giving that your company has helped achieve.
- > Any administration costs involved are tax deductible.
- > It is really easy to set up a Payroll Giving scheme

Staff benefits

- > Payroll Giving is a tax-efficient and simple way to give.
- > There is no limit on the size of the gift.
- > It is easy and convenient, coming straight from the pay packet.
- > There is no need to worry about Direct Debits or Standing Orders – just complete one simple authorisation form.

This table shows how tax effective it is for your employees to give through their pay.

Employee's monthly gift	Cost to employee paying 20% tax	Cost to employee paying 40% tax	Cost to employee paying 50% tax
£20	£16	£12	£10
£10	£8	£6	£5

How do I get started?

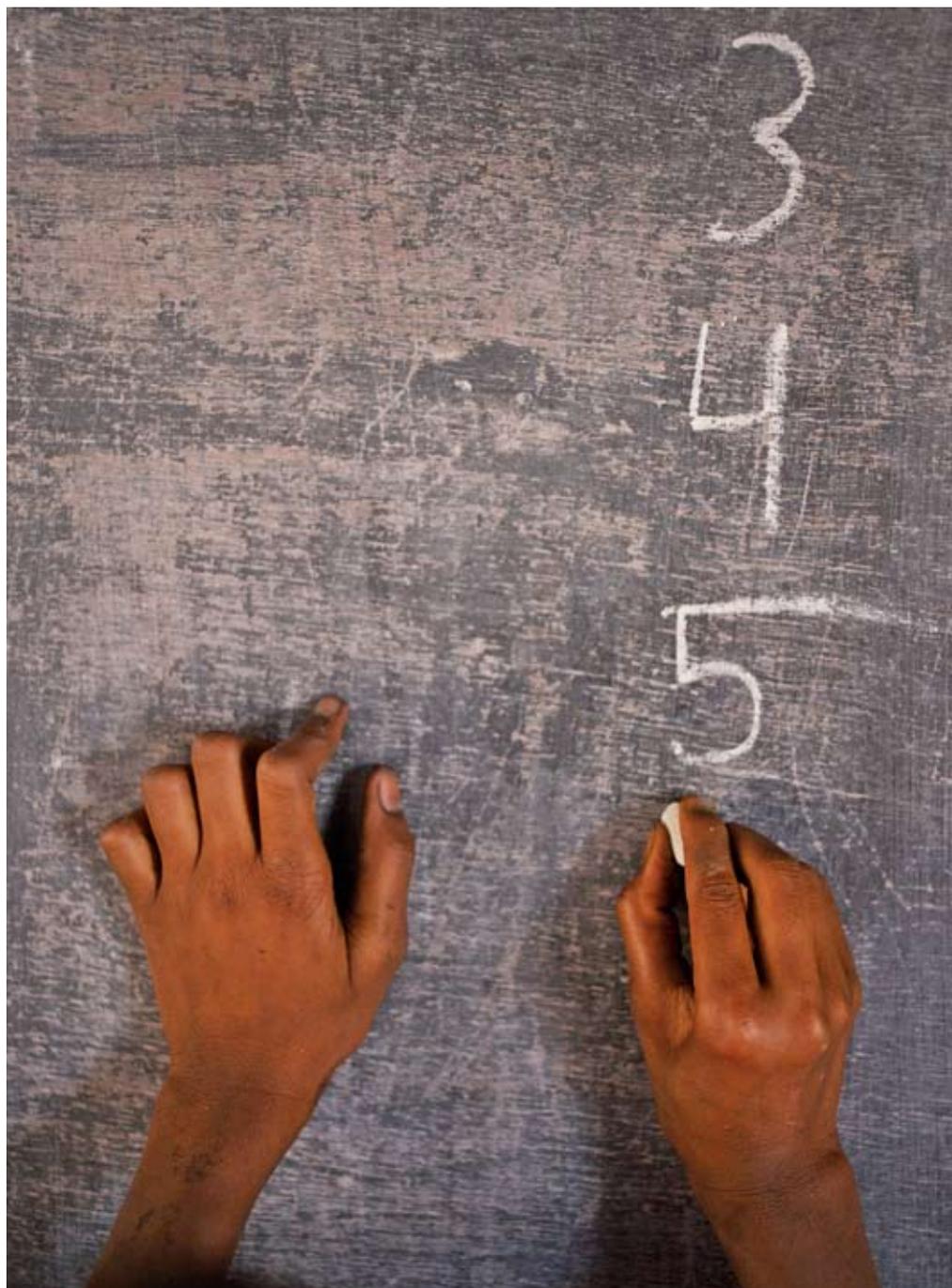
Register your business with a Payroll Giving Agency (PGA).

Payroll Giving must be administered through an HMRC-registered PGA. For contact details of registered PGAs see the end of this booklet. Your chosen PGA will advise you on the best way to set up.

Since the PGA takes on most of the administration, they will deduct a small fee from each donation to cover this – usually around 4%.

If there are any questions that your chosen PGA can't answer, have a look at:

www.hmrc.gov.uk/payrollgiving



Count on it. Sahera, 10, chalks up her answer on the class blackboard. Every morning, Sahera and her friends sift through the city rubbish dumps in Lucknow, India, looking for bits of plastic to sell. Oxfam started this informal class in the afternoons so they could get vital education.

How do I get started?

Employees fill in a form – you can download copies from the Oxfam website, or your PGA will provide you with some. Your payroll department keeps one copy of the form, and sends one copy to us. The payroll department then sets up the donation on your system (all modern payroll systems can facilitate Payroll Giving). The employee's payslip will show the pre-tax deduction.

The PGA will send all donations on to Oxfam.

What records do I need to keep?

- > A copy of your contract with the Payroll Giving Agency
- > The forms completed by your employees, authorising you to make deductions from their pay
- > A record of the deductions made from each employee's pay
- > Receipts from the Payroll Giving Agency.

Promoting the scheme

The more you do to promote the scheme the more successful it will be.

- > Show your real commitment to the scheme – think about matching your staff's donations or at least covering the Payroll Giving Agency's administration costs.
- > Make sure employees know about the scheme – find someone to act as your Payroll Giving champion to promote the scheme and enthuse your staff about it.
- > Have a promotional day – get your staff to talk about their favourite charities.
- > Give all your staff a Payroll Giving form.
- > Thank staff for signing up
- > Include Payroll Giving in your employee induction pack

Milkround. School girls collect their fresh milk in Haiti. Many children here are malnourished, and struggle to concentrate at school. Local schools buy supplies of milk from the Oxfam-supported Let Agogo dairy, helping children get their calcium and local dairy farmers earn a living.



OK, so why Oxfam?

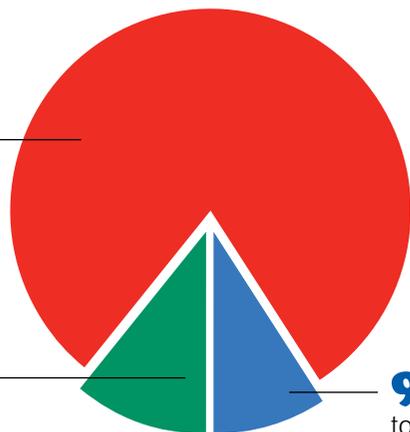
Oxfam is a global movement of people passionate about putting an end to poverty. We respond fast in emergencies, and stay to help people rebuild their lives. We work on long-term projects with people determined to shape a better future. And we campaign for genuine, lasting change.

To find out how we're currently helping people work their way out of poverty all over the world, have a look at www.oxfam.org.uk

For every £1 given to Oxfam

80p is spent directly on Oxfam's work to fight poverty worldwide

11p is spent on support and running costs



9p is invested to generate future income

Building blocks. *Sufia, 35, works with other women from her village to raise her home above the flood level. Sufia lost her son when the last big floods hit her island community near Shariatpur, Bangladesh. Oxfam helps this village to prepare by raising homes, toilets and wells above flood levels.*



For further information see the Oxfam Annual Report and Accounts 2008/09 which has been prepared in accordance with the relevant Charity Commission and accounting regulations as confirmed by our auditors.

Payroll Giving agencies

Charities Aid Foundation

25 Kings Hill Avenue,
Kings Hill, West Malling,
Kent ME19 4TA
www.giveasyouearn.org

Phone: 03000 123 000
Fax: 03000 123 001
Email: enquiries@cafonline.org

Charities Trust

Suite 22, Century Building,
Brunswick Business Park,
Tower Street, Liverpool L3 4BJ
www.charitiestrust.org

Phone: 0151 284 5129
Fax: 0151 286 2360
Email: info@charitiestrust.org

Charitable Giving

Union Mine Road, Pitts Cleave,
Tavistock, Devon PL19 09W
www.charitablegiving.co.uk

Phone: 01822 611 181
Fax: 01822 618 718
Email: mail@charitablegiving.co.uk

For other agencies see www.hmrc.gov.uk/payrollgiving

Oxfam works with others to overcome poverty and suffering.
Oxfam is a registered charity in England and Wales: no 202918 and Scotland: SC039042.
Oxfam GB is a member of Oxfam International.

Be Humankind  **Oxfam**