

CAF GIVE AS YOU EARN[®]

Welcome pack and user guide

- 
- PLANNING**
 - PROMOTION**
 - PROCESSING**
 - ANALYSING RESULTS**

CONTENTS

WELCOME	3
STEP 1 – PLANNING	4
STEP 2 – PROMOTION	6
STEP 3 – PROCESSING	8
STEP 4 – ANALYSING RESULTS	11
FREQUENTLY ASKED QUESTIONS	13
YEAR PLANNER	14

WELCOME

to CAF Give As You Earn[®]

There are four key steps to delivering a successful payroll giving scheme:

Planning

Promotion

Processing

Analysing results

We want to ensure your CAF Give As You Earn scheme runs smoothly and prevent any delays processing and distributing donations to charity. This guide takes you through these steps, providing guidance, links to online resources and useful tips.

If you have any further questions or require help with any part of your CAF Give As You Earn scheme please contact our Customer Services team on **03000 123 000**.

STEP ONE – PLANNING

Set your goals

Having clear objectives for your scheme will help you to:

- Share your vision for your scheme with others across the business
- Guide the decisions you will need to make during promotion and processing
- Establish clear expectations for everyone involved
- Set targets against which to measure your success.

Try to base your goals around key performance indicators of your scheme to make them easier to evaluate.

For example:

- Percentage of employees donating through your scheme by a certain date

Or set more specific goals for different segments. For example:

- £X,000 raised in the London office in quarter three

If your focus is on employee engagement, you may wish to link targets to your employee satisfaction survey – perhaps asking specific questions about whether the CAF Give As You Earn scheme makes them feel more involved in your organisation's CSR strategy, or prouder to work for your organisation.

Consult your employees

The success of your CAF Give As You Earn scheme relies on employee engagement. Involve them from the beginning to ensure your scheme gets off to the right start. A consultation process does not need to be formal, complicated or exhaustive. **Some ideas include:**

- Setting up a payroll giving committee to feed into your promotional plan and be advocates of the scheme – this may be particularly useful if you have multiple office sites
- Distributing a short online survey
- Running employee focus groups
- Establishing an open forum on your intranet for comments and feedback.

The main objective is to get some open and honest feedback from employees and then incorporate this into your activities. Even if this happens on a very small scale, it will provide you with inspiration that you may not get in any other way.

Consider a Professional Fundraising Organisation

When creating your plan, you will need to decide whether to work with a Professional Fundraising Organisation (PFO). These are independent companies that specialise in recruiting new donors for charities.

They can assist you in a number of ways including:

- Running on-site promotions with your staff in all your work environments
- Testing different types of incentives and promotions
- Reporting back to you on the number of new donors, value of new donations and other measures.

For a full list of Professional Fundraising Organisations please visit www.apgo.org.uk

If you appoint a PFO you will need to complete an Appointment of Third Party Form to give CAF permission to share details of your scheme with your chosen PFO (or any other Third Party for example; payroll processing agent or technology service provider relating to payroll or employee benefits). This form can be downloaded from www.cafonline.org/company-forms

Form your action plan

Create a plan of how and when you will communicate your CAF Give As You Earn scheme to your employees. Making a big bang at the launch is a good start, but also consider how you will sustain interest in your scheme in the long term. We have found that the most successful plans:

- **Engage all staff** at least every quarter with messaging around the benefits of giving and how the scheme is performing within your organisation
- **Ensure that every message** around charity is tied to the benefits of CAF Give As You Earn. For example, if you are running a special appeal, make sure that employees know they can give via payroll
- **Celebrate** the donations that are made
- **Define roles and responsibilities** – later in this document we will outline promotion and processing which are equally important stages. Consider who will be responsible for these elements and engage them at the planning stage to ensure they are on-board from the beginning.

Tip

Consider what other activities are happening at the time of year you want to run your promotion. Our year planner (at the end of this guide) has some generic ideas but there may be more specific events which relate to your business which you could reference in a promotional campaign **for example**, a business anniversary or charity fundraising event.

STEP TWO – PROMOTION

Once you've done your planning it is time to promote CAF Give As You Earn and start signing up donors. A promotion can be anything from a poster on the wall to a full launch event. But remember, however you launch the scheme, your promotion needs to be consistent and continuous to deliver results.

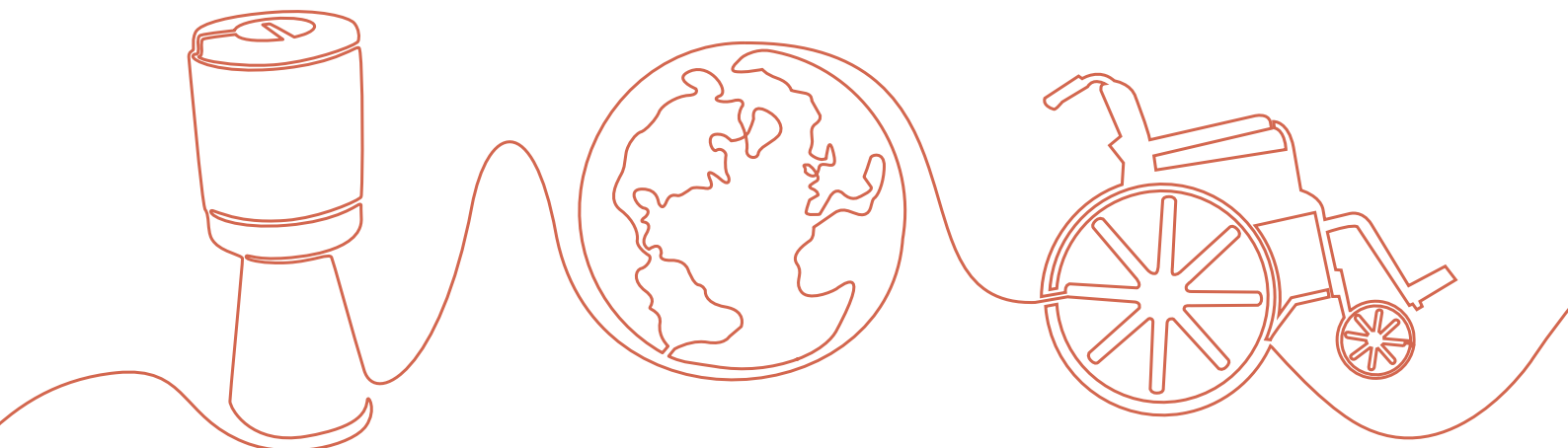
Develop marketing materials

The most successful schemes are supported by marketing materials that:

- Promote the scheme in a way that supports your brand messages internally and externally
- Show support from your CEO, MD and senior executives
- Ensure that it is easy to find information about CAF Give As You Earn
- Link CAF Give As You Earn to other employee benefits.

To get you started, we have created a toolkit which includes a poster, postcard, flyer and employee guide – all of which are ready for you to use or which can be branded to suit your organisation. Visit www.cafonline.org/toolkit to download these materials including the payslip example shown below. However you will also find it useful to obtain any support, if available to you, from your internal communications, marketing and PR teams and creative agencies.

OPEN TO SEE A PAYSリップ WITH A DIFFERENCE... ONE WHERE THE DEDUCTIONS MAKE YOU FEEL GOOD



We suggest you include at least one of the following promotional activities:

- Posters and postcards for busy areas – lobbies, meeting rooms, lavatories, staff canteens, etc
- Flyers and application forms for all new joiners
- Intranet information and resources
- Messages on employees' payslips

Topical emails to staff including:

- Key times of the year – some ideas can be found on our year planner at the end of this guide
- Emergency appeals

Other factors that may contribute to the success of your CAF Give As You Earn scheme include:

- Creating competition between locations based on percentage of employees signing up to CAF Give As You Earn

The Launch

Creating a defining launch moment will help to give you an opportunity to really celebrate the commencement of your scheme. This could include an event with your Chief Executive or a board director and your charity partners or local charities. It is a great opportunity for you to build relationships with local charities, and for them to showcase what they do in the hope of encouraging some donations from your employees.

Whatever your plans, don't be afraid to make it a celebration. Although charitable giving is a serious commitment, the most common emotion that people have when making a donation is one of fulfilment. So it is entirely appropriate to set a positive and light-hearted tone.

Regularly promote the scheme

The most effective launches already have the follow-up promotion planned. By re-promoting your scheme within a few weeks of launch, you may easily double the number of people participating.

Tip

Five things your employees may not know about CAF Give As You Earn:

1. You can make one-off donations
2. Instead of deciding which charities to support right away, you can open a CAF Charity Account
3. You can give to many small organisations that aren't registered charities, for example; PTAs and places of worship. But under current payroll giving regulations, you may not give to amateur community sports clubs.
4. CAF Give As You Earn is tax effective no matter what your tax rate. If you pay tax at 40%, a £1000 donation costs you £600!
5. You (rather than your employer) can choose the charities you support.

STEP THREE – PROCESSING

Once you have promoted the scheme the next stage is to think about the logistics and practicalities of delivering CAF Give As You Earn. It is these activities, happening behind the scenes each month, which ensure your employees' donations reach their nominated charity. The process is simple and easy once it is in place and we are here to help you at every step. We ask that you, and those responsible for processing your payroll, read this section carefully and contact CAF Customer Services on **03000 123 000** if there are any questions. This will prevent any delays distributing donations to charities and dissatisfaction among your employee donors.

Donor registration

To take part in CAF Give As You Earn your employees **MUST** complete a **Donor Instruction Form (DIF)**. This form provides us with all the information we need to set up your employee as a CAF Give As You Earn donor. We have included copies of the DIF at the end of this pack for you to copy and use as required. Alternatively you can download the DIF from www.cafonline.org/dif

Your employees can choose to donate in as many of the methods outlined below as they would like:

- **Direct donations** – employee payments go straight to their chosen charity or charities each payroll. It is an employee's choice how much and to which charity they would like to donate. They can also donate to multiple charities each payroll and elect to make one-off donations on an ad-hoc basis. There is no minimum donation if the employee opts to donate directly.
- **CAF Charity Account** – employees can set up a CAF Charity Account and make a payment into the account each payroll. This gives them the flexibility to manage their charitable giving in a way which suits them. They will have money set aside for charitable purposes which they can donate to a charity at a later date, use to respond to an emergency appeal or to sponsor someone who is fundraising. There is a £10 a month or £120 a year minimum donation to set up a CAF Charity Account.

Once your employee has completed a DIF you must send the form to CAF. You can do this:

By post: put the paper forms in the post and send them to:

CAF Give As You Earn
Charities Aid Foundation
25 Kings Hill Avenue
West Malling
Kent ME19 4TA

By email: scan in the paper forms and email them to:

difprocessing@cafonline.org

Your payroll department will also require a copy of the DIF(s) so they know how much money to deduct from each employee.

If you are working with a PFO they will send the DIF(s) to us.

Donor Analysis Reports

CAF requires your organisation to provide us with a Donor Analysis Report (DAR) for each payroll period. This report is a record of your employees' donations for that period. It should match the deductions from employees' salaries made by your payroll department and the money submitted to CAF for that payroll period (see below).

To help us process your donations as efficiently and quickly as possible, we request that you provide this report to us as an Excel spreadsheet using the set format below:

Please note: Squares marked with * are mandatory:

Your CAF Give As You Earn contract number*	
Your payroll code <i>(if applicable)</i>	
Deduction Date* <i>The date this money was deducted from your employees' salary</i>	dd/mm/yyyy

Employee name*	Staff/NI number* <i>Please ensure you include a unique ID for each employee which matches that provided on the DIF so we can match up your list with our system</i>	Employee donation* <i>Total employee donation for that pay period</i>	Matching donation <i>(if applicable)</i>
Bob Smith	12345	10	5
Sarah Jones	67891	20	10
Jo Bloggs	23456	30	15
Total		60	30

You can download an Excel template Donor Analysis Report at www.cafonline.org/eda

If you are submitting your Donor Analysis Report using the CAF Excel template please email it to gaye-submissions@cafonline.org

If you are unable to submit your Donor Analysis Reports as an Excel spreadsheet, we can accept them in other formats - please submit these to bacsreceipts@cafonline.org

If you are unable to email your report, you can submit the Donor Analysis Report by post to:

CAF Give As You Earn
Charities Aid Foundation
25 Kings Hill Avenue
West Malling
Kent ME19 4TA

Donor Analysis Reports must be submitted by the last working day of the calendar month in which the deduction was made.

Please note: It is an HMRC requirement that your organisation submits a Donor Analysis Report every payroll period, even if there are no changes to the number of donors or amount they are giving. If we do not receive your Donor Analysis Report and/or funds we will be unable to process your employee's donations to charity and you will delay charities receiving funds they may be depending on.

Tip

Keep a list of the employees who have signed up for CAF Give As You Earn, and you can send them a communication to; welcome them, thank them, invite them to make one-off donations or encourage them to increase their donation in the future.

Submitting funds to CAF

Please submit the total amount of funds, as listed on your Donor Analysis Report, to CAF on the same day that you submit your report. This allows CAF to reconcile both and prevents any delay in donations reaching the charities your employees have nominated.

CAF Give As You Earn funds can be submitted to CAF by:

- **Bacs** – please ensure the reference field shows your CAF Give As You Earn contract number (which can be found on the top of your welcome letter) or your organisation name so we can identify to which Donor Analysis Report the funds relate.
- **Cheque** – please ensure you write your CAF Give As You Earn contract number (which can be found on the top of your welcome letter) or your organisation name on the back of the cheque so we can identify to which Donor Analysis Report the funds relate.

Please note: According to HMRC regulations on payroll giving, payments made to CAF under the CAF Give As You Earn scheme are payments to charity and cannot be legally refunded if correctly deducted in accordance with your employee's wishes.

Payments out

We pay donations to charities via Bacs direct to the charity's bank account and include a CAF reference number.

Employee donor names' do not appear on the payment, allowing your employees to remain anonymous.

These payments are made on, or around, the 22nd of the month following the deduction of the donation from your employees' salaries and will take up to three days to clear.

Payments into CAF Staff Charity Accounts and CAF Charity Accounts will be made as soon as possible on receipt of the funds and Donor Analysis Report from your organisation. The account will be credited within a few days.

Please note: We will only be able to disburse funds to charities if we receive any new Donor Instruction Form(s), and your Donor Analysis Report(s) and funds by the last working day of the calendar month the donations are deducted from your employees' salaries.

These timescales are also outlined on the CAF Give As You Earn donor information page on our website www.cafonline.org/gaye/donor. Please make your employees aware of these timescales.

HMRC requires CAF to distribute all donations we receive within a 35 day period. If we are unable to reconcile your Donor Analysis Report and funds within this time, your money will be distributed to charities selected by the CAF Grants programme.

Matched Giving

Some organisations choose to match employee donations (in full or up to a certain amount). In many cases this effectively doubles the amount that goes to charity. It is a great incentive to encourage employees to give and show them that your organisation respects and supports the contributions they make to society. If you wish to match your employee's donation you must complete a CAF Matched Giving Application Form which can be obtained from our website www.cafonline.org/company-forms or by calling our Customer Services team on 03000 123 000.

Matched Giving funds must be clearly listed on the Donor Analysis Report alongside the employee donation. Funds for this Matched Giving service can either be taken from a nominated CAF Company Account or can be added to the Bacs payment of employee donations.

Administration Fees

Organisations which opt to pay the administration fees on behalf of their employees will either be invoiced, or if you nominated a CAF Company Account on your application, the fees will be taken from those funds.

If you would like to change your payment options for either CAF Matched Giving or CAF Give As You Earn administration fees please contact us on 03000 123 000 or giveasyouearn@cafonline.org

CAF Give As You Earn monthly processing check-list

- All new DIFs have been submitted to CAF
- Payroll has an up-to-date list of donors and donation amounts
- Payroll has made the deductions from employees' salaries
- A Donor Analysis Report in Excel spreadsheet format has been submitted to CAF
- Funds matching that on the Donor Analysis Report have been sent to CAF as a Bacs payment or a cheque

STEP FOUR – ANALYSING RESULTS

Once you have successfully launched your scheme, it is important to continue your activity plan and maintain momentum behind the scheme. Analyse your results at key points in the year and celebrate your achievements.

Some points to keep in mind:

- If this is a new CAF Give As You Earn scheme, it may take several promotions to really engage staff
- 1% may feel like a small sign-up rate, but it is a great start and means you qualify for a Bronze Payroll Giving Quality Mark – which is something to celebrate.

When analysing results, it's important to examine the positive as well as the negative. Knowing what worked well gives you something to build on. Too often, the follow-up is focused on what didn't work. As your programme grows, analysing the results regularly and with an open mind will help you to continually improve and expand your CAF Give As You Earn scheme; engaging more employees, delivering more donations to charities, and ensuring you have an important stream of community investment activity that keeps going, year after year.

Factors in your CAF Give As You Earn promotion plan that may need to be adapted to improve success include:

- **Timing** – campaigns sent at certain times of the year or even certain days of the week may have a greater success rate
- **Content** – try different messages – some may resonate with your employees more than others
- **Promotional channel** – your employees may be overwhelmed by information received via email. A poster or information booklet in a breakout area or canteen may catch them when they actually have the time to read it.

Incentives

At any or every point in this process it is also worth considering the positive impact an incentive can have on your internal campaigns. The two most common long-term incentives for a scheme of this type are:

1. **Payment of the CAF Give As You Earn administration fee** – many employers pay the admin fee on behalf of their employees. This sends the positive message that you are ensuring 100% of their donation goes to their charitable cause.
2. **Matching** – this is the ultimate incentive for giving. If an employer matches donations (in full or up to a certain amount), this can effectively double the amount that goes to charity.

If longer-term incentives are not appropriate there are also a number of short-term incentives that can prove effective:

1. Running a free prize draw for all employees signed up to CAF Give As You Earn where the prize is a one-off donation to an employee's charity of choice
2. Creating a short "matching window" where the company matches employee donations within a set time frame.

Keep going

The main difference between CAF Give As You Earn programmes that expand and grow, and ones that just 'tick along', is endurance. The most successful programmes are promoted regularly with new and engaging messages being created at least every 6 months. We've been running CAF Give As You Earn since 1987, so it's very likely that any challenges you face are ones we've already helped other clients to overcome. If something unexpected comes up, please do not hesitate to contact us for advice or guidance on **03000 123 000** or giveasyouearn@cafonline.org

Your legal requirements

CAF Give As You Earn is run in compliance with HMRC regulations surrounding payroll giving. As an employer offering CAF Give As You Earn there are a number of legal requirements which you must meet. These are set out in the payroll giving regulations, and guidance is provided by HMRC on its website. Currently these include:

- Pay all of your employee donations to CAF by the last working day of the month the deduction is made from your employees' salaries
- Retain copies of the Donor Instruction Forms and Donor Analysis Reports for seven years
- Retain your CAF Give As You Earn contract for seven years after you finish using the CAF Give As You Earn scheme. Visit www.hmrc.gov.uk/businesses/giving for more information.

Tip

Celebrate your payroll giving achievements with a Payroll Giving Quality Mark. By offering payroll giving your organisation automatically qualifies for the Government funded Payroll Giving Quality Mark, which recognises and rewards employers who offer payroll giving. If you successfully promote your scheme and achieve an employee sign-up rate of 1% or higher you can upgrade this to a Bronze, Silver, Gold or even Platinum award. Your Payroll Giving Quality Mark certificate is included at the end of this pack and further information on applying to upgrade can be found at www.cafonline.org/pgqm.

FREQUENTLY ASKED QUESTIONS

Below are answers to some of the questions most frequently asked by employees about CAF Give As You Earn.

How do I make a change to my CAF Give As You Earn donation?

Making any changes to a CAF Give As You Earn donation including amending the amount you donate, the charity you give to or adding a one-off donation, can be done using the same Donor Instruction Form you used to register for CAF Give As You Earn. You just need to tick the 'amend details' box. This form should then be submitted to CAF and to your payroll department.

Download a DIF from www.cafonline.org/dif

Is tax reclaimed on my CAF Give As You Earn donation?

There is no need for tax reclamation on a CAF Give As You Earn donation. The donation is made from gross pay before any tax is paid by the donor. The donation lands straight into the charity's bank account free of tax.

Which organisations can I donate to?

You can donate to the charitable organisation of your choice. Both registered and unregistered charities are eligible for donations. You can give to any organisation recognised by HMRC as charitable. This includes:

- Churches
- Health authorities
- Hospitals (not private)
- Scout and Girl Guide groups
- Universities and schools
- Parent Teacher Associations
- Community groups

Please note that under current law donations cannot be made to Community Amateur Sports Clubs (CASCs) through payroll giving/CAF Give As You Earn.

Do I have to give to the same charity every month? What happens if I want to respond to an emergency appeal?

If you don't want to elect a charity in advance you can open a CAF Charity Account. You can transfer a tax-free amount each month into your CAF Charity Account and then make a donation from your CAF Charity Account whenever you please using your CAF Voucherbook, CAF CharityCard or online. It is also possible to make one-off donations to charity through CAF Give As You Earn simply by completing another Donor Instruction Form.

Is there any limit to the size of donation I can give through payroll giving?

There is no limit to how much you can donate through CAF Give As You Earn. There is also no official minimum for direct donations, but we usually recommend that you give at least £5 a month. If you open a CAF Charity Account you must transfer a minimum of £10 a month or £120 a year.

Why hasn't my charity received my donation?

CAF sends donations to charities on, or around, the 22nd of each month. This is due to the time it takes to process all of the donations that these payments cover, and all of the funds deducted from employees' salaries the previous month. So, if you make a donation to your charity from your January salary, the charity will receive your donation on or after the 22nd of February.

One reason why donations can be delayed is if your employer does not provide CAF with the Donor Analysis Report and the funds by the end of the calendar month in which the deductions are made.

Will the charity know I have donated to them?

CAF Give As You Earn donations are disbursed in total via Bacs to the charity's bank account quoting a CAF Give As You Earn reference number only. However charities can opt to receive a CAF Give As You Earn disbursement statement from us. The statement is a list showing the breakdown of payments received each month from individual donors and includes the names of these donors, unless you have opted to remain anonymous.

I have pledged to give £5 per month from my gross salary to my charity of choice, why don't they receive exactly £5?

CAF deducts a 4% administration fee from each donation (up to a total of £10 per donation). Unless your employer opts to pay this on your behalf it will be deducted from your donation.

YEAR PLANNER

Below are some seasonal ideas to inspire your planning and promotions throughout the year.

JAN

Start the new year with a resolution to donate to your favourite charity through CAF Give As You Earn.

FEB

Choose a charity close to your heart to benefit from your CAF Give As You Earn donations.

MAR

Sign up for CAF Give As You Earn and put a spring in your step.

APR

Can you spare some of your nest egg for charity this Easter?

MAY

Are you a dedicated supporter? Start the new football season by putting the charity of your choice in the lead with an extra CAF Give As You Earn donation.

JUN

Surely you can find time on the longest day of the year to set up regular donations to charity through CAF Give As You Earn?

JUL

Make sure your favourite charity has a bright outlook by signing up for CAF Give As You Earn.

AUG

We're all giving on a summer holiday...are you?

SEP

Make sure your charity has everything it needs by giving regularly with CAF Give As You Earn

OCT

The clocks go back this month, why not do something useful with your extra hour and sign up for CAF Give As You Earn.

NOV

Make your giving go with a bang and your chosen charity sparkle with a CAF Give As You Earn donation.

DEC

Give your favourite charity a Christmas gift which lasts all year by signing up for CAF Give As You Earn. Give your charity a Christmas bonus with an extra donation through CAF Give As You Earn.

Download additional Donor Instruction Forms
from www.cafonline.org/dif

Download your Payroll Giving Quality Mark logo
at www.cafonline.org/pgqmcertificate

