

# THE POWER OF GIVE AS YOU EARN ON A FLEXIBLE BENEFITS PLATFORM

For employers using, or considering using a flexible benefits provider

## The UK's biggest payroll giving scheme for employers

CAF Give As You Earn is our payroll giving scheme that enables over 250,000 employees to donate securely and tax-effectively to any UK charity they want. It gets deducted from their salaries or pension before tax – so it actually costs employees less to give more.

We work with some of the leading benefits providers who offer CAF Give As You Earn on their platforms.



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Work Inspired



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ONLINE BENEFITS

CAPITA

We have simplified the way we operate CAF Give As You Earn through a benefits platform so that it's a **streamlined, more engaging experience for the donor**, and the flexible benefits provider can take care of all of the reporting on your behalf.

## The Charity Account

Your employees can opt to have their own online Charity Account where their donated funds from their gross pay gets can accumulate, before they donate the funds to their favoured charities.

They can set up a standing order if they prefer to regularly support a favoured cause, or alternatively make ad hoc payments.

Normally, there's a £10 minimum monthly donation requirement for the Charity Account, however, if you use a flexible benefits provider, this is reduced to £4.

If you're already using a flexible benefits provider and the Charity Account model is of interest, you can speak to your provider about migrating, or email us at [flexbens@cafonline.org](mailto:flexbens@cafonline.org).

# MAKING YOUR EMPLOYEES' GIVING GO FURTHER



## Preferred by charities

CAF Give As You Earn is a sustainable and reliable income stream for charities, and because it's taken from their pre-tax salaries, there is no need for charities to claim Gift Aid – a welcomed reduction in administration.



## Tax-efficient

Charities get more for every pound, depending on each individual employee's earnings, salary tax rate and amount donated. It could also have an effect on the amount of tax paid by employees. For more information on how it's tax-efficient, visit our page [here](#).



## Flexible

The flexibility of using a Charity Account means that your employees can either set up a regular standing order to their favoured causes, or accumulate funds to support a specific appeal or disaster response.



## Increases engagement

Employees can engage with friends and sponsor colleagues by making offline donations from their account – this then generates an email to the fundraiser to let them know.



## Ring-fenced funds

It's a simple way to ring-fence funds if employees want to donate to multiple charities or are unsure of which charities they want to support. The funds can remain in the account for however long they wish and take their time to decide how to best disburse it.



## Inspiring a thriving workplace culture

The engaging element of the Charity Account means that your employees can inspire each other to start fundraising or set themselves a challenge. It can help to foster a thriving workplace culture of compassion, doing good and accountability.



## Supports financial wellbeing

Employees' donations are deducted from their pre-tax salaries each month and straight into one account, providing full visibility and control of their charitable giving. It also allows them to easily support sponsorship requests from colleagues, using their accumulated funds and keep track of how much they've spent.

What's the difference in using a flexible benefits platform instead of going through CAF directly?

- There's less admin and paperwork for you to worry about. The flexible benefits provider will send us your employees' instructions directly.
- In some instances, they also send us the donor analysis report ('listing') which is needed to reconcile against funds. This saves you having to do it, however, if you'd prefer to send it yourself then the process remains the same.
- Currently, there's a difference in fees for employees who don't donate via a Charity Account, in that the 4% fee is not capped at £10. This will have an impact on employees who donate more than £250 per month – we will make you aware in such instances when scoping out your migration plans, as this may influence your decision to migrate.
- The fee schedule is available [here](#).

How do my employees sign up?

- Your employees select the donation amount on the platform rather than on our online system, or through a paper form.
- Within two weeks of us receiving the instruction, the employee will receive a welcome email that explains how to set up and access to their online account.
- Once set up, employees can log in to their account at any time to manage their donations.
- If they want to change the amount, or stop donating, they can do this at any time through their benefits platform.

I'm an existing client who's looking to migrate to the Charity Account model - what do I need to do?

- You'll first need to confirm to your flexible benefits provider that you are happy to do so and send us an email to [flexbens@CAFonline.org](mailto:flexbens@CAFonline.org).
- We'll then provide you with communications that we ask you to share with your current employee donors, informing them about this change. It simply explains the next steps, the benefits of using a Charity Account and the Terms and Conditions.
- Your flexible benefits provider would then send us a complete report from the platform which includes all the details of the employees needed to set up their accounts.

I'd like to promote the scheme in the workplace - are there any support materials available?

- You can visit our [Welcome Hub](#) which includes helpful information to launch your scheme and put your best foot forward.
- We also have a [resource hub](#) where you can explore ideas about promoting or refreshing your scheme.

## Who are CAF?

Charitable giving has been in our DNA since the inception in 1924 to encourage efficient giving to charities – our single mission has always been to make giving count and to make it go further, including to some of the hardest to reach and high risk geographical locations. Our unique validation process means that you can feel assured that your employees' donations will be safeguarded against ending up in the wrong hands.

Together, powered by your employees' drive to give back, we can transform more lives and communities

around the world. We are more than just a charity. We are a bank, a champion of better and sustainable giving, corporate social responsibility experts, and for over 90 years we've been helping donors, companies, charities and social enterprises alike to make a bigger impact.

We are the largest payroll giving agency in the UK and founded CAF Give As You Earn in 1987. Since then, we have donated over £1.3bn to charities all over the world on behalf of employee donors across the country.

Interested to find out more?

Email us on [flexbens@CAFonline.org](mailto:flexbens@CAFonline.org) or visit [www.cafonline.org/employers](http://www.cafonline.org/employers).

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