

HOW TO ENGAGE YOUR EMPLOYEES IN PAYROLL GIVING

CAF
Charities Aid Foundation



THE PURPOSE

OF THIS GUIDE



Drawing on the Charities Aid Foundation's (CAF's) expertise and experience as the UK's largest payroll giving service provider, this guide is designed to help you boost your employees' engagement with your Give As You Earn (GAYE) scheme. It takes you through the essentials you need to know to raise awareness of payroll giving and its benefits within your organisation, promote your scheme and enhance contributions.

Since its launch in 1987,

£2 BN

has been raised through payroll giving in the UK.

But

59%

of people say that they have not heard of payroll giving and the number of people participating in payroll giving is falling –

with a

13%

drop recorded between 2020 and 2022.¹

¹ Payroll Giving: Attracting the Next Generation of Donors, CAF, February 2024

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HOW PAYROLL GIVING CAN HELP YOUR BUSINESS



The positive impact on your employees

Increasingly, people want to work for – and with – organisations that demonstrate a commitment to social impact, valuing purpose alongside profit in the work they do.

WHAT EMPLOYEES THINK OF PAYROLL GIVING

In recent research by CAF:

47%

of the employees asked, agreed that they would prefer to work for a business that donated to a charitable cause.

People who work for businesses that donate to charity said that it has a positive impact on their employee experience, including:

54%

mentioning their sense of pride in working there.

47%

mentioning their willingness to go the extra mile.

51%

mentioning their loyalty to their employer.²

Working with CAF, payroll giving is a simple and impactful way for you to build your reputation as a socially responsible business, helping your employees to feel more connected to the causes and communities that matter to them and your business's vision for doing good.

² CAF survey of 1,885 employees via YouGov, February and March 2024

A simple and impactful way to give

Payroll giving allows your colleagues to make regular, tax-efficient donations directly from their gross pay to UK charities. This boosts the value of their gift, while costing them less, due to donations being taken before income tax is deducted. It also saves their chosen charities the time and resources it takes to claim Gift Aid, enabling them to focus on fulfilling their mission and planning for the future.

Through [GAYE, CAF's payroll giving scheme](#), your employees can choose from over 160,000 verified charities in the UK or nominate a charity not already on our list. Both registered and unregistered charities recognised by HMRC as charitable are eligible for donations – and they can start, stop, change, or amend their donations at any time.

Almost

£60 MILLION

paid out to charities through GAYE in 2023/24.

100,000+

Employees donate through their payroll with CAF

CONTACT CAF

Get in touch with us if you need information or support for your GAYE scheme. For example, we can attend your employee benefits fair or help you run a webinar for your employees.



EFFORTLESS AND IMPACTFUL ENGAGEMENT TECHNIQUES



?

Four steps to engage your employees in payroll giving



1. Make it easy

The easier it is to give, the more likely people are to do it.

KEEP IT SIMPLE

Use short, straightforward messages. Be inclusive and simplify the language, especially on points such as tax and deductions, that people can find complicated.

SEND REGULAR UPDATES

Consistently provide quick reminders to donate or use internal communications, such as monthly newsletters or your intranet, to update your employees on your organisation's giving and impact. Check out our [Give As You Earn Activation Kit](#) for more ideas.

ENCOURAGE ACTION

Always include calls to action in your communications about payroll giving, such as links to your GAYE sign-up form, benefits platform or a contact for your employees to learn more.

2. Make it matter

When you make giving relevant to your employees, they are more likely to take part.

TAILOR YOUR MESSAGES

Research shows that personal messages are the most effective. So, ensure your messages are as targeted and specific to your employees' interests as possible.

BUILD MOMENTUM

Work towards a target together to help your employees feel a part of something important. Shine a light on the difference your employees are making and encourage them to continue their efforts.



TOP TIP

BUILD EXCITEMENT WITH FUN GIVING CHALLENGES

For example, create a lottery draw and offer extra matched giving to the winner. Do not stop at one draw though, offer this at key times in the year.

MATCH EMPLOYEE GIVING

By matching the money and time your employees give to charity, you can boost the value of their gift and reinforce your commitment to the communities and causes your people care about.



TOP TIP

CELEBRATE YOUR EMPLOYEES' GIVING ACHIEVEMENTS

Reinforce the message that every little counts. Share your employees' impactful giving stories and inspire other colleagues to sign up to GAYE.

3. Focus on the social

We are influenced by the people around us – especially the people we spend a lot of time with, such as our colleagues.

USE THE POWER OF PEERS

Pick a high-profile leader or employee to champion a cause, share giving stories and inspire colleagues to get involved through GAYE.

SHARE YOUR IMPACT

Use our [Give As You Earn Activation Kit](#) to help you promote your employees' impact stories and encourage new sign ups. You can then – with their permission – showcase these giving stories online, including contacting CAF to feature your story: companiesinfo@cafonline.org.

SHOWCASE YOUR AWARDS

Through your GAYE scheme, you can achieve a Payroll Giving Quality Mark (PGQM) award – a government-backed accreditation. Work with your colleagues to develop your scheme, engage more of your employees and achieve milestones. By meeting certain criteria, you could be awarded a higher PQGM level, which is worth showcasing.

[Learn how you can qualify for this award](#)

4. Plan ahead

Timing is everything – your employees are more likely to donate at certain moments in their careers and lives.

Work with your HR and payroll colleagues to identify opportunities where you can incentivise employees to sign up. You can also use our [Awareness Calendar](#) to align your promotion of GAYE with charitable campaigns and religious holidays or festivals.

INFORM NEW EMPLOYEES

As you onboard new employees, let them know about your GAYE scheme and highlight the benefits. Remember to engage with remote and hybrid-working employees too – ask them to sign up during their induction day.

REACT FAST

When there is an urgent appeal, for example, a natural disaster event, remind your employees that they can also make one-off donations to charities through their GAYE scheme.

PROMOTE SIGNIFICANT CAMPAIGNS DURING THE YEAR

Leading up to awareness campaign dates, use our [Awareness Calendar](#) to remind employees that they can support and donate to them via your GAYE scheme. Similar to how well-known campaigns, such as [International Women's Day](#) inspire people to give, raise awareness and generate more conversation about the causes.

Additionally, it is worth encouraging employees to sponsor a friend or family's fundraising through their GAYE account, for example, with [The London Marathon](#), during the charity's campaign.

Significant religious holidays and festival days also inspire people to give. Our research shows that donations to religious causes are the highest of any cause.

HOW A MATCHED GIVING SCHEME CAN BOOST ENGAGEMENT



3.



Intact Insurance and their success with matched giving

Intact Insurance, the global insurance company, have been running their payroll giving scheme with CAF since 1990.

Already making a great impact through GAYE, during 2024, Intact Insurance supported its employees to donate

£137,892

A big part in achieving this was their matched giving scheme. Matched giving is when you match your employees' donations on a pound-for-pound basis or specify the amount you are prepared to match.

Committed to building resilient communities and aiming to make the best of their GAYE scheme, Intact Insurance boosted their matched funding initiatives. They have matched their employee's donations pound-for-pound up to £50 per month, maximising the impact of their colleague's generosity.

In 2024, Intact Insurance matched their employees' donations by a total of £96,819. When added to the donations made by their employees, their collected efforts meant that £234,711 was committed to charity.

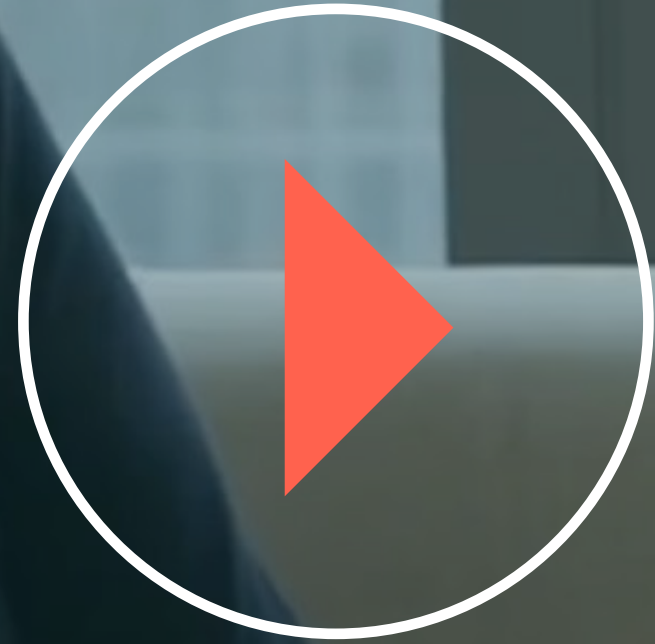
“By giving through payroll, we are able to maximise our impact as it is more tax-effective than traditional banking methods. My employer, Intact Insurance also matches up to £50 per month towards my charitable donations. Each year, we experience first-hand the difference our donation makes to the community, and it is a great feeling.”

Ruth Poulten
People Experience Lead
Intact Insurance



Resulting from this hard work, Intact Insurance proudly announced that they received their Platinum PGQM award in August 2025. [Learn more](#)

Hear from Intact Insurance about their payroll giving journey



CLICK TO WATCH

Employees would be more likely to donate if their employer encouraged it by matching their donations to charity, including 65% of 25–34-year-olds.⁵



TOP TIP

EXEMPLIFY YOUR COMMITMENT WITH A MATCHED GIVING SCHEME

Matching the money and time your employees give to charity demonstrates your support for communities and causes your people care about.

⁵ CAFs Payroll Giving Report 2024



MESSAGING TEMPLATES TO GET YOU STARTED

4.

Give As You Earn benefits worth mentioning in your communications

Here are two messaging examples you can copy, past and personalise to communicate the benefits of GAYE to your employees. You can find more in our [Give As You Earn Activation Kit](#).

⁶ The CAF monthly UK Giving survey, run by YouGov

BENEFIT 1

An opportunity to give to the causes you care about

“Through our Give As You Earn scheme, you can donate to any UK charity close to your heart. [Find out more.](#)”

“Did you know that you can regularly give to any charity in the UK through your pay, with Give As You Earn? Choose the charities close to your heart. [Search and donate](#) to them now.”

“If you would like to donate through payroll giving, but you are unsure of what organisation to donate to, explore ideas in Charities Aid Foundation’s [Awareness Calendar](#)”

BENEFIT 2

A chance to make a positive impact

“What does payroll giving mean to charities working on the ground?”

Your donation(s) through Give As You Earn:

- Provides your chosen charities a dependable source of income.
- Reduces the admin burden, meaning your money goes further.
- Ensures your favourite charity(ies) can focus on their goals.

What charities collectively say about payroll giving:

- It is the most tax-effective way to donate to charity.
- The impact is greater – charities receive more money at no extra cost to you.
- With the regular income and less time on admin, they can more effectively plan ahead for the future.”

Explore the benefits in more detail in our [Payroll Giving Report 2024, page 4](#).

Through this type of messaging, you can address some of the common misunderstandings about payroll giving:

51%

of people surveyed did not realise that they could support multiple charities each month through payroll giving.

19%

of people were aware that it is possible to make donations to unregistered charities, such as community support hubs, Parent Teacher Associations and hospitals.⁶

ADDITIONAL INFORMATION



Other important things to know

STAFF CHARITY FUNDS

With GAYE, you can give through a Staff Charity Fund. This is a way to bring together everyone's individual contributions into a single fund – meaning that they can make a bigger collective donation to a pre-selected charity(ies).

[Learn more](#) about uniting your employees, promoting teamwork and putting more funds into a common cause for good.

To talk through how a CAF Staff Charity Fund could work for you, please email us at: corporate@cafonline.org

ENGAGING WITH THIRD PARTIES

Professional Fundraising Organisations (PFOS)

If your employees are spread across locations, collaborating with a PFO can be beneficial. Work together with these independent organisations to promote the advantages of payroll giving and increase employee participation.

1. How you and the PFO can work together

- Organise on-site promotions for your staff
- Experiment with different incentives and promotional strategies
- Report on the numbers of new donors, value of new donations and other important data

To learn more about Professional Fundraising Organisations, please read our [PFO Guide](#).

You can also visit the [Association of Payroll Giving Organisations website](#) for further information.

2. Working with flexible benefits providers

CAF works with most flexible benefit providers, and you can feature your GAYE Scheme on their platforms, alongside other employee benefits. The deductions will be reflected in your benefits reporting.



WHAT IS NEXT



Our tools and resources to assist you

Building on this guide, you can use other tools and resources to help develop your payroll giving scheme.



Our Give As You Earn Activation Kit:

Use our kit to help you plan your promotional activities and develop employee communications that can achieve long-term impact. This includes access to templates for emails, intranet posts, digital one-page posters, internal social media, and case studies and other materials.



Our Awareness Calendar:

Use our calendar to track key dates during the year and align your promotion of GAYE with charitable campaigns and religious holidays or festivals. Remind employees to donate and consider other charities who may need the support.

Further support:

- Our Give As You Earn Resource Hub– all our resources in one place, to assist you in engaging your employees



TOP TIP

ADAPT TO EMPLOYEE GIVING CHALLENGES

Use personalised and relatable messaging. Acknowledge your employee's giving challenges, such as the cost-of-living crisis and inflation, that could make them hesitant to give. Remind your employees that they do not have to give regularly and say 'whether big or small, your donation matters'.

Moving forward

No matter how big or small, every donation makes a difference. At CAF, we believe that through our partnership with businesses like yours - we can simplify how people give, enabling charities to focus on the great work that they do, and together accelerate progress in society towards a fair and sustainable future for all.



CONTACT US



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If you would like more information on how to get the most out of your scheme, you can email our corporate team at corporate@cafonline.org.

If you have any further questions or require any help with your CAF Give As You Earn scheme please contact our Customer Services team on **03000 123 000** or by emailing them at enquiries@cafonline.org.

Please contact CAF at enquiries@cafonline.org.

To showcase your giving stories online, you can contact CAF at companiesinfo@cafonline.org.

Visit www.cafonline.org to find out more.

TOGETHER, WE GIVE MORE.

The Charities Aid Foundation (CAF) exists to accelerate progress in society towards a fair and sustainable future for all. Over the last 100 years, we have led the way in developing innovative approaches to giving. Annually, we distribute over £1 billion to charities around the globe.

As a leading charity operating in the UK and internationally, CAF works at the centre of the giving world. We partner with corporate and individual donors to enable them to give more effectively, strategically and impactfully. This includes connecting them to charities globally and providing access to our in-depth sector knowledge, governance expertise and innovative giving solutions.

We help charities to strengthen their resilience and do more of their lifechanging work, through our strategic advisory services, tools to support charities' fundraising activities, and charity financial services from CAF Bank Limited and CAF Financial Solutions Limited. Using our research, policy and campaigns work, we understand and influence the wider environment for charities and donors.

Together, we give more.

