



things you need to know

1. Legal ownership

- 1.1 Your giving is to Stewardship and, as the funds belong to us, all grants from Stewardship to recipients are at the sole discretion of our trustees.
- 1.2 In the event that any of your requested recipient(s) become ineligible to receive support from Stewardship, no part of your gift can be returned, but you will be free to make alternative donation requests.

2. Gift Aid tax claims

- 2.1 If you are a UK tax payer, we may be able to claim tax on your gifts to Stewardship under the Gift Aid Scheme.
- 2.2 You need to have paid enough income tax or capital gains tax in each tax year to cover the amount of tax reclaimed on your giving.
- 2.3 If you make gifts under the Gift Aid Scheme to other charitable organisations, you need to ensure you have paid enough tax to cover reclaimed tax on all your giving.
- 2.4 Your gifts should not be based on the tax paid by another person (e.g. husband or wife) but by you personally.
- 2.5 If you cease to be a UK tax payer or to pay enough tax, you should notify Stewardship so that we do not reclaim too much tax on your giving. You will be liable to refund HM Revenue & Customs if you have not paid the amount in tax that we reclaim on your gift.
- 2.6 If you are not a UK tax payer, you can still make gifts to Stewardship. Please tick to show that it is a non-Gift Aided gift and do not sign the Gift Aid Declaration.

3. Stewardship's deductions

- 3.1 There is no direct cost to you. Stewardship retains 3% of the total gift (original gift + tax) and this amount is deducted from the reclaimed tax.
- 3.2 For non Gift Aided gifts, Stewardship will retain 2% of the gift amount.
- 3.3 We retain a minimum amount of £5 for one-off gifts and £1 for regular gifts.

Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Stewardship will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Stewardship to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Stewardship or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Stewardship asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us by calling 020 8502 8560.



join us in

supporting

Crossroads Church
Craigantlet

Stewardship is proud to have established a fund to support Crossroads Church Craigantlet, as part of our mission to abundantly resource the Kingdom.

This leaflet explains how you can join with us in delivering generous, tax effective support to Crossroads Church Craigantlet.



