

# Maximising Your Gift Aid Made Simple

---

## Donors Don't Always Opt-in to Gift Aid

Many eligible donors don't tick the Gift Aid box because they forget, don't see it, aren't asked, or think it's too much effort. Others are unsure if they qualify or worry it will create tax problems for them.

- Always ask for Gift Aid, across all fundraising methods
- Make the Gift Aid ask clear and prominent, not hidden in small print
- Use plain English: *"It adds 25% to your donation at no cost to you"*
- Reassure donors that HMRC deals with the charity, not them
- Don't assume people remember – repeat the message regularly

## Claiming Gift Aid Feels Complex and Time-consuming

Many charities find claiming Gift Aid confusing, especially when claims are rejected for small errors like missing addresses or outdated declarations. Some charities avoid claiming altogether because the rules feel intimidating.

- Use one standard Gift Aid declaration and stick to it
- Check donor details at the point of donation, not months later
- Claim little and often instead of building up a backlog
- Keep a simple checklist of what HMRC requires for every claim
- Don't ignore a claim because one rule feels difficult – claim everything else

## Small Charities Lack Time, Capacity or Confidence

Volunteer-led and small charities are often hit hardest by Gift Aid claim admin, with some missing years of claims simply because no one has the time or knows where to start.

- Assign one named person responsibility for Gift Aid, even part-time.
- Build Gift Aid into existing fundraising tasks instead of treating it separately.
- Use templates, reminders and simple spreadsheets to reduce mental load.
- Include Gift Aid as a standing agenda item at trustee meetings.
- Treat Gift Aid as income recovery, not optional admin.

## Donors Don't Fully Understand Gift Aid

Some donors still misunderstand how claiming Gift Aid works, think it costs them money, or worry they haven't paid enough tax. This may be more common among pensioners and people on lower incomes.

- Explain eligibility simply and honestly, without jargon.
- Make it clear donors only need to have paid some UK tax, not a lot.
- Add a short Gift Aid FAQ next to donation forms.
- Don't use guilt-based messaging – focus on reassurance and clarity.
- Train volunteers and staff to explain Gift Aid confidently if asked.

## Gift Aid Schemes are Under-used

Many charities don't use all the Gift Aid options available to them. The Gift Aid Small Donations Scheme (GASDS), for example, is often missed, particularly for cash or contactless collections.

- Check whether GASDS applies to your charity – many are eligible.
- Use GASDS for bucket collections, events and contactless giving.
- Audit each fundraising method and ask: *"Can Gift Aid apply here?"*.
- Make sure online platforms and payment tools are set up correctly.
- Keep Gift Aid records across all income streams, not just donations.

## Gift Aid isn't Built into Everyday Fundraising

Claiming Gift Aid may be treated as an afterthought rather than being designed into fundraising activities from the start.

- Design Gift Aid into forms, platforms, QR codes and scripts.
- Make Gift Aid a default question, not an optional extra.
- Review campaigns after they finish and check what was missed.
- Update processes when fundraising methods change.
- Assume Gift Aid will be forgotten unless you deliberately plan for it.

## Charity Excellence Gift Aid Guides

[How to register with HMRC](#), [HMRC Gift Aid Rules](#), and [How to Maximise Your Gift Aid Claims](#).

## Detailed HMRC Guidance & Help

Guidance – [Gift Aid](#), [How to register with HMRC](#), [What You Can Claim For](#) and [How to Claim](#).

[Charity Help Line](#) – telephone 0300 123 1073, Monday to Friday, 8:30am to 5:00pm.

[Charity Excellence](#) – a completely free one-stop-shop for everything your charity needs. Charity Excellence CIO © 2026