

PAYROLL GIVING AT CENTREPOINT

A guide for employers



**CENTRE
POINT**

**ENDING YOUTH
HOMELESSNESS**

Registered Charity No. 292411

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WHAT IS PAYROLL GIVING?

Payroll Giving is a tax-efficient way for employees in the UK to support the charitable causes they care about. Through this form of giving, your donation is deducted from your pay before tax. This means it costs less, and your support goes much further towards helping us end youth homelessness – for good.

Payroll Giving is easy to set up and there are very few costs. As an employer

running a Payroll Giving scheme, you benefit from support from trusted, authorised organisations, who manage most of the process on your behalf.

After you set up your scheme, your payroll department will retain donations from gross pay each month and transfer the funds to your contracted Payroll Giving Agency (PGA). The PGA will then disburse donations to the chosen charities.

Monthly donation to Centrepont	Cost to 20% taxpayer	Cost to 40% taxpayer	Cost to 45% taxpayer
£10	£8	£6	£5.50
£25	£20	£15	£13.75
£50	£40	£30	£27.59

What are the benefits of Payroll Giving?

For charities like Centrepont, Payroll Giving offers a source of sustainable income that enables better planning and resource allocation, and takes less time to process compared to claiming Gift Aid

For your company and your employees, Payroll Giving can be a key part of a culture of charitable giving and a path towards visible corporate responsibility that gets recognised by employees, industry peers, and the local communities in which you operate.

Payroll Giving can offer an easy way to broaden staff participation with your charitable programmes and include team members who would not have the time or capacity to get involved in traditional fundraising or volunteering.

Staff can also choose to support Centrepont through Payroll Giving at any time, and beyond the end of a partnership, ensuring your impact continues to be felt for many years.

HOW DOES PAYROLL GIVING WORK?

Your step-by-step guide

1. Sign up with a Payroll Giving Agency (PGA)

Payroll Giving starts with setting up a scheme with a Payroll Giving Agency (PGA). These agencies are approved by HMRC and they will handle the transfer of funds from your payroll department onto Centrepoint and any other charities your employees choose to support.

When choosing a PGA, you may want to compare admin fees (typically 3.5-4% of each donation, which employers often choose to pay on their employees' behalf),

the level of expertise and customer support, and the relative ease of setup, both for you and for individual employees.

After the relationship is set up, your payroll department will retain donations and make a transfer of funds representing the accumulated deductions to the contracted PGA with a reconciled schedule of employees' contributions. The PGA will then disburse donations to the chosen charities.

2. Promote your scheme internally

Once you've set up a relationship with a PGA, you can promote your scheme internally to staff. You can do this yourself and with our help, or with the support of a Professional Fundraising Organisation (PFO).

A PFO can thoroughly discuss your requirements and liaise closely with you to ensure promotional activities are designed to suit your employees and their workplace. These organisations can lead staff presentations and information sessions, either in offices/branches or virtually, to explain the benefits of payroll giving and encourage recruitment to the scheme.

They can also a quick and easy online sign-up facility for an employer to circulate to employees.

You can also promote the scheme on an ongoing basis, for example via reminders on payslips or information published on the company intranet.

A PFO will also assist in setting optional targets for participation and submitting applications for awards if appropriate. **As PFOs are funded by the charities that they work with, they make no charge to employers for their services.**

Centrepoint works with each of the most popular PGAs:

- Charities Aid Foundation (CAF)
- Charities Trust
- Charitable Giving
- PayCaptain, as part of GoodPAYE, an integrated, digital-first PGA/PFO solution

Centrepoint works with many major PFOs, including:

- Hands on Payroll Giving
- Sharing the Caring
- Payroll Giving in Action
- GoodPAYE, an integrated, digital-first PGA/PFO solution

3. Employees sign up

Once the scheme is active, employees can sign up via your PFO, or directly by simply contacting your payroll department.

Employees are free to decide how much they wish to regularly give and may elect to support any UK registered charity or charitable organisation. They can sign up, increase/reduce their donations, change their donation frequency, add another charity, or stop supporting a charity, at any time by informing payroll of their desired changes. Employees can support any charity and as many as they wish.

4. Donations start

Each month, your payroll department will retain the specified donation amount from each employee's gross pay and send the bulk amount to the PGA.

The PGA will then make a transfer of funds representing the accumulated deductions to your contracted Payroll Giving Agency (PGA) with a reconciled schedule of employees' contributions.

5. You and your team are now part of the movement to end youth homelessness!

Your contributions provide Centrepoint with a reliable stream of funds that will enable us to support even more young people towards a permanent route out of homelessness and into a home and a job. Your donations might fund our national Helpline, our prevention work in schools, our Independent Living project, or our work preparing young people for employment and connecting them with opportunities.



**Together,
we can change
the story for all
young people
and end youth
homelessness for
good by 2037.**

HOW CAN WE ENCOURAGE PARTICIPATION?

When launching a scheme, there are many useful strategies you can use to drum up support and encourage sign-ups.

Senior Executive participation:

Having your leadership team sign up first, and take an active part in promotional campaigns, is a great way to prove that commitment to charitable giving starts at the top. Consider launching your programme with a message from your CEO, explaining why charitable giving is so meaningful for your company's mission and values.

Match funding: If the company is able to match donations, you could commit to matching every employee's first monthly donation, or a set amount of donations for the first sign-ups. This encourages employees to sign up and donate, knowing their impact could be doubled. Match funding is a factor in the award of the Payroll Giving Quality Mark. More information about the Quality Mark is available on page 12.

Donor awards, prize draws and sign-up incentives: Employees who sign up or who increase their donations could have the possibility of receiving an extra day of leave, branded merchandise, or other incentives, either automatically or by being entered into a prize draw.

Paying sign-up admin fees on behalf of staff: Most PGAs retain their admin fees by deducting a small portion from each donation before it is passed to the nominated charity. Many companies choose to pay these small fees on an ongoing basis in order to make sign-ups easier and prove commitment to enabling staff to give as they earn. This is a factor in the award of the Payroll Giving Quality Mark.



HOW CAN CENTREPOINT SUPPORT US?

Your Payroll Giving programme can support hundreds of charities, depending on your employees' preferences. However, you might want to boost your support for Centrepoint as part of a broader corporate partnership.

Your Centrepoint account manager can collaborate with you and your PFO to organise recruitment drives and information sessions, aimed at showing your staff how easy it is to be part of the movement to end youth homelessness.

We can advise on the sign-up journey with a PGA and support your payroll team in getting everything ready for donations to start.

Your Centrepoint account manager can also keep track of your total donations, reporting regularly on performance and sharing real impact stories that help your staff understand the difference they're making.

Payroll Giving adds an additional staff participation opportunity within a wider partnership – an obvious choice for time-poor colleagues who want to contribute to your company's impact – and enables partnerships to leave a lasting legacy through ongoing individual support.

However, if you're not already a Centrepoint corporate partner, Payroll Giving allows individuals and the business an opportunity to support Centrepoint easily and informally, while being a foundation for your first efforts to embed charitable giving into your company's culture, and even a building block for a deeper collaboration in the future. Wherever you are on your journey, we'd love to help figure out how we can work together to end youth homelessness.

For more
information, ask
your Centrepoint
account manager or
email [payrollgiving@
centrepoint.org](mailto:payrollgiving@centrepoint.org)



WHAT IS THE IMPACT OF OUR DONATION?

Monthly donation to Centrepoint	Could pay for...	Cost to 20% taxpayer	Cost to 40% taxpayer	Cost to 45% taxpayer
£10	assessing two children for future risk of homelessness, and provide access to support, as part of our prevention work in schools.	£8	£6	£5.50
£20	a counselling session with one of our professional psychotherapists, ensuring those experiencing a mental health crisis receive the vital support they need.	£16	£12	£11
£50	answering a young person's call to the Centrepoint Helpline, enabling us to support young people in crisis and point them to appropriate resources.	£40	£30	£27.59



About Centrepont

Centrepont is the UK's leading youth homelessness charity, dedicated to supporting young people aged 16-25 who are facing homelessness. Since our founding in 1969, providing safe and secure accommodation has been central to our mission. Today, we aim to ensure every young person achieves both a job and a home. Alongside our partners, we support over 15,000 young people every year and campaign to end youth homelessness by 2037.

A place to live in is just the beginning of the support we offer. From that place of safety and security, we seek to inspire and motivate young people by offering holistic one-to-one support in mental health, access to education, legal advice, skills for life, skills for work, and so much more. In recent years, we have expanded our provision of pioneering stepping-stone accommodation for young people getting ready for independence, and we have piloted a prevention project with younger demographics (11-16), to enable early interventions to prevent homelessness.

We aim to be there for young people at each stage of their journey. We operate a national Helpline that can provide young people experiencing or at risk of homelessness with advice, support, and resources, wherever they are. We are also expanding our Independent Living programme, aiming to deliver stepping-stone accommodation for hundreds of young people and easing their journey to independence.

To truly stop the flow of young people becoming homeless, we also advocate for national change and share our proven models to ensure exemplary support is available nationwide to as many people as possible. Our Policy, Research, and Campaigns team amplifies young people's voices, lobbying for policy reforms in housing and benefits laws, and aiming to build a cross-sectional movement across society to end youth homelessness for good.



Tiah's story:

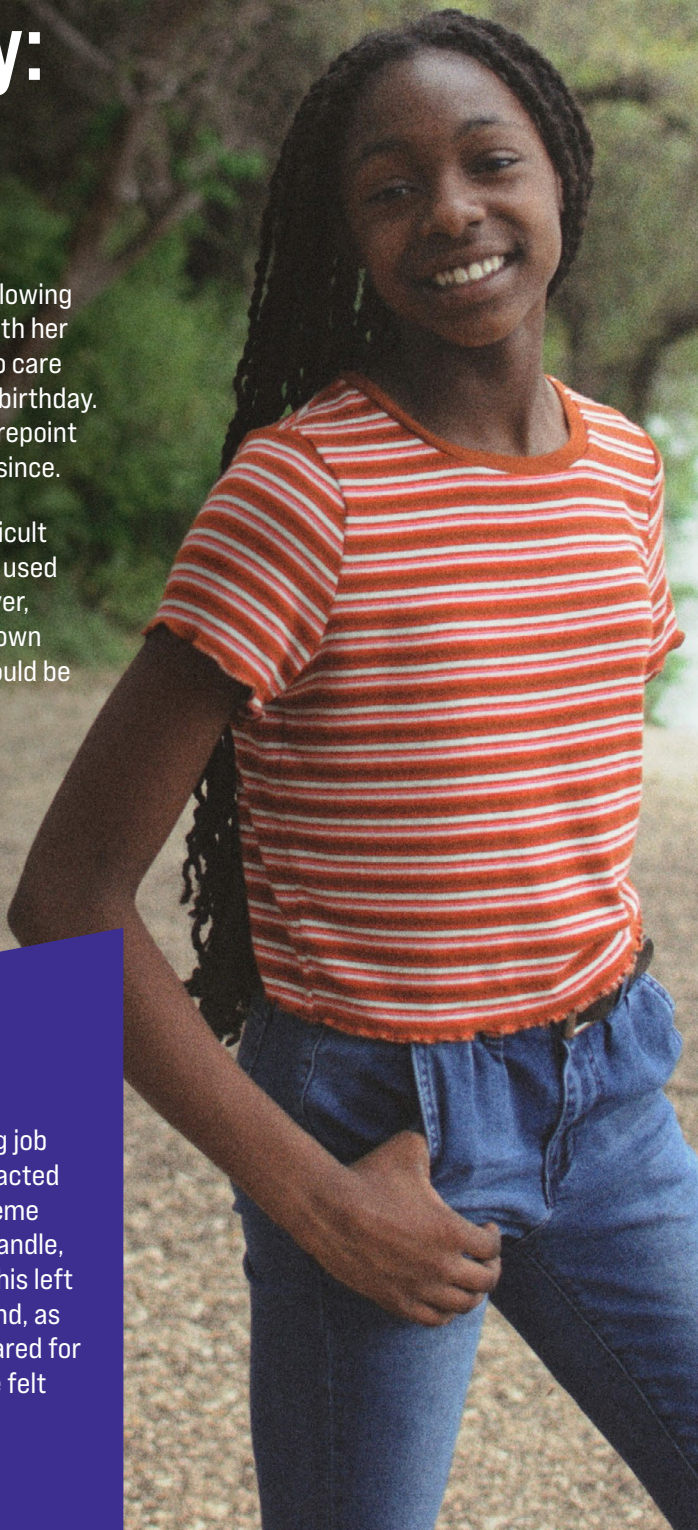
From feeling stuck to looking forward

Tiah, 18, came to Centrepoint following difficulties in her relationship with her mum. This led to her moving into care where she stayed until her 18th birthday. She was then referred to a Centrepoint home and has been living there since.

Moving into the service was difficult at first and she struggled to get used to her new surroundings. However, she recognised that having her own space, where she could grow, could be positive for her.

Feeling stuck

Tiah had been in her hairdressing job for six months before she contracted sciatica, which caused her extreme pain. When it was too much to handle, she sadly had to leave her job. This left feeling stressed about money and, as someone who wants to be prepared for anything that could happen, she felt uncertain about the future.



To help her gain clarity and give her some forward momentum, she's begun to look out for roles that might work for her, when she's ready to work again. She's open to new experiences, different kinds of roles and seeing what might be open to her. Alongside looking for roles, together with her Centrepoint key worker, she has been identifying and developing skills in managing finances and living independently which will help her when she's ready to move into her own accommodation.

"I've learnt with Centrepoint how to manage my money. I have conversations with my key worker about real things in life that I need to know, so I think staying here is helping a lot for when I do then move onto my permanent house".

Moving forward

Since moving to Centrepoint, Tiah's confidence and skills around living independently have gone from strength to strength and her feelings of being stuck are starting to fade away. Tiah says with the support from Centrepoint she doesn't feel that she's entering adulthood on her own. Rather, she has been given the right level of advice that has enabled her to grow on her own and get help when she needs it.

"I'm not going straight out into the world, and I have to be independent, and everything's all dumped on me. With Centrepoint, they would treat us like an adult and they're there to help but they don't do everything for us, and they give us that independence".

Having her own space and being able to grow independently has also helped her to rebuild and mend the relationship with her mum.



Alongside our partners, Centrepoint supports over 15,000 young people every year and campaigns to end youth homelessness by 2037.

We're very proud of the progress Tiah has made with taking those challenging steps towards independent living and we wish her all the best for her exciting future ahead. Your Payroll Giving programme can help us support thousands of young people like Tiah to not be defined by homelessness, and go on to live happy and fulfilling lives.

PAYROLL GIVING RECOGNITION



Companies that invest time and effort in their schemes, and use these strategies to encourage recruitment, can receive the Payroll Giving Quality Mark, a government-endorsed accreditation awarded by the Association of Payroll Giving Organisations.

Organisations are given points for employee participation, paying the admin charges, matching donations, hosting events and running digital promotions, with levels ranging from Bronze to Diamond. Organisations who achieve a Quality Mark will receive a certificate and logo to use on their company materials.



One point is awarded per percentage participation capped at a max of 30 (for 30%). Additional bonus points are available for each of the following criteria:

- **Company provides donors with a matched giving opportunity**
- **Company pays donors' administrative fees**
- **Company has hosted an in-person event within the year**
- **Company has run a digital promotion campaign within the year**

To achieve the top Diamond level, you need to gain 50 points and will likely have over 20% employee participation plus meet the additional points winning criteria.

The points for different award levels are as follows:

- **Bronze = 10 Points**
- **Silver = 20 Points**
- **Gold = 30 Points**
- **Platinum = 40 Points**
- **Diamond = 50 Points**



Some PGAs manage the award process for you, by calculating your participation each year and sending you your award, certificate and a Quality Mark logo ready for you to share your achievement.

EMPLOYER CASE STUDY:

Herbert Smith Freehills Kramer LLP

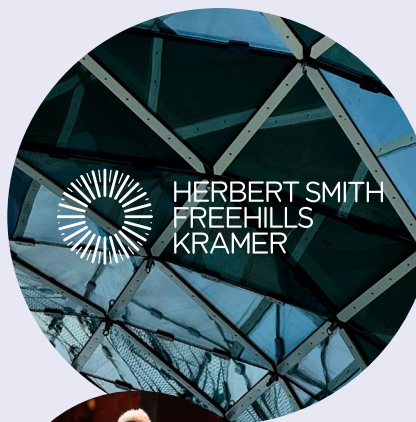
Herbert Smith Freehills Kramer LLP have been running a Payroll Giving programme for over 15 years. The firm's commitment to charitable giving is proven by the 6.44% participation levels among staff, which has contributed to recognition via the Gold Quality Mark on several occasions.

“Payroll Giving reflects our core values at HSF Kramer by making it simple for colleagues to support causes they care about in a sustainable way. It’s an extension of our commitment to social impact and deepens our connection with Centrepoint, ensuring consistent support for young people who need it most.”

**- Emma Cooke, Director of Responsible Business,
Herbert Smith Freehills Kramer LLP**

“We are profoundly grateful for the generous support Herbert Smith Freehills Kramer LLP are providing Centrepoint via their Payroll Giving programme. This avenue of support is an integral part of our long-standing partnership, and every donation we receive is a testament to the trust HSF Kramer colleagues have in our mission to end youth homelessness.”

- Julie Milnes, Director of Fundraising, Centrepoint



FAQs

How do I choose a PGA?

When choosing a PGA, you can consult the list of HMRC-approved agencies on the HMRC website. Approved PGAs are registered charities and their Payroll Giving activity is regulated and audited by HMRC. You can assess each PGA on a number of factors, including fees and their suite of support for employers. Once you've chosen a PGA, contact them directly to obtain a registration agreement. Fill out this form and return it to the agency to formally sign up with them.

How much do PGAs charge?

Most PGAs charge a small administration fee (typically, 0-4%) which is deducted from the employee's donation before disbursement. Many companies choose to cover the admin charge on behalf of their employees, which helps boost sign-ups, proves the company's commitment to charitable giving, and can earn you a Quality Mark.

How difficult is it to run a Payroll Giving programme?

Running a programme after signing up with an agency is extremely easy. Your payroll team are the primary stakeholder, as they will need to deduct donations from gross pay and send them to the agency. Modern payroll systems allow your payroll team to do so just by ticking a box, and your chosen agency will be available throughout to answer any questions and guide your payroll team through the process.

Do I need a PFO? How do I choose one?

A PFO can help you promote your programme internally, by working with you to develop engaging promotional activity, such as staff presentations, and manage the sign-up process on behalf of your employees. PFOs take no fees from employers, as their work is funded by the beneficiary charities. You can choose from the list of well-known PFOs based on criteria such as the breadth of their offering to employers or whether employees can manage their donations digitally.

Is Payroll Giving easy for employees to manage?

Payroll Giving is incredibly flexible for employees. Your staff can sign up simply by filling in a form, which is often digital. They can support any number of UK-registered charities, whether you have a partnership with them or not. They can increase their total donation amount, amend the distribution (by adding or removing a charity, or changing the amount donated), or stop donating, at any time by informing your payroll team.

What is the difference between Payroll Giving and Gift Aid?

Payroll Giving and Gift Aid both utilise tax incentives to boost individual donations to charities. However, Gift Aid is capped at 25%, whereas the tax saving for higher rate payroll givers is greater than Gift Aid. Payroll Giving also saves charity resources by being more efficient, as Payroll Giving donations already include the tax relief and don't require the charity to claim the donor's tax back from HMRC.

FURTHER RESOURCES

- **'How to Engage Your Employees in Payroll Giving' - CAF employee engagement guide**
This guide, designed by one of the leading PGAs in the UK, offers a variety of strategies for launching a scheme successfully and maximising employee engagement.
www.cafonline.org/docs/default-source/gaye/charities-aid-foundation-employee-engagement-guide.pdf
- **CAF Resource Hub**
This resource hub, also by CAF, links to various resources including a scheme activation guide, a PFO guide, and information about match giving.
www.cafonline.org/corporate-giving/resources/caf-give-as-you-earn-resource-hub
- **Centrepont's website:**
www.centrepont.org.uk/support-us/other-ways-give/payroll-giving
- **Centrepont's Payroll Giving inbox:** payrollgiving@centrepont.org
- **Your Centrepont account manager**

PFO Contacts

- **Payroll Giving in Action**
info@payrollgiving.co.uk
www.payrollgiving.co.uk
- **Sharing the Caring**
info@stcpayrollgiving.co.uk
www.stcpayrollgiving.co.uk
- **Hands on Payroll Giving**
askus@hopg.co.uk
www.handsonpayrollgiving.co.uk

PGA Contacts

- **Charities Aid Foundation (CAF)**
giveasyouearn@cafonline.org
www.cafonline.org
- **Charities Trust**
info@charitiestrust.org
www.charitiestrust.org
- **Charitable Giving**
mail@charitablegiving.co.uk
www.charitablegiving.co.uk

- **GoodPAYE**
hello@goodpaye.com
www.goodpaye.com

THANK YOU

FOR YOUR SUPPORT

With your help, we can support thousands of young people each year in building brighter futures beyond homelessness, and work to change the story for all young people by ending youth homelessness for good. We are grateful for your belief in our mission and your generous support.



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