



Pennies from Heaven – Employer Overview

Headlines

- Net pay rounded down to the nearest pound with the pennies donated to charity. Earn £850.34 then 34p to charity
- £2.1m raised to date
- **More companies joining** - 70% increase in companies offering PFH in the last 4 years
- **More money raised** – 56% increase in donations 2009-2012
- **Fast processing** - 80% of donations received by the charities within 30 days
- **More employees joining** –56% increase in employees taking part in the last four years
- **Popular with staff** - three times more popular than payroll giving*
- 100% of donations via PFH are eligible for Gift Aid (subject to declaration)

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January Payslip

Mrs Penny Heaven

Net pay	£850.34
For you	£850
For charity	£ .34

Team based workplace giving - Small change. Big difference

- Pennies from Heaven (PFH) is the UK's largest micro giving scheme for employees and pensioners. The scheme has raised over 214,000,000 pennies for over 190 charities. Major employers offering the scheme include Barclays, HSBC, Cadbury Schweppes, Grant Thornton UK, Lloyds Pharmacy, LV=, Palmer and Harvey, Skandia Life, TNT, Smiths News, WHSmith, many UK Councils and 145 Trusts from the largest UK employer the NHS.
- For too long, workplace giving has focussed on individual generosity with traditional schemes often only appealing to higher earners, resulting in limited employee participation. With organisations and employees continuing to search for innovative and effective ways to address their corporate and personal social responsibility agendas, the Pennies from Heaven scheme offers a team based approach to workplace giving. Appealing to all staff, regardless of their earnings, it delivers excellent participation rates.

How does it work?

- Individuals sign up once and from then on every salary is rounded down to the nearest pound with the pennies donated to charity. If net pay was £850.34 then 34p would be donated. Donation is between 0-99p.
- The most you can ever give is 99p every time you are paid. SIMPLE! AND what's more the taxman will add 25% at no cost to the donor or employer.
- Each employer chooses one or more charities to which all staff and pensioners donate to – this can be any registered charity you like.
- Everyone gives a little but together the team makes a big difference to a charity that matters to them.

We already offer 'payroll giving' so why offer something else?

- PFH is about working together to make a change and is a simple way to involve everyone in charitable giving beyond the boundaries of Payroll Giving. Everyone can be included and feel a part of the success because donations are less than £1.
- Traditional Payroll Giving schemes are for individuals. They appeal to higher paid management level staff mainly because they ask for a high minimum monthly donation (£5-£10).
- Pennies from Heaven has three times the sign up rate of payroll giving*
- Most PFH members operate both Pennies from Heaven and Payroll Giving demonstrating their distinct appeal.

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* The journey so far...insights into 25 years of Payroll Giving 2012. Charities Aid Foundation.

Why should we offer this to our staff and pensioners?

- Everyone likes to make a difference even when money is more scarce. PFH offers a way to join with colleagues and **collectively** raise significant money by each doing something small.
- **It is simple to set up.** Most major payroll systems are set up to run the scheme (ask us for details)
- **It is simple to communicate.** PFH provide tailored communications for you such as application forms, flyers, posters and website materials.
- **It is simple to join.** Complete a short form once. We are also able to offer a limited amount of employers online sign up for staff / pensioners via our website (ask us us for details)

What I love about Pennies from Heaven is that it is the essence of many thousands of people doing something unnoticeably small and yet the outcome is really significant for the charities that are supported. It forms an important part of our community programme and our participation is something I remain very proud of.” **Barnaby M Davis. Managing Director. Barclays UK Branch Network.**

Its only pennies – is it worth it?

- YES! Don't be fooled - little pennies soon make pounds – potential donations (with gift aid):

2,000 employees would raise £15,000 a year	10,000 employees would raise £75,000 a year
5,000 employees would raise £37,500 a year	20,000 employees would raise £150,000 a year

What will it cost?

- PFH will agree a modest fee for it's services – this can be either an annual direct charge (meaning 100% of donations are distributed to the chosen charities) or a small deduction from donations. All PFH donations are eligible for gift aid. This means that the charity, after reclaiming gift aid, will receive more than the original donation even when a fee is deducted from donations.
- Some of the services provided by PFH include distribution services, HMRC compliance, gift aid assistance, charity support management, best practice sharing and fundraising consultancy.

How do I set it up in my Organisation?

1. Obtain an agreement – this describes how the scheme works, the service provided by PFH and the action required from you to successfully run it.
2. Choose your charity – this can be any charity you wish.
3. Tell staff about it and invite them to join.
4. Flag participating employees once on payroll systems.
5. Collect all the pennies and send them to PFH once a month for distribution to charities.

How can I get more information?

- www.penniesfromheaven.co.uk / www.facebook.com/penniesfromheavenscheme
- Anthony Law or Kate Frost on 01485 210698
- a.law@penniesfromheaven.co.uk / kate@penniesfromheaven.co.uk

