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MONEY BOX LIVE

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LEWIS: Hello. As we get nearer to Christmas, you can't avoid the requests to give to charity whether it's people rattling tins in the high street, choirs of children singing in shopping centres, or those appeals that fall almost daily through our letterboxes. So today, Money Box Live looks at the whole business of charitable giving. How can you be sure the organisation asking for money *is* a charity? How can you find out what they'll spend your money on? And how can you make sure that the Chancellor adds more than a quarter to every gift you make? And are you clear about those Gift Aid rules and indeed how the calculation will change in April? You may want to know what the best way is to leave money to charity in a will, or how does payroll giving work? And more seasonally perhaps, are charity Christmas cards or charity credit cards a good idea? And what about the new fashion for charity Christmas presents, anything from a goat to a toilet, a plough to clean water? Do these items really reach the people who need them? Whatever your question, you can call Money Box Live now - 08700 100 444. And with me today to answer your questions are Alastair Collett, a partner with Bircham Dyson Bell, lawyers with many charities as its clients; John Low of the Charities Aid Foundation, a charity itself and advises other charities to help them raise money; and David Pitchford from intelligentgiving.com, a website which helps individuals give to charity more effectively. And our first question is from Peter in Norfolk. Peter, your question?

PETER: Well we know that since the recent Budget, charities will

suffer from April onwards a loss of their expectations from Gift Aid. By how great a percentage should donors plan to increase Gift Aid donations to ensure that they do not suffer this loss?

LEWIS: Right. Well John Low, just explain what's happening in April and why it will cut the income of charities.

LOW: Basically tax is going down from 22% to 20% and charities through the Gift Aid system are able to claim back basic rate tax only. So if you give a certain amount of money to a charity, then the amount they can claim back is less.

LEWIS: Because you've paid less tax on that money?

LOW: You've paid less tax, yes.

LEWIS: And what should you do, as Peter wants to know? If you give £100 now, what should you give in future to make sure the charity gets the same amount?

LOW: Well you have to increase the amount you give. And it would be approximately 2½% - so if you were giving £100, you'd need to give £102.50 to get back to where you were, for the charity to get back where it was.

LEWIS: For the charity to get back where it was. And for higher rate taxpayers, of course, they claim it back, Alastair Collett, when they fill in their self-assessment forms, but under this new system they'll actually claim back a bit more, won't they, because they'll have the balance between 20% and 40%?

COLLETT: The higher rate taxpayer will still be taxed at 40%, so it will come out in the wash for them. But the difference is on the basic rate; that they will have only given a donation with 20% deduction, whereas the higher rate will still give them a further 20%, whereas before it was 22% deduction followed by 18%.

LEWIS: Yes. On your self-assessment form, you can give that back to charity, can't you?

COLLETT: You can actually give that away, yes. You have to tick a box.

LEWIS: You have to tick a box to do it, or indeed give a bit more in the first place. I think about another 30 or 33% in future to make sure you net, you give the whole amount to charity.

COLLETT: If you want to give the *whole* amount to charity, you actually do need to tick the box on the form so that any repayment that might be coming to you actually goes away to the charity ...

LEWIS: Goes to charity.

COLLETT: ... and you've also got to identify the charity HMRC number on the form, which is easily accessible through their website.

LEWIS: Yes. This is supposed to be simple, but it does seem to be a bit complicated when we start going into these details, John. There is a consultation on changing it, isn't there? Is that going to ...

LOW: There is. Obviously the charities are worried about it, but we estimate about £70 million will be lost to charities through this simple tax change and we are anxious to do something about it long-term.

LEWIS: Yeah. But basically, Peter, how much do you give to charity if I may ask?

PETER: Well I try, as many Christians do, to calculate about or just a little more than 10%.

LEWIS: Of your income?

PETER: Yes.

LEWIS: Right. So you'll have to put that up by a little bit in order for

the charities to get the same.

PETER: I would think so.

LEWIS: Yes, about 2½%. Thank you very much for your call. And next we go to Ann in Church Stretton. Ann, your question?

ANN: I am wondering how you actually qualify for Gift Aid? I pay a standard rate of tax and I cheerfully tick the box on the charity forms, but I don't know whether I'm being honest.

LEWIS: Do you pay tax, Ann?

ANN: Yes, standard rate.

LEWIS: Yes. And do you know how much in a year you pay?

ANN: No, I'm afraid I don't.

LEWIS: Because I think that's the key thing. Alastair, how does this work?

ANN: Yes. It depends how much charity I give, does it?

COLLETT: The key question is to keep sight of how much tax you have actually paid during the year and when you tick the Gift Aid forms that come your way, you then have to calculate for each gift you make - at the present 22%, but from April at the 20% - how much the 20% gift is taking up the amount of tax you've paid. It would be unfortunate, if one takes the very basic example of someone who pays tax of 22% a year, and manages ... sorry £22 a year and manages to tick boxes on Gift Aid forms, so that the charities reclaim £28 because in that circumstance, in theory, the HMRC can ask for £6 further from you.

LEWIS: Yes, again a bit complicated. So you just have to make sure

you pay more tax than you're actually giving. Is that right? Or more tax ... Yes, more tax than you're giving John, is that right?

ANN: More than you give in the whole year?

LEWIS: Yes.

LOW: Yes, if you're giving say £500 to charity and they're getting back something of the order of just over £100 in tax, provided you're paying more than £100 per year in tax yourself, it's fine. The chances are that you're in good shape, but it's worth knowing just how much tax you're paying to make sure you are.

COLLETT: If you're not a taxpayer, you should never, ever sign a Gift Aid declaration.

LEWIS: No because that can get the charity and/or you into some difficulty. On that very subject ... Thank you for your call, Ann. On that very subject, we've had an email from Nicola. I know this is another common question about Gift Aid. 'My husband and I have a joint account. He is the sole earner and the taxpayer, but I' - that's Nicola - 'tend to do the administration of our charitable giving. Can I Gift Aid donations from our joint bank account because one's a taxpayer, one isn't; and, if not, can I do the Gift Aid in my husband's name and sign the cheque myself?'

COLLETT: No. (*Laughter*)

LEWIS: Getting into deep waters here, Alastair.

COLLETT: Make quite certain that your husband signs the cheques and actually ticks the boxes because otherwise there will be trouble later.

LEWIS: Right. So although Nicola has to do all the admin, she has to be like a secretary and take the cheque to her husband to sign.

COLLETT: Absolutely.

LEWIS: Okay, thanks for your email Nicola. And, as I say, thanks to Ann for that call. We go to another Ann now in Oxfordshire for her call. Ann, your question?

ANN: Good afternoon. Is there a building society or bank savings account where I can deposit an amount that I want to give to charity each year - say £500 - so that that money would be earning some interest and I could have a chequebook on that account so I could make donations to charities without having to do a letter or tick a form saying that it's for Gift Aid each time I make a small donation? Is there any such account?

LEWIS: Well funny enough there is. John Low?

LOW: Yes, the Charities Aid Foundation has an account. It's not technically a bank account, but it's called a charity account, and you can put money into it and we would reclaim the Gift Aid, the tax for you, and you would have a book of cheques that you can write vouchers that you send to the charities, and they would be able to get payment from us. The account doesn't actually earn interest, although a little interest is generated. That stays with us and when we have some surplus money, we give it away to charity ourselves.

LEWIS: Yes because you have your own charitable foundation, don't you, to do that? Does that answer your question, Ann?

ANN: Yes, absolutely.

LEWIS: Okay.

ANN: Can you give me details of how to contact them?

LEWIS: Well there'll be links on our website to Charities Aid Foundation. Or if you don't have Internet access, it'll be with our helpline and I'll

give you those details towards the end of the programme.

ANN: Thank you very much.

LEWIS: Okay. Thanks very much for your call. David, you wanted to add something, David Pitchford.

PITCHFORD: Yes, there are several places, organisations that will help you give your money and, as with CAF because it's a charity, that money stays within the charitable world. But there are other organisations, particularly when it comes to things like payroll giving, where in fact a little bit of commission goes out of the voluntary sector. So if you want to be as absolutely efficient with your charitable giving as possible, the best place to go is directly to the charity and to set up a direct debit to it.

LEWIS: Right. And I should ask you, John Low from CAF - and it's something that's been raised on the programme before - you set up the Gift Aid account, people pay in the money, you add the tax relief. But you do take a percentage back for your admin, don't you?

LOW: Yes, we charge 4% on the gift - not on the tax, just on the gift itself - and that's intended to cover our administrative costs. We don't make much money on this and any money we do make is given away to charity.

LEWIS: Sure. And I suppose the point is that it does enable you to respond to an appeal or something that's happening without having to find out any more. You just pop the thing in the post. Or indeed you can do it by card. Isn't there a plastic card ...

LOW: That's right, there's a plastic card you can give to charity.

LEWIS: Give to some charities.

LOW: Many people use this like a mini trust account, like it's their

own trust where they can build up some money for charity and then when it's needed they have it there and can give it.

LEWIS: Okay. Okay, well thanks very much for your call, Ann. I'll do another e-mail now because this is another one that's cropping up at the moment, I think. Seth writes: 'Are there any charities?' ... In fact Seth writes ... It's an email from New Zealand, so we've a worldwide audience here today. 'Are there any charities that allow you to actually give a goat to a family in Africa or do they all say somewhere in the fine print the money actually goes into a more general livestock pool or some such? I've never been sure about the ethics of such practices.' David Pitchford, I think you've done some research into this, haven't you?

PITCHFORD: We have done a little and it's a good question, Seth. It's very hard to tell, unless you look very closely at the small print, where the money is going. We have looked at nearly 200 charities to see where your virtual gifts might go and we've only got ...

LEWIS: They're not virtual gifts. They're goats, aren't they, or toilets or ploughs? (*Laughs*)

PITCHFORD: Well to the person sending them, they're virtual. And to the recipient ...

LEWIS: To the person receiving them, very virtual.

PITCHFORD: Very virtual. But you usually get some kind of trinket. You'll get a fridge magnet or something you know that's usually very satisfying. But we've only found one catalogue where actually it is a goat that you're buying and that's the Good Gifts catalogue. There may be others, but we have found that some of the big name charities are a little bit disingenuous with the wording. Now the thing is ... I think the point here is do you care more about the present or do you care more about the charity and the cause? If you care about the cause, then your money will go to a very good project probably. And if you buy a goat, for example, what usually

happens is that a little bit of money goes towards the pot to buy goats, but then quite a lot of it goes to animal husbandry projects, so similar projects. So you're getting roughly what you're paying for.

LEWIS: Yes, but you can't think there's a goat named George or whatever in a country that you know that is actually being used and milked and perhaps eaten by the family concerned.

PITCHFORD: As a rule, I think that's right - you're not getting that.

LEWIS: But John Low, does it matter? Does it matter because you are giving to charity and if it's done through Oxfam, for example, you know that your money *is* going to be spent mainly on development?

LOW: Well it's to do with what we feel motivated to do. People like to buy a goat, like to buy a cow or chickens, because that feels tangible. What actually the charity wants is money to send people out to give advice, to help with husbandry, to help with water, with facilities. So actually it's about *our* motivation and the charities are finding ways to motivate *you* to give money.

LEWIS: Yes. And it's whether that is straightforward though, isn't it, because we get a lot of calls and we've had some emails today: how much of the money I give is actually spent on what I want to spend it on; and, to put it bluntly, how much is spent on people like you who sit here in Britain organising things?

LOW: Well a good question. I think if you look at the charities involved, they are pretty open about the money they spend. The *good* ones are. Those who are very secretive about the way their administrative costs are covered are the ones probably to avoid. But the big name charities really have got their act together.

LEWIS: Yes, you have to download huge accounts though from the Internet and check them, don't you? Alastair Collett?

COLLETT: Most charity fundraising will be done on the basis of trying to attract donors to give in a way that appeals to the donors, but I think it is also important that people giving realise that charities do need to have flexibility about how to spend it. It in fact would probably be an absolute disaster if 100,000 goats were given this Christmas and not a penny more. There does need to be some flexibility about gifts and therefore what David said about it going towards similar projects - animal husbandry and so forth - is what one would expect to find. The wording, however, will be worded very carefully to ensure that somewhere in the small print it does say we will be able to use the money in similar ways.

LEWIS: Yes because of course everything has to be administered and run, doesn't it, and you want it to be administered and run? David, briefly?

PITCHFORD: I do think it's kind of the donor's job to look for that small print because actually it's *not* always there and sometimes it's really not at all clear. And I think it's a bit of a shame because you can ... You know in the work that we do looking at charities, we find that they do a very good job generally and we feel that the fundraising side sometimes lets charities down because there's some trust being lost there.

LEWIS: But is it partly because the public don't understand the process, they don't understand that charities *have* to spend money raising money, don't they, otherwise they wouldn't exist?

PITCHFORD: Well I think yeah there's a big gulf of understanding and it's getting bigger as charities get bigger and more professional, and to some extent economies of scale mean they're doing better than they were before and better jobs. There is this very long and difficult explanation process to be made and it's what we're trying to do at intelligentgiving.

LEWIS: Okay, let's move on from that sort of theoretical stuff to something a bit more practical. Vivienne is calling us from Wales. Vivienne, your question?

VIVIENNE: Hello. I shall be leaving most of what I would call my financial estate on my death to my favourite charities. But bearing in mind the value of money changes, rather than put down in my will specific amounts, could I put it down as percentages? Is that legal?

LEWIS: Right, well Alastair Collett is the expert on that, I think. Alastair?

COLLETT: There is absolutely no problem in leaving your estate divided amongst a number of charities as the residue - that is generally everything that is left after you've given £100 to your friends or family or whatever it is. You do need to consider carefully first before you start on the process of choosing the charities whether there is anyone who is dependent upon you or that you need to consider amongst your family who needs funds before you give to charities and all good charities would tell you that anyway. But after that, if you wish to leave it to one charity or lots of charities as a percentage, there are lots of charities out there who'd be delighted to hear from you.

LEWIS: And, Vivienne, what advice have you had on this? Have you been to a lawyer about this?

VIVIENNE: No, I haven't. Before I go, I thought I would ask you because I suddenly thought that was a better way than constantly having to update one's will. Well at the moment it would be mostly the sale of my house, but I don't know of course when I might need help with my care, etcetera. At the moment you know I am in a position where I don't have any particular people to leave it to, so charities are my first thought. But I thought well you know is it legal to say I want 10% to go to this charity, 20% to go to that? I know somebody would have to work out the percentages.

LEWIS: Well that's what the executors are for, I think, Vivienne, but

it's perfectly legal and probably fairly straightforward, so you can decide where it goes in that way. And very sensible too because, as you said, the value of things does change - both up or down indeed. Thank you for your call, Vivienne, and we'll now move onto Pat who's calling from Berkshire. Pat, your question?

PAT: Oh hello. I'm just wanting to ask about raffle tickets. I keep getting raffle tickets through the post and I don't want to buy them, I don't want to sell them, so therefore what can I do with them? Can I shred them? Should I send them back? You know what do I actually do with them? And last year I actually got an umbrella through the post from Shelter, which I put straight in the bin actually.

LEWIS: Well I'd use that on a rainy day myself. (*Pat laughs*) John Low, what should Pat do?

LOW: If you get raffle tickets and you don't want them, just shred them, just throw them away.

PAT: Right, right.

LEWIS: So you're under no obligation is the point, isn't it?

LOW: No obligation.

LEWIS: Something arrives unsolicited. You're under no obligation.

LOW: And if you get an umbrella, just use it.

PAT: (*Laughter*) Right, thank you very much.

LEWIS: And we have had today something from the Charity Commission about people posting bags through your door and saying you know give us clothes. What do you do about those, David, because the suggestion is a lot of them aren't even charities?

PITCHFORD: Well usually they do say. If you look at the bottom of the leaflet, it'll say whether or not it's a charity. It's entirely up to you. If you want to get rid of some clothes and you want it to go to a charity that you like, well go to that charity shop. You know it's the easy way out really, isn't it, just to put your clothes in a bag? So up to you. Feel no obligation.

LEWIS: So, as with anything, do a bit of research before you give money or indeed old clothes. Moving on now to David who's calling us from Marlow. David, your question?

DAVID: Hello. Yes, I used to give to a local charity, it was a local church, by Gift Aid, give as you earn payroll giving. I've moved and need to set up a new mandate, but I'm not sure now whether a new give as you earn mandate or a standing order of a Gift Aid is the most tax efficient both for the charity and for me as a standard rate taxpayer?

LEWIS: Right. Of course payroll giving, you do this through your work. John, explain how it works first and then also address that point. The Government used to add money to it, didn't it?

LOW: Yes, the Government had a bonus scheme that they ran for a number of years, which has now ended. The money is deducted before tax by your employer and is then sent off to the charity usually through an agency. This is a very efficient, painless way of giving, and if you pay higher rate tax of course it comes out before all tax and so actually you pay very little for the size of the gift that goes through to charity.

LEWIS: So it solves all that claiming it back through your self-assessment form?

LOW: Yes and it means that the charity doesn't have to claim the Gift Aid back. So it's nice and easy administratively. In the end, if you're a basic

rate taxpayer, there really is no difference in terms of tax efficiency.

LEWIS: Except I suppose it's every month, isn't it, and it sort of disappears before you see it, a bit like your pension contribution or your national insurance, and you don't really miss it that much.

LOW: It's the most painless way to do it

LEWIS: *(Laughs)* But a lot of employers don't do it. You have to persuade your employer to do it, don't you?

LOW: Yes, many of the large ones do, but there are some smaller employers where they just find the administrative burden too much. And you can ask and you know there's usually a willingness to accommodate you, but in the end you can always Gift Aid it.

LEWIS: David?

PITCHFORD: I would add there's always some expense involved in this, as I mentioned before, and a thing to do is to ring up the company that you work for, the wages people, and ask them who is paying for the administration here. Now usually it is the company itself, but it isn't always.

LEWIS: So if you give £10 a month, every penny goes to the charity, but some of it might be taken for administration.

PITCHFORD: It might be. Most of the time the company will pay it, but not always.

LEWIS: Right, right. And can you choose the charity? That was another problem in the dim and distant past, I remember - that the company chose the charity - but can you choose the charity as the employee?

PITCHFORD: It's the employee's choice, not the employer's choice.

LEWIS: Right, so you could have 100 employees and they could all be giving to different charities through payroll giving.?

LOW: Indeed and many give to different charities. It's quite common find someone who gives to five or ten charities every month.

LEWIS: Right, okay. So really it's up to employers to get moving on this and to introduce more payroll giving.

LOW: Absolutely, yes.

LEWIS: *(Laughs)* I thought you might agree with that, John. Thanks for that. Thanks for your call, David. And we've had a couple of emails as well, which I think have been answered by that. We'll move on now to David who's calling us from Derby. David, your question?

DAVID: Oh good afternoon. I'm leaving money to charity in my will. I wondered about Gift Aid. Can the charities still claim money through Gift Aid via a will - i.e. after you've died - or does it become unobtainable after you have actually died?

LEWIS: So tax relief on the gifts through the will *and* through Gift Aid?

DAVID: Yuh.

LEWIS: Alastair?

COLLETT: On death, if your estate is over (currently) the sum of £300,000 per individual, you then pay inheritance tax to the Government at the rate of 40%. However, if you have an estate which is over that sum and you then leave money to charity, the charities have an exemption from tax anyway and that is the exemption available on death rather than Gift Aid.

DAVID: Oh, I see.

COLLETT: A lot will depend, therefore, on what your estate is worth and what you're leaving to charity as to whether the charity gets any additional benefit from being left money.

DAVID: Right. Is it worthwhile setting up the Gift Aid form just in case?

COLLETT: Well only if you were going to give money before you're dead.

DAVID: Oh not before - no, no.

LEWIS: Right, so if you leave it in your will then it's all sorted in a way because no tax is due, so that seems to be the most efficient thing for you to do, David. Thanks very much for your call. I've had an email about Christmas cards. This is another hardy perennial that crops up every year. David, another David writes, 'Should we buy charity Christmas cards? If so, which ones? Or are we better ignoring the whole business and donating more effectively? David Pitchford?

PITCHFORD: Hmn, that's an interesting one. Well it depends how much you're going to give, of course. It's not the way to give to charity alone, but there are certainly places to buy cards where more of the money will go to the charity than others. And we found generally you should avoid shops, pretty much all shops. The amount ... Sorry commercial shops. The amount that goes to charity really varies.

LEWIS: You mean stationers and supermarkets and that kind of thing?

PITCHFORD: Precisely, on the high street. But local charity shops - you can be sure that the money you give there, a lot of it, a huge percentage will get to the charity.

LEWIS: So that's a shop actually run by the charity like Cancer Research or Oxfam and the familiar ones in the high street?

PITCHFORD: That's right, so you know they're as easy ... They'll be sitting next to the stationers that sell them for a much worse rate. There's a very good outfit called Cards for Good Causes and they usually set up stalls in local churches and all the profits from those cards will go to charity.

LEWIS: That's all the profits though. It's not necessarily the whole amount you pay, is it?

PITCHFORD: It's not the whole amount you pay - no, no - but it's the best deal you'll get. You can also buy from websites, so Cards for Good Causes has its own and Card Aid has its own. But we found the postage costs are really high, so it's probably better to search out your stalls in your local church.

LEWIS: Okay. Alastair?

COLLETT: If you go to a retailer, I think you will find that most of the retailers selling cards will have a percentage that is anywhere as low as 5% up to a maximum of about 20 to 25%. However, if you were to go to someone like Cards for Good Causes, one of the people in churches or a charity shop direct, it could be between 70 and 80 pence that actually ends up going to the charity after costs.

LEWIS: Right, okay. And we've had an email from Gavin who says he doesn't send Christmas cards. He sends electronic Christmas cards and just gives £100 to charity. Hopefully by Gift Aid, Gavin, which is the most effective way of giving money to charity. Shirley now from Osterley. Shirley, your question?

SHIRLEY: Yes, I give a little to charity every year, but some of the charities that I give to - namely the British Legion and the Salvation Army - continually bombard me with literature throughout the year asking me for more money. I've actually stopped giving to them now because I just feel that my small

donation is being taken up in all their printing and their postal costs.

LEWIS: Indeed. I do understand that, Shirley. We've had an email from Derek too along similar lines; that he gives a lump sum and this year he's been bombarded with things he didn't want. John Low, how do you respond to that?

LOW: Well I used to run RNID, the charity for deaf and hard of hearing people, and this was a situation I encountered often. The thing to do is write to the charity and say please only contact me once a year, once every six months, whatever is the period you feel comfortable with, and the charity will stop sending you the information. Better still, you could just set up a standing order and give maybe a gift once a year and then you become a committed donor and the charity has to pay very little to support your donation.

LEWIS: I suppose the point is though, Alastair Collett, that warm lists (as they're called) - lists of people who have already given - are a very good way of raising more money, so the charities feel it's perfectly proper to send letters to people like Shirley. She may not like it, but they get money from the others.

COLLETT: Absolutely. A warm donor is more likely to give than a cold donor and so a record of giving actually encourages other charities in the belief that you might. However, I think the firm response or ignoring it is the best way to stop it.

LEWIS: Yes, I suppose Shirley didn't just want to ignore it because she felt the money carried on being wasted.

COLLETT: In which case it's a letter back saying please delete me from your mailing list if you don't want to support them.

LEWIS: Yes, or you could just make a regular gift or send them a cheque occasionally, but just say please don't send me any more and they should honour that.

COLLETT: They should abide by that.

LEWIS: David?

PITCHFORD: This is just another example of the kind of fundraising function letting down great charities, I find. And I would kind of entreat people not to let that put them off because the work that happens in the background, if you saw that happening, you'd be really inspired and you'd want to give.

LEWIS: Yes because Shirley's been put off those two very well known charities because of this very thing, from what she says, which is a shame.

LEWIS: Thanks very much for your call, Shirley. A very common view, I think. And we've just got time, I think, to squeeze in Jenny from Berkshire. Jenny, your question?

JENNY: Hello there. Once a year, or every year really, friends and I hold a charity lunch which raises about £500 and this we give to a children's cancer charity Click Sergeant. It's a lovely way to raise money, but is it effective to give money in this way to the charity?

LEWIS: Right, so you just collect all the money, then write a cheque to them for the total?

JENNY: That's right, yes.

LEWIS: Alastair?

COLLETT: Are you in fact selling goods at the coffee morning or is it actually giving?

JENNY: It used to be selling some goods. Now it is producing lunches for them to buy.

COLLETT: So you're buying and selling goods in which case it's not going to be very efficient in terms of Gift Aiding. But no doubt it encourages you all

to do more for Click, so it probably does serve a good function. If you wanted purely 100 pence in the pound to go to the charity, maybe you should be writing a cheque and Gift Aiding it.

LEWIS: Yes, and it's a social thing too, John, briefly, which is a nice way to give money.

LOW: Yes, by far the best way is to have a heart for the charity and then allow your heart to drive your purse.

LEWIS: Very well said. Thanks very much. And thanks to you Jenny for your call. And thank you to John Low of Charities Aid Foundation, Alastair Collett from Bircham Dyson Bell and David Pitchford from intelligentgiving.com. That is all we have time for. Thanks to you for your calls and emails. And there's more about giving to charity. The BBC Action Line is 0800 044 044; our website, bbc.co.uk/moneybox, where you can listen again, in a couple of days read a transcript, or indeed sign up to get a podcast. I'm back at noon on Saturday with Money Box and to take more of your calls on Money Box Live next Monday afternoon.