



Individuals and Families

The Cambridgeshire Community Foundation works with local people and families, helping them make gifts to charitable projects in a cost-effective and simple way.

- We can protect your privacy and make donations on your behalf without disclosing your identity;
- We can assess projects of interest to you and visit you in your home or office to provide you with relevant, independent information on which to make your giving decision;
- As a registered charity, all payments to the Foundation are tax-efficient, and we can distribute funds on your behalf (and even though we have a focus on Cambridgeshire, you can direct money elsewhere);
- We can help you introduce your children to philanthropy and, taking their age and interests into consideration, we can show them local projects in your area that are making a difference to local communities;
- We can take you to visit projects you have funded to see the difference your donation has made and we can introduce you to our community of like minded people who offer support through us to local charitable projects.

For many individuals, we simply offer a cost effective and more valuable alternative to establishing a private charitable trust.

Our expertise lies in Cambridgeshire, where each year we support over hundreds of the most dynamic smaller charities and community groups, and where relatively small amounts of support can make an enormous and lasting impact.

Since 2004 Cambridgeshire Community Foundation has distributed over £13 million (as at April 2017) in grants, and we built a unique knowledge of local charitable projects. This expertise has been recognised by the Lottery, National and Local Government, Comic Relief, and household names such as Microsoft, all of whom have sought our help to distribute money on their behalf.

Using the links , you can read about the range of support we provide to both individuals and families, working with those who are either relatively new to giving or with those who have donated for years and wish to develop their knowledge and interest further.

For more information, please call Michael O'Toole on 01223 410535.

How we Help

We aim to support individuals and families that wish to give to charitable projects by offering a range of different means to enhance your giving experience.

If you want to set aside a regular monthly sum and have an easy means of making tax efficient payments to charitable projects of your choice, or want some advice on which groups are working in areas of interest to you, or want some help assessing which projects are well managed and able to make the most effective use of your gift, or perhaps want to offer your support to help some of the funds we manage already on major issues needing more financial support (such as homelessness, life chances for children in care, and domestic abuse), we can help!

Tax Effective Solutions

No one gives to charity just for tax reasons, but it is good to know that donations to Cambridgeshire Community Foundation can bring additional benefits to you and to local charities. For example, if you are a tax payer, just signing a Gift Aid Declaration can enable the Foundation to receive an additional 25p for every £1 donated, from the Inland Revenue.

As well as Gift Aid, Cambridgeshire Community Foundation offers many opportunities to tax effectively give to charity, such as Gifts of Shares, Gifts of Land and Buildings, Legacies and Payroll Giving

Gift Aid - A simple Gift Aid declaration increases the value of your donation. Under the scheme the Community Foundation can claim an additional 25p from every £1 donated by UK taxpayers. In addition, higher rate tax payers can claim tax relief on the gross amount of the donation. To download a Gift Aid Form, [click here](#).

Self assessment Taxpayers are able to nominate a charity to receive all or part of any tax rebate due to them.

Gift of Shares - A tax efficient way of giving where the benefit to the charity may be many times more than the cost to the donor. When an individual gives shares to a charity, they can get:

- Income tax relief on the value of the market value on the date of transfer of the gifted shares; and
- Exemption from Capital Gains Tax on the 'disposal' of the shares.

With the higher rate of income tax at 50% from April 10 for income over £150,000 and capital gains tax at 18%, this can amount to a substantial tax break.

Gift of Land and Buildings - Individuals who donate land or buildings to charity benefit from income tax relief and exemption from capital gains tax, similarly to gifts of shares.

Tax relief is given for the market value of the property as a deduction from the donor's income tax liability for the tax year when the gift is made. The amount that can be deducted is:

- The market value of the property; plus
- Any associated costs of transferring the property, such as solicitor's fees; less any proceeds of the

sale, or the value of any benefits received in consequence of making the gift.

The income tax relief is in addition to exemption from Capital Gains Tax.

Payroll Giving - Registering a company for Payroll Giving means all employees can donate at maximum tax efficiency to a charity of their choice to which the government makes a further donation. This has been shown to have a very positive effect on employee relations, demonstrating that the company is committed to support its staff and the local community.

Payroll Giving, or Give as You Earn, offers a very convenient way for employees to make small contributions on a regular basis which is ideal for those wanting to support small charities in their local community. Donations are taken directly from the source of the donor's income and employers deduct the specified amount before tax is calculated on the employee's salary.

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(function($) { $(document).ready(function() { $(document).accordion({ // Put custom options here
heightStyle: 'content', header: 'div.toggler', active:false, collapsible: true }); var activate = function(tog) {
var tgs = $('div.toggler'); tgs.removeClass('active'); tog.addClass('active'); tgs.next('div.accordion').attr('aria-
hidden', 'true'); tog.next('div.accordion').attr('aria-hidden', 'false'); }); $('div.toggler').focus(function(e) {
$('div.toggler').attr('tabindex', 0); $(this).attr('tabindex', -1); }).blur(function() { $(this).attr('tabindex', 0);
}).click(function() { activate($(this)); }).keypress(function(event) { if (event.keyCode == 13)
activate($(this)); }); }); })(jQuery);
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