

# GUIDE TO THE CAF CHARITABLE TRUST

Bring your giving  
ambitions to life



# About Charities Aid Foundation

We are a leading charity and bank seeking to connect vital organisations, institutions and individuals working to ensure everyone has a stake in the future. We exist to accelerate progress in society towards a fair and sustainable future for all.

For over 95 years, we've acted as a meeting point for companies, private philanthropists, fellow foundations, governments, charities and not-for-profit enterprises. Our independence, expertise and international reach enable hundreds of millions of pounds each year to move across sectors and borders and arrive safely with thousands of charities to make a greater impact.



## DONORS

We partner with companies and private donors to realise greater impact with their giving.

Our regulatory expertise and sector-leading charity validation ensure effective, quick and safe cross-border giving.

# Private client services

Philanthropy is a journey and we will support you every step of the way from your first charitable gifts, through to strategic, impact-driven giving.



Charitable giving is increasingly becoming an important goal for many individuals and their families. For nearly a century our donor advised fund, the CAF Charitable Trust, has provided a hassle-free, streamlined giving experience for donors. In that time we have grown to become one of the largest providers of donor advised giving, helping our clients have an impact on the causes they care about both in the UK and around the world.

Our team of private client managers are all philanthropy specialists dedicated to guiding and facilitating your giving so the impact of your generosity is maximised. From the point of planning the most tax efficient way to gift, to devising a deployment strategy or structuring a legacy, we have the expertise to meet your needs at every stage of your philanthropy journey.

If you would like to have a conversation about how we can support you to achieve your giving ambitions, we would be delighted to hear from you.

Edward Garrett

Head of Private Clients





## Donor advised giving

**A straightforward way to support causes important to you.**

Donor advised giving is a simple, flexible and cost-effective way to give. It offers the benefits of your own charitable foundation, but without the hassle or expense.

A donor advised fund is a giving account which sits under the umbrella of a large charitable organisation, like CAF. The CAF Charitable Trust is a donor advised fund. Your Trust acts as a one-stop shop for your giving needs. Gift tax-efficiently into your Trust, Grow the value of your Trust via investments and Grant onwards to a range of exciting charitable endeavours in the UK and overseas.

By working with us, you can rely on the expertise and experience of philanthropic professionals who can provide any guidance you need with your giving. We also take on all the risk, reporting, accounting and regulatory responsibilities associated with your grants, leaving you free to focus on what really matters to you.

## Introducing the CAF Charitable Trust

**WITH YOUR CAF CHARITABLE TRUST YOU CAN:**



### Gift

Gift various asset types, tax efficiently, at a time that suits you.



### Grow

Grow the value of your Charitable Trust with tax-exempt investment options, including environmental and socially driven options.



### Grant

Grant funds to organisations locally or globally, in secure, effective and impactful ways.



# Features of the CAF Charitable Trust



## PEOPLE

Up to six approved donors can gift into your Trust  
 Add as many signatories as required, to include family  
 Appoint your own advisor to make investment requests



## MANAGING YOUR TRUST

Access to our dedicated team for any enquiries or requests  
 Online access to request grants, investments, and to review Trust activity and performance  
 Quarterly Trust statements



## GRANT

Make anonymous grants when required  
 Easily request grants to UK registered charities  
 Make grants overseas safely, thanks to CAF's enhanced due diligence process  
 Support eligible UK organisations which are not charities, such as community interest companies  
 Flexibly support any eligible activity or cost with charitable purpose  
 Make social investments through Venturesome, CAF's social investment arm



## GIFTS

**Gift in multiple asset types**

- Cash (USD, EUR, GBP)
- Offshore banking facility available (Jersey account)
- Shares and investments
- Salary contributions (via CAF Give As You Earn)
- Other non-cash assets such as property considered on request

**Gift in from pre-approved, connected third party donors**

- Businesses
- Private trusts
- Charities



## GROW (INVESTMENTS)

Choose from a broad range of eligible investments for your Trust assets  
 Use CAF's ethical funds to grow the value of your Trust  
 Discretionary portfolio management available for high value Trusts



## TAX TREATMENT OF GIFTS

Income tax relief on applicable cash gifts  
 CAF can reclaim Gift Aid on eligible cash gifts, which are settled within the Trust upon receipt  
 Capital gains and income tax relief on applicable non-cash gifts  
 All gifts are irrevocable to CAF and are exempt from inheritance tax, reducing the overall rate of inheritance tax on an estate



## PHILANTHROPIC ADVICE

Get expert advice on your philanthropic strategy from our team  
 Commission bespoke research reports on cause areas of interest  
 Receive curated grantmaking opportunities based on your interests



## LEGACY PLANNING

Leave CAF instructions for ongoing management of your Trust after your death  
 Appoint a successor to take over running of your Trust



## Our private client service

**Whether you're an established philanthropist or completely new to charitable giving, our team can help.**

Our dedicated in-house team has specialists in everything from handling gifts of complex non-cash assets, to international grantmaking and impact evaluation. We are here to provide comprehensive support for every aspect of your philanthropy.

This may include carefully curated recommendations and introductions to suitable charities, bespoke research reports on areas of interest or structured planning sessions to set a multi-year strategy for your Trust. Our service is client led and every relationship is carefully designed around your personal needs to ensure you and your family maximise the value of your Trust.



**Want to know more?**

Tell us about what you want to achieve with your giving and we'll go through the options with you.

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**CAF**  
Charities Aid Foundation

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