

CAF CHARITABLE TRUST

Smart, flexible, tax-efficient giving to UK and international causes



TAKE YOUR PHILANTHROPY FURTHER

The **CAF Charitable Trust** enables you to create a philanthropic fund today, and then distribute the funds within it to single or multiple causes over a period of time. It has the flexibility to allow you to create a structured long term giving plan, make ad hoc donations in response to causes that interest you or to support social investment initiatives.

We make giving easy by alleviating many of the time-consuming tasks involved in running a charitable trust, so you can focus on supporting the causes that are important to you.

Our Private Client team offers expert advice and service. Opening a CAF Charitable Trust is simple. We handle the set-up and all ongoing administration, making charitable giving a tax-efficient, easy and enjoyable experience.

You will benefit from:

- Strategic advice on philanthropy
- Tax-efficient donations to UK and international causes
- Anonymous giving if required
- Dedicated client relationship management
- Protection on donations to overseas charities through our charity validation service
- Flexible investment options, including social investment

Charities Aid Foundation (CAF)'s mission is to motivate society to give ever more effectively, helping to transform lives and communities around the world.

We help people and businesses support the causes they care about, allowing them to give more. For charities, we provide simple and straightforward day-to-day banking and fundraising services, freeing them up to concentrate on the real work of making a difference.

For over 90 years, we've found the most effective and efficient ways to connect donors to the causes that matter to them and for money to get where it's needed.

GLOBAL GIVING MADE SIMPLE

Tax-efficient giving

CAF will reclaim and add Gift Aid for every eligible gift made into your CAF Charitable Trust. If you are a higher rate tax payer, you can claim additional tax relief on eligible donations.

Gifting shares

You can gift shares to a CAF Charitable Trust. Shares gifted or sold to charity may be exempt from capital gains tax. Income tax relief may also be available on the market value of the shares and securities that are listed or dealt on a recognised stock exchange; or for UK authorised Unit Trusts, OEICS and certain foreign collective investment scheme holdings.

Leaving a charitable legacy

You can leave a gift to a CAF Charitable Trust in your Will, which will then be distributed as per your request in a Letter of Wishes, or managed by your nominated Successor. Leaving a gift to charity in a Will can reduce your inheritance tax bill.

Investment options

Your funds can be held in cash, or invested to give them the potential to generate greater income and capital growth. CAF provides a diverse range of investment solutions, including social investment, that can be tailored to meet your objectives.

CAF Give As You Earn

You can fund a CAF Charitable Trust through CAF's payroll giving service. Donations are taken from your pre-tax salary, meaning that part of your donation comes from money that would have otherwise gone to HMRC.

UK/USA dual-registered tax payers

CAF American Donor Fund (CADF) is specifically designed to help donors overcome complex tax positions. If you file tax returns in both the UK and USA, CADF can assist you to make tax-efficient charitable donations, which are recognised in both the UK and USA.

“I opened a CAF Charitable Trust on which Gift Aid can be claimed. It was easy to get started in social investment through my trust. I committed funds for charities to borrow between two and five years on an unsecured basis. This fitted with my objectives to help a number of organisations by investing over and over again.”

Jamie Justham, entrepreneur



Please call our Private Client team on **03000 123 028** or email trusts@cafonline.org to find out how we can help you with tax-efficient giving this year.

Lines are open Monday to Friday, 9am to 5pm (excluding bank holidays).

www.cafonline.org

Registered charity number 268369

CAF Charities Aid Foundation