

# INDIVIDUAL CAF CHARITABLE TRUST

CHARGE SCHEDULE AS AT 1ST JULY 2023

Tier (average daily account balances)	Charge
First £100,000	1.40%
£100,000.01 – £500,000	0.75%
£500,000.01 – £1,500,000	0.35%
£1,500,000.01 – £2,500,000	0.25%
£2,500,000.01 – £5,000,000	0.20%
Above £5,000,000	0.15%
Minimum annual charge	£600

Minimum cash balance	£25,000
Minimum term	3 years
Early closure fee year 1	£1,800
Early closure fee year 2	£1,200
Early closure fee year 3	£600

## SUPPLEMENTARY CHARGES

Transactions	Charge
Listed share gifts	0.5% of Gifted Asset value (minimum £100, maximum £5,000)
Processing 3rd party contributions	
Offshore donations to a CAF Trust	1% of Gifted Asset value (Minimum £200, maximum £5,000)
Private equity share gifts	1% of Gifted Asset value, (minimum £500)
Investments in securities falling outside CAF investment policy	
Making a loan to a charity	1% of loan value (minimum £500, maximum £2,000)

Consultancy <sup>1</sup>	Charge
Philanthropic and succession research <sup>2</sup>	Bespoke fee by proposal
Appointing an IFA to a Trust	1% of investment value (minimum £500, maximum £2,000) <sup>3</sup>
Grant making programmes	1% of programme value, (minimum £500) <sup>3</sup>
Bespoke grants and legal agreements	1% of transaction value (minimum £500, maximum £2,500) <sup>3</sup>
Establishment of a segregated portfolio with a third party investment manager	1.5% of investment value (minimum £1,500, maximum £5,000) <sup>3</sup>
Transfer of Assets to a Charity Account	Bespoke fee

- <sup>1</sup> We will speak with you before starting work that would incur these fees.
- <sup>2</sup> This is for advisory work in addition to that described in the CAF Charitable Trust guide.
- <sup>3</sup> External legal costs will also be applied to the Trust if applicable.

These charges are charged on a cumulative basis e.g. 1.4% on the first £100,000, 0.75% on the next £400,000 and so on. The charges are calculated on the average daily balance of your Individual CAF Charitable Trust and charged quarterly in arrears.

## PLEASE NOTE

- There are additional special charges that may also apply. Details of these are available upon request.
- The above charges are subject to the addition of VAT, where appropriate.
- The charges include any contributions CAF may be required to make to its founder the National Council for Voluntary Organisations.
- Bank charges, brokers' fees, forex and other losses are also charged to the Trust.

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## FOR MORE INFORMATION

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**W** [cafonline.org](http://cafonline.org)

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

Registered charity number 268369