



Cornwall  
Community  
Foundation



Giving to create positive  
change for one and all

# Giving to create positive change for one and all



Here at Cornwall Community Foundation (CCF) we want Cornwall and the Isles of Scilly to be a great place to live for everyone - a place where people work together to address disadvantage and build strong, resilient communities. If you want to join us in making Cornwall a better place for one and all

please read on for an insight into how we can achieve this together. We are here to help make your charitable giving to local causes easy, effective and rewarding. Since 2003 we have been advising donors in the county and we are sure we can help you achieve your charitable aims. So, whether you live in Cornwall, have connections to the county, or just love to visit, we would be delighted to hear from you.

Tamas Haydu - Chief Executive

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The word philanthropy originates from the Greek philanthrōpia, from philanthrōpos 'man-loving'. At CCF we believe in a positive life for all people in Cornwall and the Isles of Scilly, free from poverty and social isolation. To work towards this we rely on the generosity of businesses



and individuals who want to make a difference to the lives of people in the county they love.



**Black Voices Cornwall** exists to enable Cornwall to become an actively anti-racist county, bringing increased awareness and empowerment through communication, education and unification.

## Giving should be rewarding

Making a difference to your local community through charitable giving should be an enjoyable and rewarding experience for everyone involved.

But setting up and managing your own private Trust can take a lot of time and require specialist expertise. There is much to consider to ensure your money will be used effectively, supporting credible organisations within your community.

If you are thinking about charitable giving, it is likely you have already asked yourself at least one of the following questions:

- **Should I set up a private Trust** or are there alternatives?
- **Is there an easier way to achieve my charitable aims?**
- **Where do I go to get the right advice?**
- **If I set up my own private Trust how will I manage the giving process to local charities?**
- **How can I be sure the applicants are who they say they are?**
- **How will I be sure they'll spend my donation responsibly?**

These are common questions people ask themselves when they're thinking about formalising their local charitable giving.

But when the onus is on you to ensure your money reaches the right causes it can sometimes start to feel like a burden, rather than the fulfilling experience it deserves to be. CCF can take that burden away from you.

**Cornwall Community Foundation can take care of everything to make sure charitable giving is always fulfilling and impactful.**

## Feel confident that you will make a difference

A study\* into the barriers to charitable giving found that a lack of faith in charities, and a lack of control over how donations are used, were two of the biggest concerns holding people back from giving more to their community.

It's understandable. It's only natural when you make a donation, especially a significant one, that you want to know it has been spent wisely.

But when this is not your area of expertise it can be difficult to know what to look out for, how to ask the right questions and how to get the peace of mind you need to feel confident that your gift will make a real difference.

You need expert insight into the most deserving causes that meet your community's greatest and most urgent needs. We can share this with you.

**23%** of high net worth individuals cite a lack of knowledge, experience and contact with the charity sector as barriers when considering large donations.

The study found **42%** of high net worth individuals believed their donations would not be large enough to have a significant impact. At CCF we make sure every pound you donate counts.

\*Source: Savanta Study, 2020  
([www.savanta.com/view/barriers-to-giving](http://www.savanta.com/view/barriers-to-giving))

## Reach grassroots organisations you never even knew existed

Responsible for more than 70 philanthropic funds, Cornwall Community Foundation is unrivalled in its knowledge of local causes across the county.

We help our fundholders find and vet the organisations that matter to them; they know their donations are meaningful and will make a difference to the causes that are most important to them.

We are fully embedded within the Cornish charitable sector and work closely with charities to ensure they receive the support they really need. We receive close to 1,000 applications from local causes each year and have distributed more than £13m in grants since 2003.

We are an accredited grant-maker and part of a UK network of 46 community foundations. We also distribute funds for the Duke Of Cornwall's Benevolent Fund, the Police and Crime Commissioner for Devon & Cornwall, and Cornwall Council.

You can rest assured any donation you make will be handled by experts who have their finger on the pulse when it comes to understanding the needs of our community.

Founded in 1990 **Active8** aims to empower and motivate young people with physical disabilities, developing their skills, confidence, support structures and aspirations.



*"We didn't have the time or knowledge to research individual charities but knew with CCF our money would be well spent."*

CCF fundholder

**70** | philanthropic funds

**1,000** | applications each year

**£13m** | in grants since 2003

**46** | UK Community Foundations

# Why fundholders choose Cornwall Community Foundation

**Charitable funds are an easy, convenient and tax-effective way of giving.**

Setting up your own fund can quickly become complicated and donors often look for expert advice to guide them on the best way to proceed. Below are the four key reasons fundholders choose Cornwall Community Foundation to manage their funds.



You receive expert support from community fund management specialists



We help you establish meaningful relationships with the causes that matter most to you



Our comprehensive reporting ensures you know where your money has been spent and how it has made a difference



Our meticulous due diligence means you can rest assured your donations are going to credible, fully vetted charitable organisations

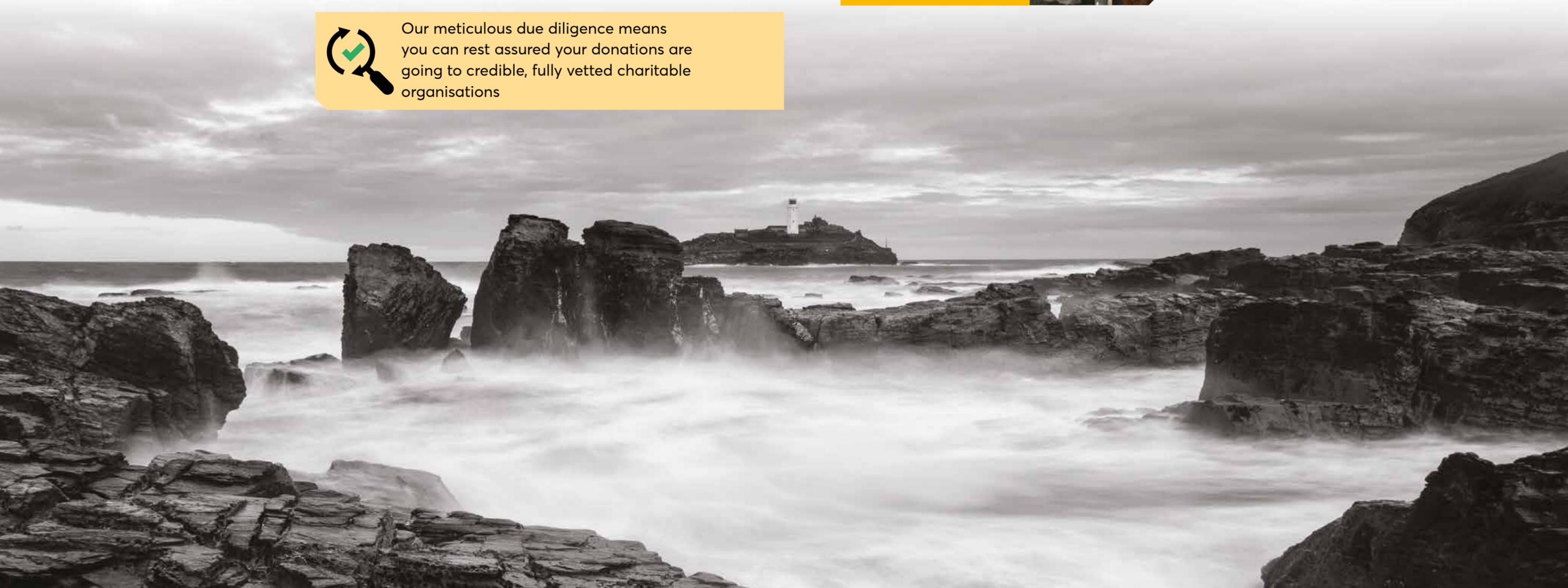
Cornwall Community Foundation is governed by a committed board of experienced trustees who bring a wealth of knowledge and broad professional oversight to our operation.

Several of our trustees have become fundholders themselves, having experienced first-hand the care and due diligence taken by our team to ensure every penny donated directly impacts on strengthening our local communities.

Based on a smallholding in Truro **The Noah's Ark Project** provides animal and play assisted therapy for children and young people who have experienced trauma.



## Your donation in safe hands





**Peter Harrison**

**Cornwall's Social Enterprise Fund**

Witnessing the devastating impact of COVID on communities across Cornwall, Peter Harrison and his family wanted to help and approached CCF for guidance.

After liaising closely with the Harrison family, and understanding their areas of interest and goals, the Cornwall Social Enterprise Fund was set up.

Social enterprises are businesses that seek to change the world for the better by making a profit like other businesses, but investing those profits to create social change. There are currently more than 1,000 social enterprises in Cornwall, employing 13,000 people and engaging 30,000 volunteers.

The Harrison family worked closely with CCF to define the aims of the fund:

- Create employment, apprenticeships and training opportunities.
- Enhance skills, leading to the development of services and products which increase trade and reinvestment.
- Make a positive contribution to sustainability.

The Harrison family wanted to encourage other philanthropists to join them, so in addition to the initial fund, they committed an amount for match funding.

*“New donors to the fund will have the added benefit of knowing that their donations will have double the impact. We feel very privileged to be working with the Harrison family to make a real difference to employment and training opportunities in Cornwall.”*

Tamas Haydu, CCF CEO

The Fund is managed by the CCF but the Harrison family have had full involvement from the beginning, defining the aims, agreeing application criteria and being part of the panels assessing applications and awarding grants.

*“CCF took any possible trepidation and stress out of this process and allowed us to experience all the positives of giving. It has been so rewarding to be part of the grant awarding process and see first-hand the difference this fund is making to social enterprises across Cornwall. We are so excited to continue working with CCF and see where this fund takes us.”*

*Social enterprises already make a significant contribution to the economy of Cornwall. It's very clear that there's scope for the sector to help drive a recovery from the impact of COVID by creating employment, training opportunities and contributing to a sustainable future. I am delighted to be supporting the fund.”*

Peter Harrison



**Jane Hartley**

**The Albert Van den Bergh & Jane Hartley Fund**

Having spent over 30 years in Cornwall raising a family and running the family business Jane has fallen in love with the county and dedicates her time to making it a better place. In this time she has been High Sherriff, with a focus on raising awareness and funds for the community and mental health.

Jane has been involved with Cornwall Community Foundation for many years, becoming a trustee in 2009 and Chairman of the Board of Trustees in 2017. She chairs her family trust, **The Albert Van den Bergh Charitable Trust**, and when she decided to set up a separate trust focusing on supporting her local area, Jane was in no doubt she wanted it managed by CCF.

The Albert Van den Bergh & Jane Hartley Fund invests in community and voluntary groups in Newquay and the surrounding areas so they can deliver projects for the benefit of their community.

*“I have always been inspired by giving back to the county I love. It is sad that we live in this beautiful county but that so many people are disadvantaged and struggling in their communities. Cornwall Community Foundation is about giving for Cornwall. It brings together people who want to support Cornwall with the communities that need help.”*

*“Despite its traditional reputation as a popular tourist destination, Newquay faces serious issues including high levels of child poverty. Our named endowment fund provides a sustainable fund to help the most pressing issues in Newquay.”*

Jane Hartley



Operating in the area with the highest level of child poverty in Cornwall (36%), **Flashlight St Ives** began in 2010 as a traditional youth club and has grown to become so much more for the young people of the town. It is a safe space where they can meet with friends, talk with trained counsellors, explore their creativity and develop job and life skills.



**Viscountess Boyd of Merton**

**The Viscountess Boyd Charitable Trust**

This charity was established by the late Patricia, Viscountess Boyd of Merton (1918-2001), who lived near Saltash for the last 30 years of her life.

In South East Cornwall there are many isolated communities, especially on the beautiful Rame Peninsula. The area is affected by low wages, hidden poverty and rural isolation. The Charitable Trust has been supporting projects in this area since 1982.

In 2019 the trustees decided to transfer the administration of the fund to the CCF. They are still consulted about the projects the fund supports.

The Viscountess Boyd Fund welcomes applications from South East Cornwall and further afield. During the last two years the fund has distributed more than £40,000 and has been a great catalyst for many local community projects.

*“The trustees were very glad to hand over the administration of the charity to the Cornwall CF, whilst still being involved with the grant making.”*

**Philippa Spens - Fundholder**



**The Peninsula Trust** supports the rural community of the Rame Peninsula operating a community hub for one-to-one support, a post office, credit union, library and much more.



Founded in 2020, **The Pearl Exchange** aims to improve the lives of 18-30 year olds in Bude and the surrounding areas through creative practices and cultural experiences. They support young adults through counselling and wellbeing activities, facilitating connections that lead to work and life opportunities.



**Sam & Kitty Galsworthy**

**The Trewithen Fund**

Behind the beauty of Cornwall lie some areas with the highest levels of child poverty in the UK. Almost a quarter of the population have no qualifications and there is an urgent need to support young people across the county struggling to flourish in the mainstream education system.

Growing up in Cornwall, Sam Galsworthy is acutely aware of these issues. With young children of their own, Sam and his wife Kitty wanted to be part of the solution. The Galsworthys were keen to find ways to help Cornwall's youth but didn't know where to start so they approached CCF. After working closely together for several months, in 2018 the Trewithen Fund was launched. Sam and Kitty set up an endowment fund to ensure their giving had longevity and a flow-through fund to enable immediate impact.

The Trewithen Fund welcomes applications from projects across Cornwall working with young people to achieve their potential. Since its launch the fund has awarded over 18 grants to a wide variety of groups supporting: young people leaving care, veterans mentoring disaffected youth, healthy eating on a budget workshops, project workers for at-risk children, music workshops for young people at risk of offending, counselling for bereaved young people and much more.

*“One of my absolute proudest associations and something that I am evangelical about is the Cornwall Community Foundation. It was a cause that my father shared with me many years ago and I have seen first hand the wonders that it can do at a grassroots level. Through the CCF I discovered so much about the county I live in. While the sheer deprivation is eye-watering, so too is the level of determination at volunteer level in the county to tackle it and no one enables these folk more than the CCF who are the eyes, ears and supporting hands for the poorest county in the UK. I was so inspired by the reach and depth they have that my wife and I set up our own fund to support the efforts of many volunteers that actively help the young in the county. We have made 18 grant awards since setting up the fund over three years ago and quite honestly one of the highlights of the year is overseeing this and knowing that, through the CCF, these funds get right to where it matters.”*

**Sam Galsworthy**



**Livewire** is an independent youth charity based on the banks of the River Tamar in Saltash, Cornwall, offering support to young people through music and traditional youth work, helping steer them through the trials and tribulations of growing up.



**Jamie Cayzer-Colvin**

**The Caledonia Fund**

Caledonia Investments is a London-based organisation with global reach and historic roots in Cornwall. Recognising the legacies of the COVID-19 pandemic they set up the Caledonia Investments Charitable Foundation to award grants to individuals experiencing financial hardship, and the groups that support them.

Jamie Cayzer-Colvin wanted to honour the Company's Cornish heritage and focus some of the Foundation's activity in the county. So, in 2021, Caledonia Investments began working with Cornwall Community Foundation and the Caledonia Fund was created.

Cornwall is one of the poorest counties in England, with one of the highest rates of personal insolvency in the country and wages 23% lower than the national average. The COVID-19 pandemic has exacerbated the deprivation and poverty that already existed. The Caledonia Fund focuses on financial planning, debt management and financial education initiatives for low-income adults and families in Cornwall and the Isles of Scilly, awarding grants to community groups supporting people financially at risk in Cornwall to create a brighter

future for themselves and their families.

The first round of grants were awarded in December 2021 with over £65,000 being distributed to community groups helping people prevent, manage and ease financial distress through education, training and awareness.

In addition to their financial commitment Caledonia Investments also plan to support projects with staff volunteering, sharing their teams' wealth of experience on the ground.



**The Wave Project** harnesses the power of the ocean to improve the mental health of children and young people. Over 6,000 volunteer surf mentors deliver free, life-changing surf therapy, every day.

*“The Caledonia Investments Charitable Foundation is delighted to be working with the Cornwall Community Foundation on this incredibly important initiative. Too often we are surprised that beautiful holiday destinations, such as Cornwall, are beset with people in dire financial need. As an organisation whose roots were formed in Cornwall, we are very pleased to be working on this multi-year project to change families' lives.”*

Jamie Cayzer-Colvin - Chair of Trustees of Caledonia Investments Charitable Foundation

Setting up your own charitable fund should be simple

Setting up your own charitable fund doesn't need to be complicated. CCF can take care of the administration and obligations for you, so giving to your community is always enjoyable and never becomes a hassle.

We start by working with you to understand what you'd ideally like to achieve with your fund. You may have a clear idea of the cause you would like to focus on already (e.g. creating opportunities for young people or supporting a specific geographical area).

If you haven't got any set ideas yet, that's fine too. We can draw up a shortlist based on the information you share with us, using our expert knowledge of reliable charitable organisations to identify the areas of greatest local need.

You can then decide on the grants you wish to make. Many of our fundholders like to involve family members in this part of the grant-making process. And one of the benefits of having a named fund with CCF is that it can be passed on to the next generation.

**How involved will I be?**

Fundholders can be involved as little or as much as they wish in the grant-making process.

Some fundholders tell us that getting to know the charities they are supporting is one of the most rewarding aspects of giving. Other fundholders prefer to remain in the background. How much you get involved is entirely up to you.

Through the medium of indoor climbing **The Chalk Climbing Project** supports individuals struggling or suffering with their mental health and wellbeing. It empowers people to face their fears, improve communication techniques, build relationships, enhance confidence and self-esteem and to become physically and socially active.

**“Charitable funds are an easy, convenient and tax-effective way of giving.”**

CCF fundholder



## What type of fund is right for me?

A named fund with Cornwall Community Foundation can be set up in two ways, depending on the amount you gift:

### 1. Endowment Fund

An endowment fund involves a single donation or multiple donations over a period of time. The capital is invested and the income earned is awarded in grants. This is ideal for people who want to provide a lasting legacy for their local community and perhaps leave a legacy of giving with the next generation of their own family.

#### Endowment fund criteria:

- £100,000 minimum gift is required to set up a named, donor-advised fund with bespoke grant-making.
- Gifts of less than £100,000 can be made to our general endowment fund or any other named fund.

### 2. Immediate Impact Fund

This can be set up as a one-off fund or as an ongoing fund that is topped up regularly, usually annually. This is ideal if a long-term endowment is unsuitable, as it enables fundholders to put their money to work straightaway. An immediate impact fund is distributed in full over a set period of time.

#### Immediate impact fund criteria:

- £20,000 minimum gift is required to set up a named, donor-advised fund with bespoke grant-making.
- Gifts of under £20,000 can be made to any of our established funds.

When you set up a named fund you can choose to make one or more of the following recommendations as to how you'd like your fund to be used.

#### You can:

- determine the purposes of the fund and allow CCF the discretion to make grants in line with local needs
- determine the purposes of the fund and recommend grant recipients from shortlists prepared by our team
- recommend one or more registered charities to be annual beneficiaries of grants
- recommend the fund be used to support CCF activities at our discretion

**Fees:** 10-15% grant-making fee on successful grant awards and (if relevant) 1.25% annual endowment management fee.

If you're not ready to set up your own fund you can begin with a donation to an existing fund. For example our Community Fund supports a diverse range of inspirational community projects across Cornwall and the Isles of Scilly. All the projects supported by the fund are providing transformational support for vulnerable people in their communities.

## Tax efficient giving for individuals

If you are a UK taxpayer there are a number of ways to give tax efficiently. Wise donors can take advantage of tax incentives designed to encourage more giving to charity.

A summary of key information for individuals is below. We recommend that you get advice from your lawyer, accountant or another professional before making any gift.

### Gift Aid

Gift Aid enables charities you support to get extra money on your donation without it costing you a penny more. To make a Gift Aid donation, you must be a UK taxpayer. Your donation is treated as if basic rate income tax had been deducted: charities can therefore reclaim that tax from HM Revenue & Customs (HMRC).

*For example, on your donation of £10,000, we can claim £2,500 in Gift Aid, meaning your gift total will be £12,500.*

### Tax relief for higher and additional rate taxpayers

If you pay tax at the higher rate, you can claim back the difference between the higher and additional rates of income tax (40% or 45%) and the basic rate (20%) on the total value of the donation.

*For example, if you pay the 45% income tax rate, a donation of £10,000 allows you to recover £2,500, so the donation costs you only £7,500 net, but the Community Foundation could receive £23,500.*

### Self-Assessment giving

If you complete a Self-Assessment tax return and are entitled to a tax refund, you can choose to have all or part of the repayment sent directly to a charity of your choice. This is called 'Self Assessment Giving' or 'SA Donate'. You can also ask the repayment to be made as a Gift Aid donation. HM Revenue & Customs (HMRC) sends your refund (plus any Gift Aid tax repayment) directly to the charity by electronic transfer.

### Gifts of assets: land, buildings, shares etc

Individuals can get tax relief on gifts to charity of certain listed shares, securities and other investments. You can get income tax relief, in addition to the capital gains tax relief on gifts of assets to charity. The tax relief applies if you give, or sell at less than market value, any qualifying investments to a UK charity.

### Payroll giving

An unlimited amount can be contributed to charity via payroll giving. It costs you less to give because your donation is given to charity from your gross salary before any tax is taken off – so you don't pay tax on it.

### Giving in your will

If your estate is liable to Inheritance Tax you could choose to leave money to charity to reduce the overall amount of tax due from your estate. You could either leave a fixed sum (known as a 'Pecuniary Legacy') or part or all of your estate once other gifts have been distributed (known as a 'Residuary Legacy'). You can do this through your will, or simply by a declaration to the executors giving instructions as to how, and to which charity, your legacy is to be distributed. Your personal accountant or solicitor will be able to advise on the best option for you.

From 6 April 2012, if you make a gift in your will to charity of at least 10% of your net estate, the rate of inheritance tax due on the taxable part of the estate is reduced from 40% to 36%. A gift of 10% can leave the same amount available to your other beneficiaries as one of 4%. Any gift greater than 4% but less than 10% results in your beneficiaries receiving less money than they would have done if the gift was for 10%. HMRC provides an Inheritance Tax reduced rate calculator.

# How CCF makes giving efficient for you



Working alongside young parents, their children, and babies in the most deprived areas of Cornwall, **WILD's** mission is to provide a whole family service; challenging systems and society for young parent families to have a healthy, happy and safe start to family life.

As an experienced grant-giving organisation with specialist knowledge of the needs of the county, CCF can offer unique support and value to your giving experience that other fund-management options cannot.

## All your admin and obligations taken care of

When your fund is managed by CCF we take care of any onerous administrative tasks and legal obligations, so you never need to feel burdened. We will set up the fund, put a suitable grant application process in place, advertise your fund and vet all applications. That way you can rest assured that the applicants we bring to you are viable, respectable organisations who can make a difference.

## Your fund tailored to you

Having your fund managed by CCF does not mean less control over how your donations are distributed. We work with you to help you choose causes you feel would benefit most from your donations. You can tap into our years of experience in this field so you know where you can make the most difference to your community.

## Get to know your beneficiaries

If you would like to be more involved with the causes you support we can help make that happen. We support our fundholders to build positive relationships with their chosen causes, often meeting the organisations and beneficiaries too. As a fundholder there is absolutely no obligation to get involved with the cause or causes you choose to support,

**in fact some of our fundholders prefer to remain anonymous.**

## Know you're making a difference

Giving shouldn't feel like a one-way transaction. Part of the joy of giving is in understanding how your actions have helped others. That's why CCF will make sure you receive regular updates on your chosen cause or causes. You will be kept informed on where your donations have gone and how they have been used to make a difference to the lives of local people.

## Know your fund is used wisely

Worrying about how donations are spent has been cited as one of the greatest barriers to giving. And it's understandable. No-one wants to find out their donation has been wasted when all you wanted to do was make a difference.

The sad thing is it can happen. That's why we thoroughly consider and check all the voluntary organisations in our network so you are assured your donations will always go to credible, fully vetted charities and causes who are just as passionate about making a difference as you.

## Find the right cause (or causes) for you

When it's not your area of expertise, understanding what and where the greatest areas of needs are within your local community is not always that easy. Charities don't always have a website or advertise what they do – sometimes it takes insider knowledge of the voluntary sector to uncover the most deserving causes.

As part of the local voluntary sector network, CCF works both with, and in support of, charitable organisations, meaning we will often hear about deserving projects and campaigns taking place that the public may be unaware of. We can help you uncover causes you would otherwise not even know existed so you can make a difference in a way that feels authentic to you.



At the heart of West Cornwall's senior community for nearly 50 years, **Pengarth Day Centre** offers friendship, fun and community to everyone aged 57 and over.



## Giving deserves to be enjoyable for everyone involved

As fundholders you deserve peace of mind that every penny you gift will be used effectively to support the causes closest to you. That's why we provide you with expert support from community fund management specialists who will guide you through every step of the process.

At Cornwall Community Foundation you can expect:

### Excellence

We strive to achieve excellence in the delivery of our service by exceeding the expectations of both our donors and our grant recipients.

### Support

We go above and beyond to support fundholders by sharing our knowledge and expertise with you to help build a sustainable and confident voluntary sector across Cornwall and the Isles of Scilly.

### Integrity

We operate with integrity in everything we do. We are transparent in our processes and deliver what we promise. You will receive clear updates detailing how your fund has been distributed and what difference it has made.

The **Drop in and Share Centre (DISC)** Newquay, helps the homeless, vulnerable, and anyone else in need in Newquay and the surrounding area, which includes preparing over 600 meals a week for local homeless and displaced.



## Three steps to getting started with meaningful giving

Cornwall Community Foundation makes giving simple. To get the ball rolling on setting up a fund with expert support, just follow these three simple steps:

**1 Share your vision**  
Meet our team and share your vision for giving so we can learn more about the areas where you'd like to make a difference.

**2 Choose the local causes that matter to you**  
We'll set up your fund and take care of the administration – while you identify the causes you want to help, from a comprehensive, quality-checked selection.

**3 Make a difference**  
Enjoy giving, free from the administrative burden of managing your own fund and knowing you're making a difference to your community.

*“We didn't have the time or connections to research all the organisations doing good work, CCF was a brilliant answer to this problem.”*

CCF fundholder



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## M&G POSITIVE IMPACT FUND

# LOOKING TO GROW YOUR MONEY AND HELP THE PLANET?

LET'S CREATE 

The M&G Positive Impact Fund invests in innovative and pioneering companies working to solve some of the most urgent environmental and social challenges facing our world. By investing in companies making a difference in areas like climate action, better health and social inclusion, your money can work to achieve something better, all while targeting long-term returns for your future. There doesn't need to be a trade-off between performance and planet.

To find out more speak to your financial adviser or visit [www.mandg.co.uk/investor](http://www.mandg.co.uk/investor)

The value of the fund's assets will go down as well as up. This will cause the value of your investment to fall as well as rise and you may get back less than you originally invested.

