

Fund Options and Contributions

At Kent Community Foundation we offer a range of fund options that can be tailored to suit your charitable goals. Here's a breakdown of our options:

Eligible donations may qualify for Gift Aid, increasing the value of your donation in all options.

1

Endowment Fund

Minimum Donation
£100,000

An Endowment Fund is a lasting legacy. The donation is invested, and the resulting income is distributed annually as grants. The initial investment remains largely untouched, growing the fund over time to benefit your chosen causes.

- **Example:** A £100,000 donation is invested can generate £3,500 annually in grants.
- **Fees:** A 3% set up contribution (capped at £10,000) is applied to the original donation. 5% is drawn down annually of which 1.5% is fees (taken quarterly), leaving 3.5% for grant making.
- **Grant Making:** You can be as involved as you like in grant decisions

Example:

Donation	Fee	Gift Aid	Available to Invest
£100,000	- £3,000	+ £25,000	= £122,000

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Flow-Through Funds

A Flow-Through Fund is a fund that distributes all its donations over a set period, usually within one year. You can choose to top up the fund annually, or make a one-time donation.

Option 1 - Panel Advised Named Fund

Minimum Donation
£50,000

- A **fully serviced fund** where you have a **panel** to help make funding decisions.
- **Fee:** 15% contribution to Kent Community Foundation.
- **Grant Making:** You choose your priorities, and we help identify suitable projects.

You and your panel have a direct role in selecting grants.

Example:

Donation	Fee	Gift Aid	Available for Grants
£50,000	- £7,500	+ £12,500	= £55,000

Option 2 - Named Fund (Priority Areas)

Minimum Donation
£25,000

- A **Named Fund** within your own identity and logo. The fund's priorities must align with our priority areas.
- **Fee:** 12% contribution to Kent Community Foundation
- **Grant making:** Kent Community Foundation will distribute grants based on your defined priorities.

Example:

Donation	Fee	Gift Aid	Available for Grants
£25,000	- £3,000	+ £6,250	= £28,250

Option 3 - Named Fund (Discretionary)

Minimum Donation
£10,000

- A **Named Fund** spent completely at Kent Community Foundation's discretion.
- **Fee:** 12% contribution to Kent Community Foundation.
- **Grant Making:** Your donations supports the highest areas of need within Kent.
 - Children, Young People & Families. Elderly & Isolated Adults. Vulnerable Adults. Employment & Skills Development.

Example:

Donation	Fee	Gift Aid	Available for Grants
£10,000	- £1,200	+ £2,500	= £11,300

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Tax-Efficient Giving for Individuals

- **Gift Aid:** If you're a UK taxpayer, we can claim Gift Aid, increasing the value of your donation by 25% at no extra cost to you.
 - Eg. £10,000 donation becomes £12,500 with Gift Aid.
- **Higher Rate Tax Relief:** If you're a higher-rate taxpayer, you can claim back the difference on the total value of your donation.
- **Self-Assessment Giving:** Donate your tax refund to a charity via your self-assessment return.
- **Gift of Assets:** Donations of shares, property, or other assets can be tax-efficient.

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Tax-Efficient Giving for Companies

- **Corporation Tax Relief:** Your company can deduct donations from its taxable profits when calculating Corporation Tax.
- **Payroll Giving:** Donations are taken from employee salaries before tax, reducing their tax liability.