



Community  
Foundation

# Change the world on your doorstep

Make a difference in  
Berwick-upon-Tweed



# Think Local Give Local

Many activities in our communities are run by small charitable organisations. From football to the arts, mental health to skills training, or even the local park or library, you, your family or a friend will have benefitted from their work.

These organisations are the glue that bind our communities, getting to people and problems others cannot reach and they need your support. Giving locally supports these organisations to deliver activities, spending their money locally, boosting the local economy.

If you want to make a difference in your community, supporting these organisations through a one off or regular donation or leaving a gift in your will could make a real difference. This leaflet provides suggestions on how to give, how to find organisations local to you as well as an overview of the tax benefits to giving.

**Below:** Berwick Film & Media Arts Festival



# The Community Foundation

**Every year the Community Foundation Tyne & Wear and Northumberland matches generous local people with hundreds of small charities in the North East.**

Starting with the causes that inspire you and the difference you want to make, the Community Foundation's team of expert advisors is here to guide you in your giving.

No two donors are alike, so the foundation offers options allowing you to give when and how you choose. You can start by giving time to share your skills or by becoming a trustee. You can give with others who share your interests or go it alone by setting up your own fund. If you don't have the means now you could leave a legacy in your will. Whatever route is best for you, the foundation will match your generosity to what is needed in communities now and in the future.

If you're not sure what you want to give to you could start with a gift of any size to the Northern Angel Fund for Berwick. The fund exists solely to support charitable activity in Berwick and has made grants worth nearly £400,000 since it began. If you want to support activities across Northumberland then the Vital Northumberland Fund might be of interest.

To find out more visit

**[www.communityfoundation.org.uk](http://www.communityfoundation.org.uk)**

or call **0191 222 0945**



**Above:** Berwick Film & Media Arts Festival

# Tax efficient giving

## Gift Aid

Through the Gift Aid scheme, charities can claim an additional 25p for every £1 you donate. If you are a UK taxpayer, you can increase the value of your donations by 25%, at no extra cost to yourself!

If you are a higher rate taxpayer you are eligible to claim higher rate tax relief where appropriate. You must have paid an amount of income or capital gains tax at least equivalent to the tax reclaimed on the donations in that tax year.

## Inheritance Tax

Leaving a donation in your will can be a very tax efficient way to give as an estate doesn't have to pay Inheritance Tax on any gifts given to registered charities. If 10% or more of your 'net value' estate is left to charity, the inheritance tax due on some assets will drop from 40% to 36%.

The net value is the total value of the assets after deducting debts and liabilities, reliefs, exemptions (e.g. anything left to a spouse or civil partner and anything below the Inheritance tax threshold)

### **Will Power - How to give £17,500 for just £4,200**

Jane has an estate of £500,000 with a net value of £175,000

If she leaves none of her estate to charity her estate will pay 40% or £70,000 in inheritance tax

If Jane leaves a 10% donation to charity the net value will be £157,500 and Inheritance tax will be 36%. The estate will pay £56,700 saving £13,300 in tax.

So Jane could leave £17,500 to charity with a net cost of only £4,200

# Finding local causes to support

You may already know a local cause you want to support. If not the Community Foundation can help you. If you want to do some research yourself, you can look at:

[www.charitycommission.gov.uk](http://www.charitycommission.gov.uk)

lists all the registered charities in England and Wales. You can search by location and cause.

[grantnav.threesixtygiving.org](http://grantnav.threesixtygiving.org)

lists all the organisations funded by over 100 charitable funders and includes community groups as well as charities.



**Left:** Berwick upon Tweed Community Development Trust

**Right:** Berwick Youth Project

# What to do next

There are a number of ways to give locally.

- Contact Greaves West & Ayre or whoever your accountant or legal advisor is who can give you advice on making a charitable donation or updating your will.
- Speak to the Community Foundation about their giving options, or
- Give direct to a local charity.



## Community Foundation

**Community Foundation serving Tyne & Wear and Northumberland**

Philanthropy House, Woodbine Road  
Gosforth, Newcastle upon Tyne, NE3 1DD

**T:** 0191 222 0945

**E:** [general@communityfoundation.org.uk](mailto:general@communityfoundation.org.uk)

**[communityfoundation.org.uk](http://communityfoundation.org.uk)**



**GREAVES  
WEST & AYRE**  
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Northumberland, TD15 1DJ

**T:** 01289 306 688

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