



**AMERICAN**

**DONOR FUND**

**The Charities Aid Foundation (CAF) exists to accelerate progress in society towards a fair and sustainable future for all. Over the last 100 years, we have led the way in developing innovative approaches to giving. Annually, we distribute over £1 billion to charities around the globe.**

As a leading charity operating in the UK and internationally, CAF works at the centre of the giving world. We partner with corporate and individual donors to enable them to give more effectively, strategically and impactfully. This includes connecting them to charities globally and providing access to our in-depth sector knowledge, governance expertise and innovative giving solutions.

We help charities to strengthen their resilience and do more of their life-changing work, through our strategic advisory services, tools to support charities’ fundraising activities, and charity financial services from CAF Bank Limited and CAF Financial Solutions Limited. Using our research, policy and campaigns work, we understand and influence the wider environment for charities and donors.

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## What is the American Donor Fund?

As a taxpayer in both the US and UK, did you know you can get tax relief in both countries for the same charitable gift when you give globally? Ideally, you want a giving account that takes care of those matters for you, smartly and tax-efficiently.

We have been providing US/UK dual qualified philanthropy services for 25 years. Our American Donor Fund helps dual US/UK taxpayers like you to increase your giving by 25% thanks to UK Gift Aid, where applicable. It also increases the related US tax deduction by 25%.

### TRUSTED FOR 100 YEARS

Charities Aid Foundation (CAF) has led the way in developing innovative approaches to giving for 100 years. CAF distributes over £1 billion to charities in 119 countries each year, connecting those who can give with those in greatest need.

We are a charity ourselves, reinvesting our surpluses into the charitable sector. We are recognised for the scale, quality and breadth of our tax-effective philanthropy services, as well as for our trusted global network.

“I’ve been a donor to the CAF American Donor Fund since its inception. I find the fund tax-effective and flexible in meeting my philanthropy needs. Staff are very professional and the work is conducted on a timely basis. I would certainly recommend them for anyone who needs the tax-deductibility from a UK and US perspective.”

American Donor Fund client

# Why choose us?



“I have been using the CAF American Donor Fund for just over six years and am delighted with the service. The fund allows my wife and I to make grants to charities in the UK and US and to maximise the tax benefits we receive in both countries.

We receive friendly and personable service from the CAF American Donor Fund team. Our requests are dealt with quickly, and when we have needed to register new charities to receive donations, the team have arranged this in a professional and efficient way. The team also help by liaising directly with our accountants to provide the information required for our tax returns.”

Chief Operating Officer and  
Managing Director, leading global  
private equity firm

- **Dual tax relief**

You can claim US and UK tax relief on your global giving.

- **Online access 24/7**

Manage your account with us from any device, anywhere in the world.

- **Global offices**

You will be supported by our specialist teams working as part of a global network, including offices in the UK, US and Canada.

- **Portable service**

Are you switching from the US to the UK (or vice versa)?  
We will still be your giving partner.

- **Flexible solutions**

From one-off gifts to long-term giving, we adapt with your ambitions. We can accept property, art and other non-cash assets alongside supporting or instead of your cash giving.

- **Collaboration with your network**

We work together with your advisers, trusted individuals and family offices to support your philanthropy goals.



# Key features

- Give tax effectively in the UK and the US.
- Claim UK Gift Aid on cash contributions, where applicable, to add 25% to the donation value and increase the related US tax deduction by 25%.
- Hold GBP, USD and EUR in one account, making giving easier.
- Build up a fund, then donate when it suits you.
- No set-up charges, accounting costs or legal bills, charges are recovered from your donations and are tax-deductable, along with your donation.
- Give to causes beyond the UK and US, without losing your UK and US tax deductions.
- We are sector leaders in global due diligence. Our charity verification service makes sure your gift meets all regulations, and gets to the right place.
- If you move between the UK and US, that is no problem. You can continue to use CAF as your giving partner.
- Do you prefer to not share your details? You can choose to give anonymously through us.

# Flexible giving

## One-off or occasional giving

Give whenever you like with our Donor Advised Gift (DAG) service. You do not need to build up a fund with us, and there’s no minimum balance.

## Regular giving

Donor Advised Fund (DAF) donors should build a balance with gradual distribution. If contributing then requesting to grant the full amount, DAG charges apply.

## Long-term giving

Our Premier Donor Advised Fund (PDAF) has the same benefits as our DAF. It also gives you the option of asking CAF to invest the capital, so you could make an even bigger difference to causes you care about. You can appoint successors to advise the fund, creating a legacy of giving for your family.

“Our experience has been nothing less than wonderful. Being able to accumulate charity savings on a regular basis and then address a charitable need that we have identified is a process that works extremely well for my family.”

Managing Partner, international real estate investment company



# Which service is right for you?

Here is an overview of your options. Choose the one that is right for you now – you can always switch (should your circumstances change).

	Donor Advised Gift (DAG)	Donor Advised Fund (DAF)	Premier Donor Advised Fund (PDAF)
Request that your fund is invested	×	×	●
Cash balances earn interest	×	×	●
Appoint a successor	×	×	●
Minimum balance requirement	×	●	●
Minimum term <sup>1</sup>	×	●	●
One-off or occasional giving	●	×	×
Dual tax-effective giving in the UK and the US	●	●	●
UK Gift Aid to increase the value of donation by 25% (where eligible)	●	●	●
Build a fund and recommend grants	● <sup>2</sup>	● <sup>2</sup>	● <sup>2</sup>
Letter of Wishes (see page 12)	●	●	●
Option to make anonymous donations	●	●	●
Charges are taken from your donations and are tax deductible	●	●	●
Access expert philanthropy advisory support through our Impact Accelerator team	● <sup>3</sup>	● <sup>3</sup>	● <sup>3</sup>
No set-up fees (typical of private foundations)	●	●	●
Charity Due Diligence (in line with US/UK regulatory requirements)	● <sup>4</sup>	● <sup>4</sup>	● <sup>4</sup>
Give globally	●	●	●

<sup>1</sup>Early closure fees apply for the first three years for the Donor Advised Fund and for the first four years for the Premier Donor Advised Fund.

<sup>2</sup>A fund can be built with a Donor Advised Gift, but could be more expensive for you than a Donor Advised Fund. Carefully consider which service best suits your needs.

<sup>3</sup>A fee will apply.

<sup>4</sup>Additional fees apply to validate a charity that we have not given to before.

Go online for details of our current charges and minimum terms: [www.cafonline.org/cadf/fees](http://www.cafonline.org/cadf/fees)

# Setting up your account



# How the fund works

Once your account is open, make contributions as and when you like. We will send you receipts so you can claim tax relief straightaway. Your donations can be:



### Gifts of cash

Any major currency, UK onshore and UK offshore\*.



### Stocks and shares\*\*

UK onshore and UK offshore.



### Non-cash gifts\*\*

We have many years of experience facilitating donations of non-cash assets, such as art, antiques and property.

\*UK offshore donations are not treated as a remittance for UK tax purposes.  
\*\*Please note: donations of stock and non-cash assets are not eligible for UK Gift Aid.

### Our due diligence services for overseas donations

We make sure your donations go to charities that are legitimate and well run. This is especially important if you are giving to overseas charities, in jurisdictions where there may not be adequate laws and regulations around financial crime and money laundering.

### Involve other people in your giving

Naming close family or others as additional signatories can help you manage your fund.

### What happens if you pass away?

A Letter of Wishes tells us how you would like your fund distributed after your death. With a PDAF, you can name successors to carry on your philanthropy. Fill out the Appointment of Successor Form and we'll take care of the rest.

### Giving through us in your will

Our legacy service allows you to set up charitable giving in your will so that it qualifies as charitable in the UK and US. If you would like to name the American Donor Fund in your will, we can provide suggested wording to your legal adviser. We then ask you to share your chosen charitable causes in a Letter of Wishes. If you change your choice of charities, the Letter of Wishes can be updated as many times as you wish, without needing to change your will.

### Investing your fund

A PDAF gives you the option of asking CAF to invest the capital and grow your funds. Permitted investments include a broad range of listed shares, ETFs, mutual funds, bonds, and cash deposits. CAF also offers pooled ESG funds, managed by LGT across three risk profiles. Alternatively, if your fund is over £1m you can ask us to invest your DAF with a third party investment manager to establish a discretionary portfolio. Any cash balances earn interest.

### Access to expert advice\*

Our Impact Accelerator team – CAF's centre of excellence for impact – works with donors to develop a strategic approach to giving, aligning their goals with the needs of communities. We assist donors to support social purpose organisations they care about in the most effective and impactful ways possible.

We will help you to define the impact you want to have and create a strategy, together, to achieve it. As part of this, we can work with you to create grant programmes that make a measurable difference to chosen causes. In addition, we can help you amplify the impact of your giving, as well as support several social purpose organisations, through social investment.

\*Additional fee applies.



## What does it cost?

We work to keep our charges as low as possible. And we invest any surplus we make back into the sector.

You can see details of our current charges at [www.cafonline.org/cadf/fees](http://www.cafonline.org/cadf/fees).

## Taking the next step

To sign up, simply visit [www.cafonline.org/cadf/apply](http://www.cafonline.org/cadf/apply). Applying takes less than five minutes. We'll explain the choice of products we offer and ask for some information about you. You can also read our **Terms and Conditions** and Schedule of Charges online.

Did you know CAF offers market leading, philanthropy services for businesses? Visit [www.cafonline.org/corporate-giving](http://www.cafonline.org/corporate-giving) to discover our corporate giving solutions including workplace giving, payroll giving and more.





### Any questions? Or do you want to discuss anything further?

Simply give us a call. One of our team will be happy to help you decide how we can best meet your needs.

You can contact the team on +44 (0)3000 123 150. We're open Monday to Friday, 9am to 5pm (UK time, except UK bank holidays). You can also email [cadf@cafonline.org](mailto:cadf@cafonline.org), or visit [www.cafonline.org/cadf](http://www.cafonline.org/cadf).

#### Data Protection and Privacy

We take data protection and privacy very seriously. Our privacy notice at [www.cafonline.org/privacy](http://www.cafonline.org/privacy) explains how we collect, retain and use personal data. We hold personal data securely – and we only hold it for as long as we need it.

CAF American Donor Fund does not provide tax advice and you should consult with your tax advisers to optimise your tax planning.



The CAF American Donor Fund is the trading name of Southampton Row Trust Ltd, a company registered in England and Wales with company number 3900842 and with the Charity Commission registered charity number 1079020. Southampton Row Trust Ltd is a wholly owned subsidiary of CAF America, a US 501(c)(3) public charity. The Charities Aid Foundation is registered with the Financial Conduct Authority for anti-money laundering purposes (reference number 211450).



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