



CUMBRIA

COMMUNITY FOUNDATION



GUIDE TO GIVING

THE POWER TO DO GOOD THINGS TOGETHER



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If you are interested in giving locally, we would be pleased to talk with you.

Please contact Jacqui Currie, Head of Development

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About Us

Cumbria Community Foundation is an independent award-winning grant making charity dedicated to meeting the needs in our communities by assisting the work of charities and voluntary organisations as well as supporting individuals in Cumbria.

Since the Foundation was established in 1999, more than £50 million has been given out in grants that have made a real difference to the most disadvantaged people in our county.

Those grants are made possible by our generous donors and fundholders: ordinary people and businesses who want to invest in and give back to their local communities.

We employ a small team of professional staff who support our Trustees in developing our supporter base, making grants, researching the needs in the county, and ensuring the proper financial administration of the Foundation.

A Permanent Community Resource

We believe that in order to meet long-term community needs, we need resources with longevity. Many of our funds are endowed which means that we invest donations and use the resulting investment returns to award grants to local charitable and voluntary organisations year-on-year. In this way, donations continue to make an impact forever. Alternatively, funds can be set up as 'flow through funds'. These funds are not invested and involve an annual donation which is spent within the year. Our emergency response funds (e.g. our Cumbria COVID-19 Response Fund) are set up in this way to allow us to address urgent need.





Why Give Through Us?

Many people want to put something back into the community in which they live and work but can be uncertain of how best to do this.

By partnering with us you can:

- discuss and agree how to meet your charitable goals
- access a wealth of local knowledge to ensure your gift supports communities or causes you care about
- make your gift in the most cost-effective and tax efficient way
- be confident that we will carefully manage all administrative responsibilities including investments, annual reporting and due diligence over the organisations that you choose to support
- maximise the impact of your gift to make a real difference year after year.

Become Part of Our Family of Donors

With our endowment funds, your gift is invested for the long term. Our funds are invested together to maximise returns. Each year, our Trustees agree a percentage of the value that can be distributed (typically 4%) alongside the flow through funds from our fundholders who choose to make annual donations that are not invested but are spent within the year as charitable grants. We then work with you to award grants to organisations and projects that are working to address the issues that matter to you.

Play Your Part Supporting the Future of the People of Cumbria

We have been working with the charitable sector in Cumbria for over 20 years. In that time, we have distributed more than £50 million in grants.

Currently, we award grants to around 500 charitable organisations each year, and the number is growing. Typically, we award over £2 million in grants each year. This increases substantially when we are dealing with the response to emergencies such as floods, or the COVID-19 pandemic.

We have more than 100 grant making funds under our management.

Our endowment fund value is over £23 million and growing.



Giving Options

We can discuss your giving options to ensure the communities or causes that you care about benefit from your charitable gifts.

Giving In Your Lifetime

Cumbria Fund

The Cumbria Fund provides an ideal way to start your journey with us, either with a regular monthly payment or with a one-off or annual donation. Donations of all sizes are pooled together and grants from the investment returns of the Cumbria Fund are made each year to support local communities across the county.

Acorn Fund

This option allows you to set up a fund over time with regular or one-off donations. The Fund can carry a name of your choice. Funds are invested and returns from the fund support the Cumbria Fund. As the name suggests, Acorn Funds grow and can become field of interest or donor advised funds.

Establish your own Field of Interest or Donor Advised Fund

Setting up a field of interest or donor advised fund requires a larger financial commitment and is an excellent option if you have a strong interest in supporting a particular cause and/or would like to be more actively engaged in your charitable giving. Whether you are an individual, family, business, or charitable trust, we will work with you to set up a fund that best suits your charitable goals.

Leaving a Legacy

By making Cumbria Community Foundation a beneficiary of your Will or part of your estate plan, you are making a valuable contribution to a better future for our communities. The Foundation can work now with you, or your Professional Adviser, to ensure that your wishes are met and that your generosity will last for generations to come.



Getting Started as a Donor

Start Your Journey

We can help you decide whether you should create your own fund or start your giving journey with our Cumbria Fund.

Think About Your Goals

We can help you and your family think about your passions and the causes that matter to you most.

Choose What You Want to Support

Whether you are interested in a specific area of need or a particular type of organisation or community, we can help you focus your ideas.

We Can Work With Your Professional Adviser

Over the years, we have developed excellent working relationships with Professional Advisers and have a range of resources they can use.

We would be delighted to meet with you and/or your adviser, to talk things over





Our Investment Management

The charitable resources entrusted to us are overseen by our Investment Committee, a group of experienced Trustees who live locally but have national and international experience. They delegate the ongoing management of our investments to professional, UK-based investment managers, who have demonstrated successful track records over the longer term and have sound market reputations and experience in the charity sector.

Informing these relationships and delegating investment management to the appointed investment managers, Trustees expect each investment manager to have considered the suitability of investments in isolation and in the context of the overall portfolios managed in attaining our investment objectives. Appointed investment managers are regulated by the Financial Conduct Authority.

Our Investment Committee receives quarterly reports and valuations and meets with each investment manager at least once a year. Investment performance is monitored quarterly against agreed benchmarks, with a formal review of performance taking place at least every five years.



Fund Spotlight

The Johnson Fund



Making a Lasting Difference in Our Communities

Giving something back to the community is important to Jim and Eve Johnson.

“We think it’s only natural for those who may not have experienced serious hardship in their lives to wish to do what they can to help those who are in difficulty. But the problem can often be, how best to do that?”

This was the motivation in 2015 behind Jim and Eve Johnson’s decision to create an Endowment Fund with Cumbria Community Foundation.

Long term residents of Cumbria, they wanted to assist charities and individuals within Cumbria, and to have an opportunity to see the effects of this for themselves.

“Cumbria Community Foundation ticks all the boxes”, says Jim. “The team who assess applications for grants have a deep insight into not just where the major needs are, but also how to achieve the best outcomes, be that through direct grants to individuals who must have specifically targeted intentions for self-advancement, or through charitable organisations with efficient and experienced records of achievement in delivering local support. Our Endowment Fund is Donor Advised so we get to see applications to our Fund and make comments thereon.”

The Foundation arranges a regular programme of visits to organisations that have received grants so that current and prospective fundholders can see the positive effect that grants make to people’s lives.

“Eve and I also try to support special funding causes such as the Foundation’s annual Winter Warmth Appeal and emergency appeals such as the Cumbria COVID-19 Response Fund where money given goes straight out to meet specific needs. Use of Gift Aid Relief significantly enhances the gross value of donations from individuals, so it really is a ‘Win Win’ situation”, Jim added.

“We are both strong advocates for the Foundation, and, as a serving Trustee, I encourage as many people as I can to become involved in their work. It really does make a genuine difference to so many lives.”

Fund Spotlight

The Kipling Funds



Born in Westmorland, George Kipling lived and farmed at Burgh by Sands. He cared about his community and rural life and had a particular concern for the welfare of children and older people.

George decided to leave a gift in his will to charity. To fulfil his wishes, the executors of his will established two funds at Cumbria Community Foundation: the Kipling Fund for Older People and the Kipling Fund for Young People.

The Young People fund has supported Walney Community Trust's 'Transition' project, which aims to support disadvantaged young people in one of the most deprived areas of the county in their move from primary into secondary education. One-to-one and group mentoring sessions were held to support young individuals with money management and life skills courses.

For older people, imagine you have ongoing physical or mental health problems as well as being elderly. Gaining help from other people can begin to seem impossible. Family and friends that people have turned to in times of crisis may no longer be there or do not have the skills to assist with complex benefit problems, especially as information is increasingly online.

Citizens Advice Allerdale, received funding from the Kipling Fund for Older People to help provide specialist one-to-one advice to more than a hundred older people. That advice ensured tribunals could make informed decisions based on correctly submitted evidence and thereby helped those individuals to gain £206,047 by successfully challenging benefit decisions.

Lyndsay Carver, of Citizens Advice Allerdale, said: "Many older residents find it more difficult to ask for help at a time of need due to misconceived ideas of 'not asking for or accepting charity' when actually they have the right to be able to access the necessary advice and support they need. Seeking advice and support not only benefits the individual, but also benefits their families, local economies and communities, and helps to prevent detriment occurring or escalating further."

We would like to think that George Kipling would be proud of the positive difference his legacy has made to so many lives.



Frequently Asked Questions

Should I start my own foundation or grantmaking charity?

Not before talking to us first. We are normally the most effective and economic option but, if we are not the best solution for you, we will be honest and say so.

How do I establish my own fund?

Contact us directly to discuss the right option for you.

Are my dealings with Cumbria Community Foundation confidential?

Absolutely. All financial information is kept strictly confidential. You can choose whether or not to be identified in any documentation and your grants may also be made anonymously.

Can I leave a gift to Cumbria Community Foundation in my will?

Yes. We can work with you and/or your Professional Adviser on various options to ensure that your wishes are honoured.

Do you charge a fee?

There is no fee for contributing directly to the Cumbria Fund.

There is a fee of £750 for setting up an endowment fund.

Cumbria Community Foundation deducts 1% from the funds we manage on an annual basis. This contributes to the charitable work of the Foundation and the services we provide fundholders.

The fee for our flow through funds is 10% of the donation or £1,000, whichever is the higher.

Who makes the decisions about which charities our charitable fund will support?

Our grants committee makes decisions on Field of Interest grants based on parameters set by you. You make the decisions on Donor Advised Funds grants, or you can delegate that decision to us. Either way you can be assured that Cumbria Community Foundation Trustees approve all grants made by the funds we manage.

Can I involve my family in the decisions about my fund?

Yes. We will be delighted to work with your family now and with future generations.

What if I just want to support local projects without creating a fund?

You can start your journey with us by giving directly to our Cumbria Fund which is used to support a broad range of organisations tackling issues right across Cumbria. If, at any time, you decide that you want to be more specific about where your giving is spent, we would be delighted to help you to create your own Fund.

And if you want to help support the work of the Foundation directly, we operate a membership scheme for individuals, families and businesses.

To discuss the right option for you, call Jacqui Currie, Head of Development:

Telephone: 01900 820820

Email: jacqui@cumbriafoundation.org





Why do people choose Cumbria Community Foundation?

- We are a local organisation with deep roots in the community.
- Our staff, trustees and grants panel members have broad knowledge of community issues and needs.
- We have unrivalled knowledge of the charity and community sector in Cumbria and have won national awards for the quality of our grant making.
- As a community leader we bring together ideas and resources to create positive, lasting change.
- We provide personalised options, tailored to meet your individual charitable and financial goals.
- We offer various ways for you to give, so that you can support the causes you care about.
- We can partner with Professional Advisers to create planned approaches to charitable giving.
- We handle all administrative tasks making it easy for you to give.
- We offer you all the tax advantages of giving to charity.
- We help you create a personal legacy for lasting impact.
- Our endowment model means your gift keeps giving forever.



Ready to begin your journey?

Visit our website:
www.cumbriafoundation.org
or call us on 01900 825760



When I sold my business and decided to invest some of the proceeds in my local community, Cumbria Community Foundation took the time to listen. They introduced me to various organisations and the projects we ultimately supported are a good fit with my areas of interest and my values. We've quickly built up a good collegiate way of working together. They have in-depth knowledge and understanding of the county's issues and the people trying to address them. The funds are administered with clarity, transparency and efficiency. ”

Jim Bowers, Cumbria Communications Project Fund



CUMBRIA

COMMUNITY FOUNDATION

We are one of 46 community foundations across the UK, and over 1,700 similar foundations around the world. We work with fundholders to provide a permanent, flexible and growing source of local charitable funding that will directly address the needs of Cumbria's most vulnerable people.

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GIVING FOR LOCAL GOOD



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