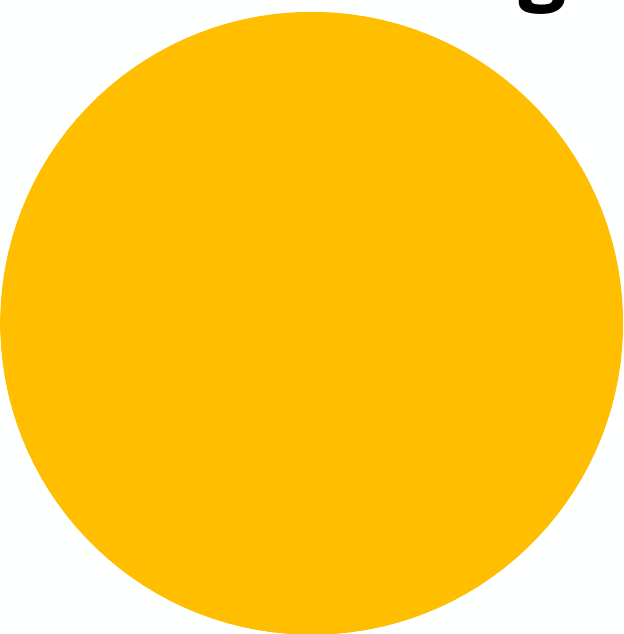


**Cornwall
Community
Foundation**

**Giving to create positive
change for one and all.**



Registered Charity No. 1099977



About Cornwall Community Foundation

Cornwall Community Foundation (CCF) exists to create positive change for people facing hardship across Cornwall and the Isles of Scilly.

Since 2003, we have connected philanthropic individuals, businesses, innovative trusts, and forward-thinking foundations with grassroots organisations and individuals in need, delivering over £23million in grants.

However, the demand for support continues to grow. 2024 marked the highest grant-making year in the history of our Foundation: awarding £3.2million to impactful causes helping those most in need. While we celebrate this achievement, we recognise that this milestone stems from the increasing demand for support.

We are an independent charity which encourages and supports local philanthropy. We provide advice and giving options to our donors which we transform into grant funding for small charities, community groups and voluntary groups across Cornwall and the Isles of Scilly.

By supporting CCF, you are investing in a dynamic, partnership-driven model bringing together local knowledge, philanthropy, and strategic funding to create lasting change.

Creating a lasting legacy for Cornwall and the Isles of Scilly



Could Cornwall Community Foundation be a safe haven for your charitable trust?

The Charity Commission for England and Wales recommends working with your local community foundation when transferring a dormant fund.

CCF collaborates closely with UKCF and the Charity Commission to develop local understanding, knowledge, and specialist expertise to assist with trust transfers.

Historically trust funds became dormant or ineffective when their objects became difficult to fulfil. Trustees can face a dilemma in knowing what, if any action they could take.

By engaging with CCF assistance can be provided to revitalise the trust resulting in the assets being re-invigorated and used to support charitable giving in the future.

More recently an increasing number of trustees responsible for active trust funds have realised, from a succession planning and continuity perspective, they need to plan and have sought to transfer their trust fund to their local Community Foundation to future proof that giving.

At Cornwall Community Foundation we provide guidance and support to trustees wishing to consider transferring responsibility for their charitable trust and the attaching assets.

CCF can revitalise ineffective funds through trust transfers and assist in setting up effective new named funds managed by CCF.

We can then either reinvigorate outdated charitable purposes and make assets fit for future charitable use or simply carry on supporting charitable work and delivering effective grant making.

What our fundholders say

“The Sedel-Collings Foundation was originally set up by the late Rae Sedal and John Collings and is now managed by a team of four Trustees.

The trustees have prioritised creating partnerships with the Community Foundations in Cornwall, Devon, Jersey and Surrey. Using the funds in this way allows for leverage and match funding in addition to passing the burden of due diligence and ensuring sustainability to the Community Foundations. In this way we have built up collaborative partnerships with these Community Foundations.

As Trustees we have extended our knowledge and understanding of the charitable sector through this work with the Community Foundations.”

Annie Little, Trustee Sedel-Collings Foundation

“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.”

Peter Harrison, The Harrison Family Cornwall's Social Enterprise Fund

Dormant and ineffective trust funds

There are significant charitable assets that, for a variety of reasons, are not being used effectively resulting in trust funds becoming moribund (dormant) or ineffective (consistently being unable to spend annual income).

This could be because:

- The charitable objectives of the trust are out-dated making it difficult to identify beneficiaries and distribute grant income.
- The assets of the trust fund are too small to have significant impact and/or poor financial returns result in a negligible amount for grant-making.
- Trustees are unable to administer the trust fund due to illness, lack of resources and expertise or other commitments.
- Trustees no longer having the relevant local knowledge to deliver grants effectively in Cornwall and the Isles of Scilly.
- The work of administering a charitable trust fund becomes a serious concern and inconvenience to trustees.

If your trust fund has become dormant and/or ineffective, or if you are looking to transfer your active trust fund, then the original donors' philanthropic beliefs can be delivered through Cornwall Community Foundation.

Active trust funds

CCF is responsible for more than 70 philanthropic funds, and with our unrivalled knowledge of local causes across the Duchy, we deliver charitable benefit whilst respecting the spirit of the original charitable purposes.

In some cases, trustees have transferred their trust fund to CCF to ensure that the excellent work they have undertaken for many years is continued in perpetuity. In some situations, trustees have elected to remain as advisers of the fund, for example, to oversee grant making and provide local input to decision taking on grant awards.

Our Investment Committee closely monitors the Foundation's investments, ensuring your endowment gift performs as well as possible to reap the best returns for grant-making. Committee members have considerable experience in wealth management, investment, managing and monitoring Fund Managers, and stewarding clients' funds. Our investment returns have consistently performed above benchmark, thanks to robust and prudent policies and protocols.

“I think it is fair to say that CCF grants have completely changed the lives of many we help and have given people a new purpose in life. By funding things that are so important – hot meals, exercise, these simple projects that have changed people's lives.” - **Grant recipient**

Funds options:

The two types available

Depending on the size of your trust there are three different possibilities of how it could be managed.

Immediate impact fund (£20k+)

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, and we can work with you to find the right fund that me

Endowment funds (£100k)

An endowment fund involves a single donation or multiple donations over a period. The capital is invested and the income earned is awarded in grants. This is ideal for people who want to provide a 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.

Smaller pots of money

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.

Local funding, we can within our Community Fund look to help you support organisations working within a specific geographical area.

Please note fees apply to cover the administration costs of managing your fund.

The benefits to consider in transferring your charitable assets to Cornwall Community Foundation

Benefits of working with CCF:

- **Enhanced investment returns** - professional investment management with returns that have consistently performed above benchmark
- **Reduced administrative burden** - CCF take care of all administration, due diligence and compliance
- **Professional due diligence** - meticulous due diligence means you can rest assured your donations are going to credible, fully vetted charitable organisations
- **Local expertise** - unrivalled knowledge of local causes and community needs across Cornwall and the Isles of Scilly
- **Comprehensive reporting** - annual impact reports showing exactly where funding has been directed and the difference it has made
- **Regulatory compliance** - CCF handle all necessary permissions from the Charity Commission for England and Wales and compliance with the Charities Act 2011
- **Preserving impact** - the Foundation's Annual Report & Accounts are audited each year, and our robust governance and management processes are monitored through the UK Community Foundation's Quality Accreditation programme which is endorsed by the Charity Commission

Our track record speaks for itself:

Proven impact: In 2024 we distributed over £3.2 million in grants. Since 2003, we have awarded over £22million to more than 8,000 local projects across Cornwall and the Isles of Scilly.

Efficient Operations: We charge a transparent fee of between 10% and 15%, depending on the complexity of administering your fund.

Growing Endowment: The CCF currently holds £4 million in endowment, most of which is restricted into our specific 20 named funds, providing long-term sustainability.

Our commitment to responsible stewardship

We operate with complete transparency and accountability. As an accredited member of UK Community Foundations, we adhere to the highest standards of governance and financial management. Our investment policy includes commitment to Net Zero 2050 climate change policies and UN Sustainable Development Goals, additionally CCF does not invest in fossil fuels.

CCF actively collaborates with partners, funders, and local organisations to develop innovative, place-based funding solutions. We make the application process accessible to everyone by providing tailored guidance and running outreach sessions for groups with less experience in grant-making ensuring that funding is directed to those most in need.

Next steps

If you would like to find out more about how Cornwall Community Foundation can support your charitable trust we would be delighted to hear from you.

Our approach demonstrates our commitment to creating lasting change through grassroots partnerships, multi-year funding, and policy influence, helping communities flourish through the strategic, long-term thinking we bring to all our charitable work.

We work closely with you to identify the key causes or areas which you wish to support through your philanthropy, which is summarised in a Fund Agreement.



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Cornwall Community Foundation; Connecting people who want to help Cornish communities with grassroots organisations, changing lives across Cornwall and the Isles of Scilly.