

# YOUR GUIDE TO GIVING THROUGH SOMERSET COMMUNITY FOUNDATION HELPING YOU CHANGE THE WORLD ON YOUR DOORSTEP



**Somerset**   
Community  
Foundation

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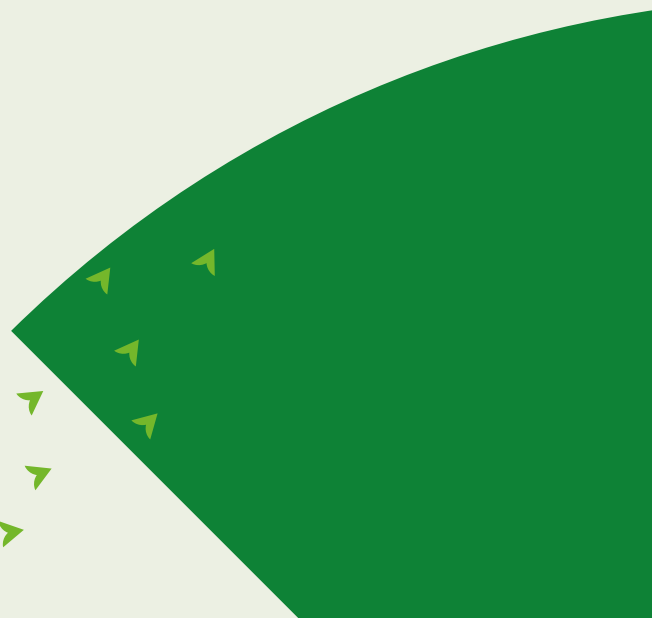
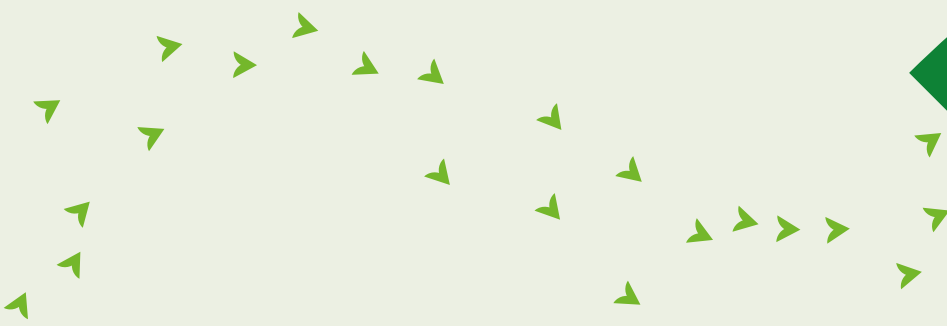


“The Foundation is the only organisation that supports lots of different charities in the county. We didn’t want to just focus on one charity but wanted our giving to reflect the variety of our interests.

By having a Fund with SCF, we can really see the impact directly and easily. I’ve been able to get involved with some of the charities we’ve supported. I can really understand the need and see that our donations are being used effectively. It’s a very fruitful and life-enhancing thing to do.”

**Jane, SCF Fundholder**

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# WELCOME

If you're thinking about giving to the places and causes you care about in Somerset, we're here to help.

We know that one of the biggest barriers to giving is knowing where to start. The work of finding worthy causes, making sure your donations make a difference, and managing the administration can feel overwhelming.

Our friendly team provide free, impartial advice on charitable giving and philanthropy that's tailored to your needs, supported by more than 20 years' experience supporting thousands of charities across Somerset.

Whether you want to give as an individual, through your business, leave a legacy or are a Trustee of a charitable trust, this guide will help you understand more about our services and how we can work together to change the world on our doorstep.



## ABOUT US

We're a grant-making charity that helps build strong communities where everyone can thrive. We do this by funding local charities and inspiring and facilitating local giving.

We provide simple, rewarding and impactful ways for donors to give locally, guided by research and our unrivalled local knowledge.

For small local charities, community groups and social enterprises, we provide around £5 million of vital funding every year.

By inspiring local giving and funding social action, we support local communities to drive change and realise their dreams.

## WHY GIVE THROUGH SCF?

We're the largest funder of local charities in Somerset and have in-depth knowledge of our communities, their needs and the charities and community groups working tirelessly to change lives every day. We've over 20 years' experience managing Charitable Funds on behalf of generous people, businesses and charitable trusts.

We're the only dedicated providers of Somerset-focused philanthropy advice. If you decide to give through SCF, we'll manage all aspects of your giving in line with your wishes.

We expertly direct your giving for maximum impact so you can simply enjoy the rewards of giving back, knowing your generous gifts are being used well.

# THE NEED IN SOMERSET

There are many reasons to love living in Somerset: plentiful green space, beautiful countryside, fantastic local food and drink and a relaxed pace of life, to name just a few.

But beneath the surface, the rural reality is tougher for many of our neighbours than you might think.

Our publication, *Hidden Somerset: Food Poverty (2021)*, showed that over 70,000 people in Somerset are worried about being able to provide enough food for their household, and many people are in working poverty. As of 2023, 8% of Somerset's population – or 47,000 people – live in the most deprived areas in England according to the Index of Multiple Deprivation.

Mental health problems are affecting more of us than ever before and many struggle to access support when they need it. Rates of hospital admissions for self-harm in Somerset's young people are almost double the national average.

In 2017, the historic district of west Somerset had the lowest level of social mobility in England. This means that children from the poorest households, regardless of talent or hard work, don't have the

same opportunities as their wealthier peers. In 2023, the average Attainment 8 score for disadvantaged pupils in Somerset was a shocking 48% lower than the national average for non-disadvantaged pupils.

Somerset is also an ageing county. By 2030, it's predicted that a third of Somerset's population will be over 65 – over a third higher than the predicted population of England as a whole. For older people, those living alone or without transport in our rural communities, isolation and loneliness are made worse by the distance from essential services and social activities. This is then compounded by the lack of public transport.



## LOCAL CHALLENGES NEED LOCAL FUNDING AND LOCAL SOLUTIONS



That's why we're passionate about inspiring local giving and growing the funding we can provide for small, local charities. These charities work tirelessly and creatively to help people in need and keep Somerset's communities strong. They understand what their communities need and come up with innovative ways to make life better for our neighbours. In short, they do incredible things every day.

By giving through Somerset Community Foundation, you'll help these fantastic charities to tackle some of Somerset's most pressing social issues. Together, we can help local communities drive social change and realise their dreams.



# IMPACT STORY: WIVEY CARES

In 2018, we gave funding of £5,000 to help David Patterson to set up Wivey Cares. Since then we've awarded a further £35,000 to the group.

Wivey Cares is now an established community service, delivering quality support and care services for local people by recruiting local self-employed carers. David told us how our funding supports an innovative and kinder approach to local care.

“Wiveliscombe is a strong rural community but it feels isolated, especially since public transport was cut. Wivey Cares supports any older residents who need it. It grew from within our community, who have gone on to take control of it themselves.

We do things entirely locally and there's a real appetite to replicate the success of this model elsewhere. The model is unique because we don't use an agency for our carers. They're all local, self-employed and make time to care. Most agency workers have little time to spend with their client as they rush from one to the next.

As local people we understand what the issues are and where the need is. The challenges older people face include loneliness, isolation, memory loss and problems with self-care. Our carers provide company, help with cooking, and personal hygiene, looking after people in their own home for as long as possible. There's an unspoken bond between carers and clients: they're invested in the community and go the extra mile. They can reminisce about people who used to live there or local events that took place. We in turn value our carers and they receive pay more equal to the very difficult work they are doing.

Our Memory Café is one of our success stories. It started 15 months ago and offers older people with memory loss a regular social event to help them stay active and connected to the wider community. I remember one man coming who looked defeated by life: really downtrodden and sad. By the end of the session his mood had visibly lifted. He felt connected and had made some friends that afternoon.

We couldn't have achieved all we have without SCF. They pump-primed the project to get it going then gave further funding to keep it going. We now have 40 carers looking after 140 clients, all supported by a co-ordinator working just over 20 hours per week. Not being able to continue our work would be unthinkable and so many people would be let down. Keeping vulnerable older people supported at home is better for everyone.”



Wivey Cares' Memory Café for people with memory loss

# CREATING A CHARITABLE FUND WITH SCF

Creating a Charitable Fund with us is a simple alternative to setting up a Charitable Trust. You can decide how you'd like your funds to be spent, and our friendly and knowledgeable team will manage everything for you.

## CREATING A FUND AS AN INDIVIDUAL OR FAMILY

One of our friendly team will sit down with you to understand more about you, your values, experiences of charitable giving and the causes and places you're interested in supporting. If you're not sure what you'd like your giving to support, we're very happy to share our knowledge and insights to help guide and inform.

Our unrivalled breadth and depth of local knowledge means we can identify where the need is greatest and direct your giving for maximum impact.

We can help involve your family or other loved ones in your giving whether in your lifetime or after you're gone. Giving as a family can be a wonderful and life-enhancing experience. Many families find it is a wonderful way to bring generations together and share in the joy of supporting causes that matter to them and helping others in our community.

Funds can be set up with gifts of money, shares, property or other investments, and you can give in your lifetime, through a business, or with a gift in your Will.

We're a registered charity, which means you can benefit from tax relief on your giving.

"It was a great decision to go with SCF. They allowed me to do exactly what I wanted with very little administrative work and gave me easy access to suitable and vetted charities – much more than I could have done myself.

I know there's a high degree of professionalism and diligence behind that, ensuring that my donations are used ethically and as I agreed."

**SCF Fundholder**

Our expert team will:

- help you create a giving strategy, guided by local need
- carry out due diligence and make grants for you
- update you regularly on the difference you've made, including through a bespoke annual Impact Report
- arrange opportunities for you to visit or get involved with the causes you support or help you remain completely anonymous in line with your wishes
- invite you to our inspiring events where you can hear from local charities and meet other like-minded supporters.

# NICK'S STORY: CHANGING YOUNG LIVES THROUGH ENTREPRENEURSHIP

**Nick is an entrepreneur who's passionate about helping young people from disadvantaged backgrounds to build a brighter future. Nick approached SCF in 2021 with a vision to help young people from disadvantaged backgrounds to start or grow a business.**

Together with Nick and his co-founders, we've built SWEF, which provides Enterprise Grants of up to £2,000 to help young people turn their business idea into a reality. Since the Fund was set up in 2020 it's supported over 100 young people in Somerset. We also helped Nick to scale the Fund across the south west in partnership with other Community Foundation and charity partners.

"We launched SWEF after realising that although there is a lot of support and advice for young people trying to launch their first venture, there is virtually nowhere to get the cash injection they often need.

The key criteria we look for are initiative and a strong work ethic. We want to help young people change their lives through entrepreneurship. We ask to see a business plan and interview applicants about their plans and ambitions – we want to see them thinking strategically about their business.

Working with SCF has been fantastic. They made everything so easy and turned our idea into a well-run Fund that is already having a big impact on young lives. Their close links with the voluntary sector mean they've been able to encourage young people to apply that we might not otherwise have found.

Seeing the breadth of different business proposals and hearing their plans is a fun part of the process and each applicant is inspiring in their own way. We try and stay in touch through our Business Owner Forums over Zoom, where we connect 5 or 6 grant recipients and give them a place to discuss the highs and lows of their business journey.

We look forward to seeing how each journey progresses and what impact the grant has had on the applicant, and we hope to grow the Fund significantly in the years ahead."



“

I can't thank you enough, the grant made such a difference to me when I was starting out, without it I don't think I would be where I am now.



**Adam, who received a SWEF Enterprise grant to help him get the qualifications he needed start his electrical engineering business ALTUK.**

# CREATING A CORPORATE CHARITABLE FUND

We partner with Somerset companies to help you achieve your charitable and Environmental, Social and Corporate Governance (ESG) goals.

Corporate giving, employee volunteering and sustainability are some of the most important ways to demonstrate a company's values and create a great employee experience. Alongside social impact, corporate giving can benefit client relationships, staff recruitment and retention and employee wellbeing. Ultimately, giving back can be a key pillar in supporting your company's growth and development.

Setting up a corporate Charitable Fund with SCF is a simple alternative to running a Corporate Foundation, offering all the benefits without the time-consuming administration.

Setting up your Fund couldn't be simpler and can be done in a few days.

Our expert team will:

- help you create a giving strategy based on your company's values and employee interests, guided by local need
- give guidance on how to engage your employees through charitable giving
- carry out robust due diligence and ensure donations are well spent
- connect you to local charities who can offer employee volunteering opportunities and project visits
- provide case studies and a bespoke annual Impact Report
- support with PR and social media engagement to promote your social values and raise brand awareness
- share opportunities to attend networking events to hear from local charities and meet other local business leaders.



The team from Mulberry raising funds for The Mulberry Somerset Community Fund, managed by SCF.



# HUNT'S FOOD GROUP COMMUNITY FUND CHANGING LIVES ACROSS SOMERSET AND DORSET

We partnered with major food distributor and wholesaler Hunt's Food Group, based in Sherborne with several sites across Somerset, and Dorset Community Foundation to launch the Hunt's Food Group Community Fund in 2023.

Their Fund builds on the company's longstanding commitment to supporting local communities and charities. It's guided by 3 strategic themes to help meet local need: relieving poverty and disadvantage, improving mental health and wellbeing and investing in the next generation.

In its first year, we awarded £130,000 of grants from the Fund – supporting 5 charities across Somerset and Dorset in communities where the company's staff live and work over 3 years. These long-term grants will help the charities plan for the future and invest in their core running costs, supporting them to continue their fantastic work.

“We're so grateful for this grant. It means we're able to continue offering hot and cold food menus to our local community 4 times a week, and support our new project, the Westfield Community Pantry. And the longer-term nature of the funding means that we won't have to worry about the staffing costs for the cook's position: it's safe for the next 3 years.

**Marie Rice, Centre Manager, St. Peter's Community Centre in Yeovil who received a grant from the Hunt's Food Group Community Fund.**



Staff from Somerset Community Foundation, Hunt's Food Group and Westfield Community Centre on a recent visit.

“

We're delighted to have established the Hunt's Food Group Community Fund in partnership with Somerset Community Foundation to provide long-term, strategic funding for vital local charities who work tirelessly to change lives where we live and work. We're very proud to have recently gained our B-Corp accreditation. The Fund is part of our commitment to using our resources to benefit our wider communities, not just our shareholders.

**Richard Hunt,  
Chairman at Hunt's Food Group**



Marie and the team in the kitchen at St Peter's Community Centre.

# CHOOSING THE RIGHT FUND FOR YOU

We offer two kinds of Charitable Fund.

Our team will help you decide which Fund is the best fit, based on what you would like to achieve with your giving.

As a charity, our costs are covered by a combination of contributions made by our Fundholders for running their Funds, and other donations we receive. Donors setting up a Charitable Fund make a charitable contribution to SCF, usually deducted from the donations into the Fund.

Your contribution helps us to grow the funds we raise for our communities, increase awareness of local need across the county, and provide high-quality advice and support to hundreds of local charities every year.

## FOREVER FUND

Creating a Forever Fund is a wonderful way to make a long-term commitment to Somerset. With a Forever Fund, donations are professionally invested to create sustainable funding for our communities to change lives today and for generations to come.

You can open a Forever Fund with a gift of £100,000 or more.

### FOREVER FUND COSTS

We typically ask for a charitable contribution of 3% of the value of the fund on set up, including any Gift Aid we claim on your behalf, usually deducted from the initial donation. We retain 1.25% of the fund's value annually to cover the Fund's running costs, deducted from the fund's income before grants are made.

We are always happy to discuss these costs with you and can offer flexibility depending on the size and complexity of the Fund.

## IMMEDIATE IMPACT FUND

With an Immediate Impact Fund, we'll invest your funds into our communities straight away. You can either top up your Fund when all the funds have been spent, or make regular donations that align with your giving strategy.

You can open an Immediate Impact Fund with an annual donation of £20,000 or more.

### IMMEDIATE IMPACT FUND COSTS:

We typically ask for a charitable contribution of 12.5% of the value of donations into Immediate Impact Funds, including any Gift Aid we claim on your behalf. We are always happy to discuss these costs with you and can offer flexibility depending on the size and complexity of the Fund.



## OUR APPROACH TO INVESTMENT

We carefully invest your donations to grow in line with inflation and generate a reliable annual income for grants.

We manage our investments through a unique arrangement with 3 neighbouring community foundations in Devon, Dorset and Wiltshire. This means we can share our knowledge and expertise in setting our investment strategy and monitoring the performance of our investments.

Through our investments, we also aim to generate positive social and environmental impacts. Find out more: [www.somersetcf.org.uk/investment](http://www.somersetcf.org.uk/investment)

# CREATING A CHARITABLE TRUST VERSUS SETTING UP A CHARITABLE FUND WITH SCF

Many people come to us when they are considering setting up a Charitable Trust and want to understand the pros and cons of each option. The table below outlines some of the main differences between each service.

	STANDALONE CHARITABLE TRUST	CHARITABLE FUND MANAGED BY SCF
Set up process	Must register as a charity, apply to the Charity Commission and appoint a board of Trustees. May take weeks or months.	All handled by SCF and can be set up in a few days.
Set up and running costs	Initial set up legal costs of around £1,000 – £2,000, with ongoing audit fees which typically range from £1,000 – £3,000. If you require professional administration of grant-making, you will need to pay additional fees to someone to do this for you.	<b>Forever Funds:</b> 3% donations on entry into the Fund and 1.25% of the Fund value as an annual management cost. <b>Immediate Impact Funds:</b> 12.5% of donations to the Fund. These fees cover all aspects of our service to you, apart from investment management fees for Forever Funds.
Reporting and compliance	Trustees must maintain all financial records, prepare accounts and submit to the Charity Commission.	SCF will take care of reporting to the Charity Commission, including the annual report and accounts.
Governance and succession planning	Must appoint Trustees and ensure effective governance. If Trustees step down, pass away and cannot be replaced, the charity must find new Trustees or risk becoming dormant.	SCF has robust governance in place with a board of 14–15 Trustees chosen for their diverse skill set and professional expertise. As a charity, we are designed to be here forever, so your funds will always be well managed.
Philanthropy advice	Must source professional philanthropy advice as needed, likely on a consultancy basis.	We include expert philanthropy advice as part of our service with no extra fees.
Feedback, monitoring and evaluation	Must gather own feedback, monitoring and evaluation data.	All grantees are asked to provide feedback on the impact of their funding and we make funding decisions influenced by research and community insight.
Due diligence	Must be carried out by Trustees.	Thorough due diligence is carried out as part of our service to ensure organisations are well-run, effective and meet their regulatory requirements.
Donor influence and control	Trustees have complete control over how funds are spent.	You have control over how funds are spent or delegate spending decisions to our expert team.
Flexibility to fund different organisations / individuals	Most charitable trusts can only fund registered charities. Can fund individuals if built into charity's constitution.	You can fund a range of charitable organisations including social enterprises, Community Interest Companies and Community Benefit Societies, as well as make grants to individuals.
Investment management	Trustees will need to appoint their own Investment Managers.	SCF's professional Investment Managers will manage donor funds. We have specialist Trustees with investment and accounting backgrounds who scrutinise investment performance quarterly.
Engaging with charities	Trustees will need to build these relationships themselves.	SCF can organise project visits, meetings and collate feedback for impact reports, meaning you can have as much or as little involvement as you wish.



# COLLECTIVE GIVING FUNDS: GIVE WITH OTHERS TO DRIVE CHANGE TOGETHER

Our Collective Giving Funds are a unique and powerful way for donors to come together to drive social change in Somerset. By donating to a Collective Giving Fund, you'll join with others to make a bigger impact to a cause you care about, or support our work across the whole county.

Through our themed Collective Giving Funds, you can choose the area of impact that matters to you. They're ideal if you want to give locally and strategically, but don't feel the need to have your own Charitable Fund. Our county-wide funds enable you to support a diverse range of good causes across Somerset now or for generations to come.

These Funds are guided by research that helps us expertly direct donations to meet local need. We also regularly meet with local charities and community groups, gathering insights that shape how we use our Funds.

## OUR COLLECTIVE GIVING FUNDS

- > **THE SOMERSET ARTS FUND** provides funding for local, grassroots organisations to nurture creativity and culture and expand access to the arts.
- > **THE SOMERSET ENVIRONMENT FUND** supports local projects working to protect and preserve our environment, inspires community action on climate change and helps create more sustainable communities.
- > **THE SOMERSET OLDER PEOPLE'S FUND** supports work that reduces loneliness and isolation and improves physical health to help older people age well.
- > **THE SOMERSET YOUTH FUND** helps to enrich the lives of children and young people and ensure all young people have the right support and opportunities to build a brighter future.
- > **THE SOMERSET WELLBEING FUND** supports vital work that improves the mental and physical health of people in Somerset and helps create happier, healthier communities.
- > **THE SOMERSET FOREVER FUND** Donations are invested and provide flexible, sustainable income to support a diverse range of good causes across the county. Your gift today will build stronger communities today, tomorrow and forever.
- > **THE SOMERSET FUND** Support amazing grassroots charities near you and a wide range of good causes today. Every pound you donate unlocks matched funding of 50% so you can make an even bigger difference.

# LEGACY GIVING: SUPPORTING SOMERSET FOR GENERATIONS TO COME

Supporting us with a legacy gift is a wonderful way to make a lasting impact on the places and causes that matter to you. Our dedicated team will carefully carry out your wishes, making sure your donations make a big difference to the lives of local people.

## WE OFFER A RANGE OF OPTIONS FOR DONORS TO ACHIEVE THEIR WISHES:

➤ **COLLECTIVE GIVING FUNDS:** Our themed Collective Giving Funds enable donors to join with others to support one or more causes locally. Choose from Youth, the Environment, Wellbeing, Older People or the Arts and your gift will support small, local charities, guided by research on local need.

➤ **THE SOMERSET FOREVER FUND:** This is a unique way to support a wide range of wonderful causes across the county. Your legacy will be professionally invested to provide flexible, sustainable income to support a diverse range of good causes across the county. It's a wonderful way to ensure your legacy stays in the county you love.

➤ **CREATE A CHARITABLE FUND:** With a legacy of £100,000 or more, you can create your own Charitable Fund which will support Somerset's communities forever.

Donations will be carefully invested and a small portion of your Fund will be used to make grants every year. You can choose how you'd like the funds to be spent and we'll ensure your wishes are carefully carried out. Ultimately, the Fund will award more in grants than the original investment while preserving this precious resource for the county for generations to come.

“

I'm passionate about building stronger and more sustainable communities in Somerset, having lived in the county for most of my life. I wanted to leave a legacy to help with this mission and could think of no better place to leave my gift than to SCF. I wanted to rely on SCF's knowledge and expertise to direct my gift so it makes the most impact possible over the years.

**SCF legacy pledger**



# CHARITABLE TRUST TRANSFERS: BREATHING NEW LIFE INTO DORMANT TRUSTS

There are thousands of charitable trusts across the UK that are either dormant, ineffective or inactive. Local charitable trusts are an invaluable source of funding for our communities. But running a charitable trust means a great deal of administrative and regulatory responsibility – particularly for volunteer Trustees.

We have a wealth of experience of supporting charitable trusts where the charity is concerned about:

- identifying beneficiaries or spending funds
- Trustee succession – not being able to recruit new Trustees when current Trustees step down or retire
- being able to meet their administrative or regulatory requirements, such as reviewing applications, carrying out due diligence or reporting to the Charity Commission
- the objects of the trust being overly narrow, making it difficult to spend funds.

Our Charitable Trust Transfer Service offers a simple and convenient way for Trustees to secure the future of a charitable trust. By transferring the trust to us, Trustees can ensure the charity can continue to carry out its objects for generations to come.

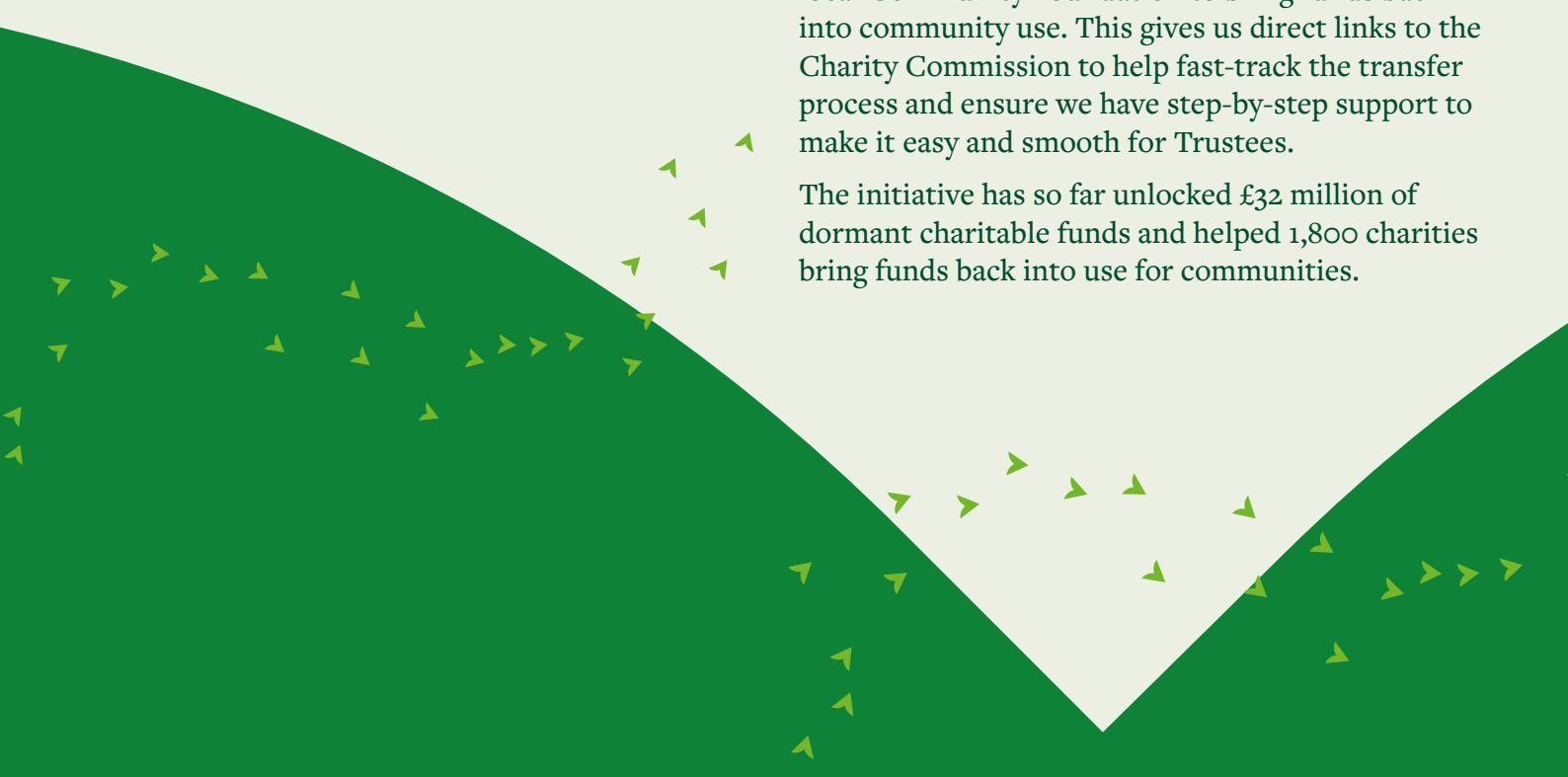
If you're not quite ready to transfer the trust in its entirety, we also provide grant-making services. We can run your funding programmes, or run the entire charitable trust, depending on your needs.

## WORKING IN PARTNERSHIP WITH THE CHARITY COMMISSION

The Charity Commission's **Revitalising Trusts** programme helps charitable trusts that may be struggling to spend their income. It also aims to help reinvigorate dormant or underused trusts for the benefit of communities.

Through the programme, the Charity Commission recommends that Trustees work together with their local Community Foundation to bring funds back into community use. This gives us direct links to the Charity Commission to help fast-track the transfer process and ensure we have step-by-step support to make it easy and smooth for Trustees.

The initiative has so far unlocked £32 million of dormant charitable funds and helped 1,800 charities bring funds back into use for communities.





# PAM'S STORY: THE GRAHAM BURROUGH CHARITABLE TRUST

The Graham Burrough Trust was founded in 1998 by Pam Burrough in memory of her late husband Graham. Graham was diagnosed with diabetes in 1933 and was one of the first generation to survive on insulin, with a life expectancy of just 40 years.

Graham achieved professional and personal success against the odds, becoming a successful Tax Consultant and prize-winning wildlife sound recordist, despite being blind for 40 years. His illness took a tough physical and mental toll on him.

Eventually, after several years in and out of hospital, Graham and Pam found refuge and loving care for him at The Retreat in York which supported him to live to 66. Graham had truly beaten the odds. Pam founded the Trust both to remember him and in gratitude for the care he received. The Trust provided support for local mental health projects that would help to lighten the burden for both sufferers and carers. After 25 years of running the Trust, Pam realised she needed to secure its future.

“I spent several anxious weeks trying to decide what to do with our memorial trust. Someone I knew spotted SCF and I realised that this was the answer. The complete right and perfect answer.

“It meant money would go to the county that meant the most to me to help local people and local charities – to smaller enterprises and little groups doing something and hoping to make it grow. And so, my husband Graham’s name was added alongside all the other benevolent names that make up the Foundation.”

Since it transferred to SCF in 2018, The Graham Burrough Charitable Trust has made grants of over £50,000 to local mental health charities in Somerset. It’s a vital source of funding at a time when demand for mental health support is higher than ever.

“

Men’s group is really good. It’s a space to listen to each other and it stays in the room.

**Peter, one of the group members. Based in Frome, OpenStoryTellers works with people living with learning disabilities. It was funded by The Graham Burrough Charitable Trust.**



Brandon at Men’s Group

## NEXT STEPS

If you haven't already met or spoken with our Philanthropy team, we'd be delighted to meet you to learn more about you and provide free, impartial philanthropy advice that's tailored to your needs.

We're happy to visit you at home, somewhere local to you, or welcome you to our office in Shepton Mallet.

If you're thinking of giving through SCF, we're happy to work closely with your solicitor, financial planner or accountant as needed to make the process of getting started as easy as possible.

### ► GET IN TOUCH

Laura Blake – Philanthropy Director  
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