IMPRESS CIO GIVING GUIDE

Major Donation Guide

A practical guide to making a substantial donation to UK charity Impress CIO.

For individual donors, companies and supporters based overseas

Charity	Charity number	Information as of
Impress CIO	**1214696**	**12 October 2026**

ABOUT THIS GUIDE

This guide explains common giving routes and potential UK tax treatment. It is general information from 12 October 2026 and not personal tax, legal or investment advice. We recommend consulting your tax advisor before making a donation.

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AT A GLANCE

Choosing the right route

For gifts of £10,000 or more, the most suitable route depends on who is giving, where they are tax-resident, the type of asset being donated and whether the donor wants anything in return.

GIVING ROUTE	POTENTIAL BENEFIT	KEY POINT
Personal cash donation + Gift Aid	Charity can usually claim an extra 25% on the net gift	Donor needs a valid declaration and enough UK Income Tax and/or Capital Gains Tax to cover all Gift Aid claims.
Higher/additional-rate taxpayer	Donor may claim additional relief on the grossed-up donation	Claim through Self Assessment or contact HMRC if not required to file.
Limited company donation	Qualifying donation can reduce taxable company profits	Company donations do not use individual Gift Aid declarations.
Payroll Giving	Tax relief is delivered through payroll before Income Tax	No Gift Aid can be claimed on these donations.
Shares, land or property	May offer Income Tax and Capital Gains Tax relief	Discuss with the charity and professional advisers before transferring.
Gift in a will	Gift is generally deducted from the estate for Inheritance Tax; 10% test may reduce IHT rate	Needs careful will drafting and estate-specific advice.

START HERE

Before you give

FULL LEGAL CHARITY NAME

Impress CIO

CHARITY NUMBER

1214696

FOR A MAJOR GIFT, PLEASE CONTACT

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NEXT STEPS

1. Inform Impress CIO of the approximate amount, timing and route you are considering.
2. Define whether the donation is unconditional, restricted to a charitable purpose, or linked to sponsorship or benefits.
3. For gifts of £10,000+, cross-border gifts or non-cash assets, consider independent tax/legal advice before making the transfer.

GIFT AID

01 Personal cash donations and Gift Aid

Gift Aid allows an eligible UK charity to reclaim basic-rate Income Tax on a qualifying cash donation made by an individual. You as the donor give the amount you intend the charity to receive; the charity claims the tax from HMRC.

How the calculation works

For a qualifying £10,000 donation with a valid Gift Aid declaration:

DONOR GIVES		CHARITY CLAIMS GIFT AID		TOTAL RECEIVED BY CHARITY
£10,000	+	£2,500	=	£12,500

The £2,500 claim is 25% of the donor's £10,000 cash gift (equivalent to basic-rate tax on the grossed-up £12,500). The donor must have paid enough UK Income Tax and/or Capital Gains Tax in the relevant tax year to cover the tax reclaimed on all their Gift Aid donations. If they have not, HMRC may ask them to pay the shortfall.

What you, the donor, need to do

- Complete a valid Gift Aid declaration with the charity's name, your full name and full home address, and confirmation that you want Gift Aid claimed.
- Check that you pay enough UK Income Tax and/or Capital Gains Tax in the tax year to cover the tax reclaimed on your Gift Aid donations.
- Tell the charity if your circumstances change and you no longer pay enough qualifying UK tax, or if you need to cancel the declaration.

WORTH KNOWING

Benefits or perks in return

Gift Aid generally requires a genuine gift. If the donor or a connected person receives benefits in return, strict limits apply and some gifts may not qualify. Discuss event tickets, memberships, hospitality, goods or other benefits with the charity before promising them.

Official guidance

Tax relief when you donate to charity	HMRC →
Gift Aid declarations for charities	HMRC →
Detailed Gift Aid guidance for charities	HMRC →

HIGHER-RATE RELIEF

02 Higher-rate and additional-rate taxpayers

An individual who pays tax above the basic rate may be able to claim additional relief on Gift Aid donations. Relief is calculated using the grossed-up value of the donation and is normally claimed through Self Assessment. If the donor does not file a tax return, they can contact HMRC.

Illustrative examples for a £10,000 Gift Aid donation

ILLUSTRATIVE TAXPAYER RATE	GIFT AID GROSS VALUE	POTENTIAL ADDITIONAL RELIEF
40% rate	**£12,500**	**£2,500**
45% rate	**£12,500**	**£3,125**

These figures illustrate the usual difference between the donor's tax rate and the 20% basic rate on the grossed-up gift. Actual relief depends on the donor's taxable income, tax bands, the tax year and other circumstances. Scottish income-tax bands differ; the relief calculation should be checked against the donor's position.

The donor can normally claim relief by entering the total Gift Aid donations in the charitable giving section of their Self Assessment return. HMRC also explains how people who do not file a return can claim.

Gift Aid and higher-rate relief	HMRC →
Charitable giving helpsheet HS342 (2026)	HMRC →

03 OVERSEAS DONORS Donors based overseas

A donor living outside the UK may still be able to make a donation to a UK charity, but the tax treatment depends on their circumstances and the rules in their country of residence. Overseas donors should not assume that a UK donation qualifies for tax relief in their own country.

Gift Aid and non-UK residents

Living overseas does not, by itself, decide Gift Aid eligibility. The donor must have sufficient UK Income Tax and/or Capital Gains Tax liability in the relevant tax year to cover the tax reclaimed on all their Gift Aid donations.

01 The charity's declaration process must identify a donor as a 'non-UK donor' if they do not live in the UK. The declaration needs their full home address, including the postal code or equivalent. HMRC gives special instructions for Channel Islands and Isle of Man addresses.

02 If a donor pays tax only overseas and has no sufficient UK Income Tax or Capital Gains Tax liability, Gift Aid will generally not be appropriate.

03 Donations may be made in foreign currency, but the charity must convert the donation to sterling using an appropriate exchange rate for the date of donation when calculating Gift Aid claims. Confirm the method with the charity's finance team.

04 For large international transfers, the charity may ask for information about the source of funds and the purpose of the gift as part of its due diligence. Confirm transfer fees, currency conversion and bank details in advance.

05 The donor should ask a tax adviser in their country of residence whether the gift offers local tax relief, whether any local reporting is required, and whether donating to a UK charity has any implications for their tax position.

Official guidance

Gift Aid declaration requirements, including non-UK donors HMRC →

Detailed Gift Aid guidance for charities HMRC →

COMPANY GIVING

04 Donations through a limited company

A UK limited company can generally deduct qualifying charitable donations of money from its total business profits before calculating Corporation Tax. The donation is made by the company, not the shareholder personally, so individual Gift Aid is not claimed.

WORKED EXAMPLE

A company donates £10,000 to a qualifying charity. If the donation qualifies, the company deducts £10,000 from its taxable profits. This reduces the amount of profit on which Corporation Tax is calculated; it is not a £10,000 tax credit and the tax saving depends on the company's tax position and applicable rate. If the donation reduces profits to zero, excess donation relief generally cannot be carried forward under these rules.

WORTH KNOWING

Sponsorship or donation?

If the company receives a business-related benefit in return, the payment may be sponsorship rather than a donation. Sponsorship can be treated as a business expense if it meets the relevant rules. Do not promise publicity, tickets or other benefits without agreeing the arrangement and tax treatment.

Company gifts of assets

Companies may also be able to obtain relief for gifts of equipment, trading stock, land, property or shares in another company. Different rules apply, and shares in the donating company itself do not qualify under the land/property/shares rules described by HMRC. Professional advice is strongly recommended.

Official guidance

Tax when your limited company gives to charity	HMRC →
Company donations of money	HMRC →
Company gifts of land, property and shares	HMRC →
How a company claims relief	HMRC →

05

GIVING THROUGH YOUR WAGES OR PENSION

Payroll Giving

Payroll Giving lets an employee or pensioner donate directly from pay or an occupational pension before Income Tax is deducted. Tax relief is given at source at the donor's applicable rate. National Insurance is still calculated on pay before the donation is deducted.

Illustrative cost of a £10,000 donation

AT A 40% INCOME TAX RATE

£6,000

illustrative net cost

AT A 45% INCOME TAX RATE

£5,500

illustrative net cost

If a donor is able to give £10,000 through Payroll Giving, the net cost to them depends on their tax rate. Scottish taxpayers may have different rates. These examples assume the full donation falls within the stated rate and do not model other payroll circumstances.

The employer must operate a scheme with an HMRC-approved Payroll Giving Agency. An employee can ask their employer or pension provider whether a scheme is available. The charity receives donations through the agency and cannot claim Gift Aid on them. Payroll Giving is usually suited to regular gifts; a very large one-off gift may be better handled through another route, depending on the donor's circumstances.

Payroll Giving: official guidance

Payroll Giving	GOV.UK →
List of approved Payroll Giving agencies	HMRC →
Detailed Payroll Giving guidance for charities	HMRC →

GIFTS OF ASSETS

06 Gifts of shares, land or property

An individual who donates qualifying shares, land or property to a charity may be able to claim Income Tax relief on the value of the gift and may avoid Capital Gains Tax on the gift. A sale to the charity for less than market value can also qualify in some circumstances, but the CGT treatment differs and needs careful calculation.

The gift must be completed correctly and the charity must be able to accept the asset. Do not transfer or sell an asset before the charity has confirmed its acceptance process. The charity may need legal, valuation, brokerage or other professional support and may have costs or restrictions.

Before proceeding

- Contact the charity before making any transfer or sale.
- Ask a tax adviser to model the Income Tax and Capital Gains Tax treatment, including any costs and valuation requirements.
- Keep transfer documents, valuations, evidence of the charity's acceptance and any correspondence about selling the asset on the charity's behalf.
- For company-owned assets, use the separate HMRC guidance for companies; the rules are not the same as for individual donors.

Individual gifts of land, property or shares	HMRC →
Company gifts of land, property and shares	HMRC →

GIFTS IN WILLS

07 Legacy giving and Inheritance Tax

A donor can leave a fixed sum, a specific item or a share of what remains in their estate to charity. Qualifying charitable gifts are deducted from the estate before Inheritance Tax is calculated.

INHERITANCE TAX RATE ON THE RELEVANT PART OF THE ESTATE

40% → 36%

If at least 10% of the relevant net estate is left to charity, the Inheritance Tax rate on the relevant part of the estate may reduce from 40% to 36%, subject to detailed rules.

This is not the same as a lifetime donation. The 10% test and estate calculations are technical, and a legacy should be drafted with a solicitor or other qualified adviser. The donor should use the charity's full legal name and verify its registration details.

Official guidance

Leaving gifts to charity in your will	HMRC →
Inheritance Tax overview	HMRC →

CHECKLIST

08 Practical checklist for a £10,000+ gift

- [ ] Choose the donor route: personal cash, company, Payroll Giving, overseas transfer, asset gift or legacy.
- [ ] Confirm the charity's legal name, registration number and HMRC recognition.
- [ ] Speak to the charity before transferring funds or assets. Agree the intended purpose, timing and any reporting or recognition.
- [ ] Ask for verified payment instructions directly from an authorised charity contact. For bank transfers, independently verify any change to account details.
- [ ] For personal cash donations, complete the Gift Aid declaration if eligible and ensure the donor understands the tax-cover requirement.
- [ ] For overseas donors, provide a full home address and confirm whether the donor is UK-taxable for Gift Aid purposes; check local tax advice separately.
- [ ] For company gifts, ensure the payment is made from the company account and keep the charity receipt and accounting records.
- [ ] For Payroll Giving, arrange the donation through the employer/pension provider and approved agency; do not submit a Gift Aid declaration for the same payroll donation.
- [ ] For shares or property, agree the legal transfer and valuation process before the gift is made.
- [ ] Keep evidence of the donation, date, amount, donor, declaration and any restrictions or benefits. Ask the charity for a written acknowledgement.

09 REFERENCE LIBRARY
Official HMRC reference library

Tax relief when you donate to charity (overview)	GOV.UK →
Gift Aid declarations for charities	HMRC →
Gift Aid detailed guidance (updated July 2026)	HMRC →
Charitable giving helpsheet HS342 (2026)	HMRC →
Payroll Giving	GOV.UK →
Approved Payroll Giving agencies	HMRC →
Company charitable donations	GOV.UK →
Individual gifts of land, property or shares	GOV.UK →
Leaving gifts to charity in a will	GOV.UK →
Keeping records of charitable donations	GOV.UK →

DISCLAIMER

This resource is intended for general information only and was prepared with reference to publicly available UK government and HMRC guidance checked on 12 October 2026. It is not tax, legal, financial or investment advice and does not take account of any individual donor's circumstances. Tax rules can change and may differ across the UK, and overseas tax treatment depends on local law. Examples are illustrative, not a guarantee of relief. Donors considering a gift of £10,000 or more, an international donation, a company donation, a gift of shares or property, or a legacy should seek advice from a suitably qualified tax adviser or solicitor. The charity should confirm its own eligibility, policies and ability to accept any proposed gift before a transfer is made.

CONSIDERING A MAJOR GIFT?

Talk to us before you give.

MAJOR GIFTS

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CHARITY

Impress CIO

CHARITY NUMBER

1214696

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