

Making a charitable gift before the tax year ends allows you to claim tax relief sooner and maximise the impact of your donation. Charitable giving is about making a difference to the communities and causes you care about. With a little planning, there are some tax-effective ways to make your donation go further. For higher rate taxpayers, the benefits can be significant — especially when combined with smart giving methods such as Gift Aid or donations of shares.

Gift Aid: Tick the Box

Gift Aid transforms generosity into even greater impact, with no extra cost to the donor. If you're a UK taxpayer, ticking the Gift Aid box allows Foundation Scotland to reclaim an extra 25% from HMRC at no extra cost to you. That additional amount is added directly to your fund, increasing the support available to communities across Scotland. Furthermore, if you're a higher or additional-rate taxpayer, you may also be able to claim further personal tax relief through your tax return, reducing the overall cost of your donation. For example, if you are a higher rate taxpayer and give £10,000, we can reclaim £2,500 in Gift Aid, increasing the value of your donation to £12,500. You can then claim back the difference between the basic rate of tax and your higher rate, which means you can claim an additional £2,200. In short:

- ✚ It costs you £7,800
- ✚ The charity receives £12,500
- ✚ £4,700 of value is created through tax relief

This makes it a powerful way to maximise the impact of your giving before the end of the tax year. For additional-rate taxpayers, it's even more.

Looking beyond cash: donating shares

For some, donating shares rather than cash can be even more tax-efficient. When you give shares to a UK charity like Foundation Scotland, you can usually claim income tax relief on the full market value of the shares and avoid paying Capital Gains Tax on any increase in their value. This can be an effective way to direct more of your assets to charitable work.

Making your giving work harder

While the options may differ, the principle is the same: thoughtful planning can help ensure your generosity has the greatest possible impact. Whether you're giving now, planning a larger gift, or thinking about your legacy, our team is here to help you explore the right approach and connect your giving to the needs of communities across Scotland.

**for more in depth-information, visit [HMRC donating to charity](#). Professional advice is recommended where appropriate.*