Your investment in MQ

Thank you for considering a gift to MQ to help us fund scientific research, transforming the lives of everyone affected by mental illness. Our vision is a world where mental illnesses are understood, effectively treated and ultimately, prevented. It is a goal that inspires and gives hope to people living with these conditions on a daily basis. Your support will bring us closer to achieving that ambition.

All MQ’s pioneering research projects are selected on the basis of their potential for patient impact and we apply an innovative approach across all our activities. Accordingly, we represent a rare investment opportunity to achieve genuine, yet cost-effective societal change. By aiding our efforts to build momentum and drive forward transformational research, you could be instrumental in improving and even saving lives for generations to come.

This document provides information on the various means of supporting MQ and how you can maximise the impact of your gift.

1. Investment opportunities

Core programmes

85p in every pound you give goes directly to our charitable activity. We aim, through our programmes, to break down silos in mental health research, and to seek out gaps in the market where we can bring about genuine, transformative benefits to the lives of people affected by mental illness. To have the greatest possible impact on how we understand, treat and prevent mental illness, we work in three closely linked ways:

1) Funding innovative research with the power to transform lives. Our scientists are working worldwide to fill the huge gaps in what we know about depression, anxiety, schizophrenia, eating disorders, post-traumatic stress disorder and more. Using everything from cutting-edge neuroscience to social studies, we’re searching for answers that will transform mental illness forever.

2) Building a global mental health science community. Collaboration is a catalyst for change. So we connect those with the power to take our understanding of mental health further – not only the best scientists, but politicians and policy-makers who can invest in more research and organisations who share our vision. We’re building and galvanising a community to achieve more, more quickly.

3) Engaging a movement of people determined to transform lives through research. To build the pressure for more ambition and more investment, we raise awareness of the need for research and unite those who know how much it could mean. From people with experience of mental illness taking part in research, to fundraisers who support our pioneering studies, we’re inspiring a movement.

Leverage projects

MQ runs as a business and aims to be as efficient and effective as possible. For every £1 we invest, our researchers are able to leverage a further £3.75 of funding from other organisations - this is around three times more than most other research charities. We aim to enable our supporters to do the same through their gifts, providing a range of funding options to multiply the impact of an initial investment:

4) People. MQ punches above its weight as we are still a small and relatively young organisation. However, with the right investment, we could do even more. For example, one of our generous supporters recently funded a new role in the fundraising team, allowing us to engage a greater number of potential corporate donors and raise a sum several times greater than the initial investment.

5) Building our supporter base. As we grow, we must diversify our income. However, marketing can be costly and we have a limited budget to test new approaches. Gifts can be earmarked to fund these activities, helping to build the broadest support-base and secure MQ’s long-term future.
6) **Infrastructure.** We aim to provide sector-leading supporter care and run an efficient business. This requires robust infrastructure, including ongoing website optimisation and digital tools that speed up and improve our working practice e.g. funding bespoke products such as a cost-saving online fundraising platform for our challenge event participants.

2. **Means of giving**

**Cash.** To become a sustainable organisation, we rely on repeat, predictable income to fund our work. Multi-year pledges in particular allow us to plan for the future, especially as many of our research projects span 2 – 3 years.

**Resources.** To lower our costs and increase our efficiency, we proactively seek gifts in kind. These are often in the form of a free meeting room or venue hire provided by our corporate supporters, who have access to these resources for planning days, external meetings or even catered spaces for dinner and lunch events.

**Expertise.** At MQ, we aim to challenge the status quo and believe that external input is vital to help achieve this goal. It allows us to find fresh and different perspectives, access additional knowledge and skills and acquire stakeholder feedback on our approach. This can be done informally or serving in one of our senior volunteer roles.

3. **Optimising your gift**

If you are a UK taxpayer, there are a number of ways that you can increase the value of your donation, whilst reducing the cost to you. Below are three examples of tax effective methods of giving to MQ:

1. **Gifting shares**
   - You can claim full income tax relief on the value of your shares.
   - No capital gains tax will apply, so you can maximise your donation at no extra cost.
   - If you pay income tax at 40% or 45%, you’ll be able to claim income tax relief equal to 40% or 45% of the value of your gift, depending on which rate of tax you pay.

Donating in this manner is one of the most tax-effective methods of giving to charity. If you would like to give this way, you can donate shares to **ShareGift** and mention MQ. We work closely with the Sharegift staff.

2. **Claiming tax relief on cash gifts**

   We can reclaim the tax you have paid in the current tax year on each donation you make to MQ through Gift Aid. For every £1 you give we can claim up to 25p back from HMRC at no extra cost to you. Gift Aid can apply to gifts of any size, made by cash, cheque, direct debit, standing order, debit or credit card.

   If you pay higher rate tax, you can claim the difference between the higher rates (40% or 45%) and the basic rate of tax (20%), based on the total of the gift you have made including Gift Aid. This can help to increase considerably the impact of your donation - by increasing your initial gift so that the cost to you after tax-relief remains the same as what you wanted to give originally. The below example demonstrates how this works:

   ![Table](https://via.placeholder.com/150)

<table>
<thead>
<tr>
<th>All figures rounded to nearest £1*</th>
<th>40% taxpayers</th>
<th>45% taxpayers</th>
</tr>
</thead>
<tbody>
<tr>
<td>You would like to give MQ</td>
<td>£25,000*</td>
<td>£25,000</td>
</tr>
<tr>
<td>Gift Agreement signed for</td>
<td>£33,333</td>
<td>£36,363</td>
</tr>
<tr>
<td>Value to MQ after Gift Aid</td>
<td>£41,666</td>
<td>£45,453</td>
</tr>
<tr>
<td>Net cost to you after tax-relief</td>
<td>£24,999</td>
<td>£24,999</td>
</tr>
</tbody>
</table>

   In this case, though the cost to you remains £25,000, the income from your donation has risen significantly – providing even more support for MQ and mental health research.

3. **Leaving a legacy**

   **Disclaimer:** You must be a UK taxpayer and pay more Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed in that tax year. This document is not intended as financial advice, and whilst every care has been taken in the preparation of this material, it is recommended that appropriate professional advice be sought in relation to Gift Aid and Tax. MQ cannot take responsibility for any decision taken on the basis of this information. Details are correct at the
Donations left to MQ in wills help to ensure the sustainability of the charity, allowing us to make a greater impact in the years to come. Leaving part or your entire estate to charity can reduce and, in some cases, eliminate Inheritance Tax liability. Not only will any portion left to charity not count towards the total taxable value of your estate, but if you leave at least 10% of your net estate to charity, you can reduce the rate of inheritance tax you pay from 40% to 36%.

Thank you for considering a gift to MQ – we hope that the above opportunities will be of interest. Should you have any questions, please contact Emily Wheeler, Head of Philanthropic Partnerships.

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