

TOOLS FOR GIVING

Comparing four approaches to giving

Discover the benefits of working through the Community Foundation for Monterey County

	Direct Gift	Donor Advised Fund	Supporting Organization	Private Foundation
<i>Items to consider</i>				
Involvement and control	You give a gift directly to a public charity. Control is limited to initial gift decision.	You give to a public charity—e.g., a community foundation. You recommend grants to qualified nonprofit groups, subject to approval by the public charity's board of directors.	You work together with a public charity—e.g., a community foundation—to appoint board. This board typically controls investments and grantmaking.	You appoint a board, which controls investments and grantmaking.
Tax status	Public charity	Public charity	Public charity	Private charity
Tax deductions	Up to 50% on cash, up to 30% on appreciated stock, up to 30% on real estate and closely held stock.	Up to 50% on cash, up to 30% on appreciated stock, up to 30% on real estate and closely held stock.	Up to 50% on cash, up to 30% on appreciated stock, up to 30% on real estate and closely held stock.	Up to 30% on cash, up to 20% on appreciated stock, up to 20% on real estate and closely held stock.
Grantmaking support	Your decision is based on your own research and intuition.	In the case of a community foundation gift, professional staff is available to help identify and assess grantees, provide input on community needs, and verify nonprofit status.	In the case of a community foundation gift, professional staff is available to help identify and assess grantees, provide input on community needs, and verify nonprofit status.	You must arrange and support your own grantmaking and monitoring structure.
Startup costs	None	None	Costs kept to a minimum through collaboration with community foundation.	Several thousand dollars for legal and accounting expenses and filing fees.
Effective gift size	Any gift size is appropriate	Thousands of dollars	Typically millions of dollars	Typically millions of dollars
Administrative requirements	N/A	Donor has no administrative requirements. Administration is pooled and an annual fee is charged. Community foundation handles reporting.	Costs are kept to a minimum through collaboration with community foundation. Annual 990 tax form must be filed.	Several thousand dollars for legal and accounting expenses and filing fees. Annual 990 tax form must be filed.

Giving options

Major options for giving entail varying costs and benefits. Your professional advisor or the Community Foundation can help you review options for custom giving solutions—based on your timing preferences, your giving focus, and other variables.

For more information, please contact the Community Foundation for Monterey County:

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 or Tobi Marcus, Director of Resource Development / 831.375.9712 x126 / tobi@cfmco.org
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Ten reasons people choose to give through community foundations

one

We are a **local organization** with deep roots in the community.

two

Our professional program staff has **broad expertise** regarding community issues and needs.

three

We provide highly **personalized service** tailored to each individual's charitable and financial interests.

four

Our funds help people **invest in the causes** they care about most.

five

We accept a wide **variety of assets**, and can facilitate even the most complex forms of giving.

six

We partner with **professional advisors** to create highly effective approaches to charitable giving.

seven

We offer maximum **tax advantage** for most gifts under federal law.

eight

We **multiply the impact** of gift dollars by pooling them with other gifts and grants.

nine

We build **endowment funds** that benefit the community forever and help create personal legacies.

ten

We are a **community leader**, convening agencies and coordinating resources to create positive change.

Community foundations provide a simple, powerful, and highly personal approach to giving. We offer a variety of giving tools to help people achieve their charitable goals.

You can make a gift of cash, stocks, bonds, real estate, or other assets to your community foundation. Most charitable gifts qualify for maximum tax advantage under federal law. For more information and ideas on ways to integrate your financial planning with charitable giving, ask your financial advisor or contact the Community Foundation for Monterey County at 831.375.9712 or www.cfmco.org.