

## Make a difference

Charitable giving is an investment and should be part of your overall financial plan. Inside, you'll find seven options to consider, and hopefully one that is right for you.

## How can I do it?

You've probably written a check or made an online donation to support causes and organizations that you are passionate about. Establishing a fund at the Community Foundation allows you to get an immediate tax deduction and begin making a difference right away. You can be actively involved with your giving by recommending grants yourself, or you may delegate that responsibility to the Community Foundation to address pressing community needs as they arise. It's entirely up to you.

## How do I make a gift?

Your gift does not have to be cash. Assets that include stocks, bonds, life insurance, IRA proceeds, real estate, shares in closely held businesses, and more may offer you more tax advantages than only giving cash.



Randy and Marion  
Henderson

*"We wholeheartedly believe in the Community Foundation and are honored and blessed that our endowment will assist the needs of the elderly in our community."*

## Who We Are

Generous and passionate philanthropists have created more than 1,230 funds and endowments at Rochester Area Community Foundation to meet the current and changing needs of greater Rochester's eight-county region. Thanks to our donors, the Community Foundation has awarded more than \$384 million in grants and scholarships since our founding in 1972.

We believe it's important to  
Give where you Live<sup>SM</sup>.

## For More Information

**Advancement Department**  
585.271.4100  
Advancement@racf.org



500 East Avenue, Rochester, NY  
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# Current Giving Options



# Funds at a Glance

Our different types of funds offer you a choice between permanence and flexibility, but all are structured to last in perpetuity. Each of these are tax-advantaged, low-cost alternatives to a private foundation. Most importantly, donors are able to access the grantmaking, fiduciary, and community expertise of our experienced professional staff.

	TYPE OF FUND	DESCRIPTION	BENEFITS TO DONORS	MINIMUM
CHANGING COMMUNITY	<b>Forever (Unrestricted)</b>	A flexible, future-oriented fund established to meet a broad range of local needs today and tomorrow. Grants address pressing issues as they arise, support innovative ideas and programs, and strengthen nonprofit organizations.	Supports changing community needs in a name of the donor's choosing. The Community Foundation handles the grant research, administration, and distribution on the donor's behalf.	\$25,000
	<b>Field of Interest</b>	A fund that benefits causes in a particular area of interest to the donor. The Community Foundation accepts proposals from nonprofits and recommends grants.	Matches grantmaking with donor interests. Allows flexibility to provide grants for new organizations and programs in the future.	\$25,000
FAVORITE CAUSES	<b>Scholarship</b>	A fund that provides scholarships to students. A committee recommends grants.	Allows donors to recognize outstanding students or those studying in a particular field. It is also an excellent vehicle for honoring or memorializing someone.	\$50,000
	<b>Donor Advised or Charitable Investor Fund<sup>SM</sup></b>	A fund established by a donor to support his or her charitable interests over time. The donor recommends grants.	Attractive alternative to private foundation. Offers flexibility, actively involves donors and successors in grantmaking, and can fund a legacy gift. Our Charitable Investor option allows you to choose your investment mix and spend both principal and income.	\$25,000 (DAF) \$50,000 (CIF)
SPECIFIC CHARITIES	<b>Designated</b>	A fund established by a donor to benefit one or more designated charities, which may include the Community Foundation. The charities receive annual grants.	Endows annual giving, provides professionally managed support for smaller organizations, and will always support the cause even if an organization closes its doors.	\$25,000
	<b>Organization</b>	A fund established by a nonprofit to create an endowment. The nonprofit may receive an annual grant or reinvest income.	Organizations can create an endowment fund with professional management and low fees. Assistance is provided for planned giving and endowment building.	\$50,000
	<b>Charitable Checking Account<sup>SM</sup></b>	A fund that offers convenient current giving. The donor recommends grants. Fund principal is guaranteed.	Allows donors to make tax-deductible deposits, then request grants to nonprofit organizations of their choosing.	\$10,000