

Oregon
Community
Foundation

Guide to Giving





Oregon Community Foundation

PUTTING DONATED DOLLARS TO WORK FOR OREGONIANS

OCF brings together a powerful network of citizen philanthropists to invest in a bright future for Oregonians. Through grantmaking, research, advocacy and community building, OCF guides donors toward strategic giving that reflects individual priorities and community needs.





**Together, we transform
generosity into
measurable impact.**



Why Establish a Fund at OCF?

Oregon Community Foundation is a trusted partner for thousands of donors seeking greater impact and strategic giving.

PERSONAL SERVICE

Philanthropic advisors in five offices throughout Oregon are ready to help steward your giving.

DONOR ADVISED GIVING

We'll help you create a fund to achieve your charitable goals—now, or with a deferred gift. Working in partnership with your advisor, we incorporate your fund into your plans and ensure maximum tax advantages.

INVESTMENT MANAGEMENT

We invest and professionally manage your charitable fund in a large and diversified portfolio to achieve greater leverage and strong returns, providing a stable resource to respond to community needs today and in the future.

GRANTMAKING ASSISTANCE

Maximize your grantmaking impact by connecting to thousands of trusted OCF partner nonprofits responding to issues of concern to you.

RESEARCH

Our expert team provides impartial research and data-driven analysis of Oregon's pressing issues and assesses the outcomes of programs and initiatives.

NETWORKS & RESOURCES

When you give through OCF, you are connected to a network of citizen philanthropists who want to improve lives. We offer resources to support your giving style—no matter if you prefer hands-on giving, working with other donors or recommending grants online.

DONOR NETWORKS

If you like to be hands-on in your giving, consider attending a local OCF workshop. You will join other community leaders, donors and representatives of area nonprofits to explore specific issues, or meet with a smaller group to examine best practices in philanthropy.

Three Steps to Impact

HERE'S HOW IT WORKS



GIVE

Meet with an OCF philanthropic advisor to create a fund that reflects your goals. Learn the most effective way to give all types of assets. Make a contribution to start your fund now or through your estate.



GRANT

Recommend grants or scholarships from your fund with expert assistance from OCF staff. If you wish, involve family members or collaborate with other OCF donors for greater impact.



GROW

Watch your fund grow over time through a diversified investment strategy.

Choose Your Giving

Customize your giving by choosing from a wide variety of fund types.

Donor Advised Fund

(\$25,000+)

As an active participant, you can recommend grants from your fund to nonprofit organizations you choose. OCF staff will share information about organizations that match your interests.

Scholarship Fund

(\$50,000+)

Increase access to higher education for Oregon students with a scholarship fund. Support the type of student you care about by setting selection and award criteria.

Designated Fund

(\$50,000+)

Provide annual direct support to one or more specific charitable organizations.



“What makes OCF so special is that the funds can continue to thrive whether we’re here or not.”

PEGGY AND GREG CUSHMAN
DONORS



**OCF'S PROMISE:
STABILITY, EXPERTISE AND
A PROVEN COMMITMENT TO
DONORS AND TO OREGON'S
COMMUNITIES.**

Discretionary Fund

(\$50,000+)

Make a broad impact with this type of fund, which harnesses OCF's grantmaking expertise to address Oregon's greatest needs.

Supporting Organizations

(\$5,000,000+)

An attractive alternative to private foundations, supporting organizations have their own boards, grantmaking priorities and processes. They also enjoy tax advantages as part of a unique legal relationship through OCF.

Field of Interest Fund

(\$50,000+)

Whether your passion is education, health care, food and shelter, or a specific region of Oregon, this fund lets us direct your gift to outstanding nonprofits working on issues of concern to you.

**NOTE:
ALL FUNDS (OTHER
THAN SUPPORTING
ORGANIZATIONS) CAN
BE STARTED WITH \$5,000.
GRANTMAKING BEGINS
WHEN MINIMUM FUND
BALANCE IS REACHED
WITHIN FIVE YEARS.**

Assets We Accept

We make it easy to convert your assets into charitable impact.

CASH

Check, credit card, wire transfer or online at [OREGONCF.ORG/GIVE-NOW](https://oregoncf.org/give-now).

APPRECIATED SECURITIES

Publicly traded stock and mutual funds.

REAL ESTATE

Residential and commercial property, farmland and timberland.

BUSINESS INTEREST

Privately held stock, limited partnerships and other business interests.

TRANSFERS FROM CHARITABLE ENTITIES

Transfers from private foundation or other donor advised funds. If you have a private foundation or other donor advised fund and are concerned with succession planning or don't have time to manage your foundation, you can transfer those assets to OCF to create an OCF fund.

IRS REQUIRED MINIMUM DISTRIBUTIONS

If you are 70 ½ or older and must take minimum distributions from your IRA, you can make a qualified charitable distribution into several types of OCF funds.

DEFERRED AND LIFE INCOME GIFTS

Bequests, Retirement Plan Assets and Life Insurance

- Create or add to an OCF fund through your will or living trust.
- Name your OCF fund as the beneficiary of your retirement plan or life insurance policy.
- Transfer a life insurance policy irrevocably to OCF.

Charitable Gift Annuities

In return for a donation of cash or other assets, we pay you and/or someone designated by you a fixed payment for life. The residuum is used to create or add to an existing OCF fund.

Charitable Remainder Trusts

Transfer assets to a charitable remainder trust that provides a distribution at least annually to one or more beneficiaries for life or a term of up to 20 years. After the lifetime or term ends, the remainder is paid to a fund at OCF.



The Power of an Endowed Fund

Your endowed OCF fund can grow over time, even while grants or scholarships are awarded from the fund. The chart on the following page shows an actual OCF fund that increased in value over 23 years despite significant economic downturns during that time and without additional contributions.

WHOLLY EXPENDABLE VERSUS ENDOWED FUND

OCF creates both wholly expendable and endowed funds. Endowed funds are invested in our main or social pool, with an appropriate percentage available each year for grantmaking. Wholly expendable funds are invested in our short-term pool and are fully available for grantmaking.



TOGETHER, WE TRANSFORM
GENEROSITY INTO
MEASURABLE IMPACT.

Growth of an Endowed Fund, 1991-2018

This chart shows an actual OCF fund that increased in value over 27 years because of OCF's strong investment program and prudent annual grantmaking.



FUND ESTABLISHED IN DECEMBER 1991 **\$100,000**
Note: There were no additional gifts to this fund.

DECEMBER 31, 2018
 ACTUAL FUND VALUE \$170,161
 ORIGINAL FUND VALUE ADJUSTED FOR INFLATION \$184,207

GRANTS APPROVED FROM 1/1/1992 TO 12/31/2018 **\$193,901**
 27-YEAR ANNUALIZED INVESTMENT RETURN 8.3%
 27-YEAR INFLATION RATE 2.3%

Frequently Asked Questions

WHAT IS A COMMUNITY FOUNDATION?

A community foundation is a 501(c)(3) nonprofit organization that administers charitable funds on behalf of individuals, families, businesses and organizations in order to support their communities.

WHY SHOULD I CREATE A FUND WITH OCF?

You benefit from OCF's staff expertise and strong statewide knowledge of nonprofits. We help you fulfill your philanthropic goals by linking you with nonprofits and other donors who care about the same issues as you. If endowed, your fund becomes a permanent and continuing contribution to Oregon's communities.

WHAT FEES DOES OCF CHARGE?

Most funds are assessed an annual fee of less than one percent to offset the cost of administration. For more information on investments, fees, returns and policies, consult our Guide to the OCF Investment Program at oregoncf.org.

HOW MUCH MAY I GRANT EACH YEAR?

To maintain the purchasing power of each fund, the OCF board of directors annually determines a percentage payout rate for grantmaking from our funds. OCF's current payout rate is between four and five percent of the fair market value of the fund based on a 13-quarter trailing average.

WHAT TYPES OF ORGANIZATIONS MAY I RECOMMEND FOR GRANTS?

You may recommend qualified nonprofit public charities, religious institutions, governmental entities and Native American tribes within the United States.

I ENJOY GIVING TO A NUMBER OF ORGANIZATIONS. CAN OCF HELP ME WITH THAT?

Community foundations excel at helping donors with multiple charitable interests. For example, if you regularly give to your alumni association and your church, you can do both.

IF I MAKE A PLEDGE TO SUPPORT AN ORGANIZATION, MAY I FULFILL THAT PLEDGE THROUGH MY DONOR ADVISED FUND?

No. In compliance with federal regulations, personal pledges may not be fulfilled with grants from your fund, nor can you receive any benefits from the organization.

MAY I SET UP AN ANONYMOUS FUND OR MAKE ANONYMOUS GRANTS?

Yes.

HOW CAN I INVOLVE MY FAMILY?

We help our donor families create philanthropic mission statements and set goals for their grantmaking.

WHAT CONTROL MAY I HAVE OVER HOW MY FUND IS INVESTED?

Endowed funds are invested in either our main investment pool or a social investment pool. You advise which pool you prefer. Wholly expendable funds are invested in our short-term pool.

WHAT IS OCF'S TAX ID NUMBER?

Our tax ID number is 23-7315673.



Oregon Community Foundation

Since 1973, OCF has established a network of passionate donors, community partners, nonprofit organizations and dedicated volunteers united in helping other Oregonians. This passion is fueled by a love of Oregon and a commitment to making it a better place for everyone.

Thanks to Oregonian generosity, we manage a permanent endowment of more than \$2 billion and distribute more than \$100 million in grants and scholarships annually across the state.

OCF grantmaking, research, advocacy and community-advised solutions help individuals, families, businesses and organizations create charitable funds to improve lives for all Oregonians.

Impactful giving—time, talent and resources from many generous Oregonians—creates measurable change.

CALL
YOUR LOCAL OCF OFFICE

VISIT
[OREGONCF.ORG](https://oregoncf.org)

EMAIL
GIFTPLANNING@OREGONCF.ORG





**We believe in an Oregon
where everyone can grow,
prosper and thrive.**

**We believe in advancing
equity, diversity and inclusion
in our work to fulfill our
mission and achieve
our vision of a healthy,
thriving, sustainable Oregon.**



The mission of Oregon Community Foundation is to improve lives for all Oregonians through the power of philanthropy.

OCF puts donated money to work for Oregonians—\$100 million in grants and scholarships annually. Since 1973, OCF grantmaking, research, advocacy and community-advised solutions have helped individuals, families, businesses and organizations create charitable funds to support the causes they care about most.

PORTLAND
1221 SW YAMHILL ST.
SUITE 100
PORTLAND, OR 97205
(503) 227-6846

BEND
15 SW COLORADO AVE.
SUITE 375
BEND, OR 97702
(541) 382-1170

EUGENE
440 E BROADWAY
SUITE 160
EUGENE, OR 97401
(541) 431-7099

MEDFORD
818 W EIGHTH ST.
MEDFORD, OR 97501
(541) 773-8987

SALEM
1313 MILL ST. SE
SUITE 203
SALEM, OR 97301
(503) 779-1927

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