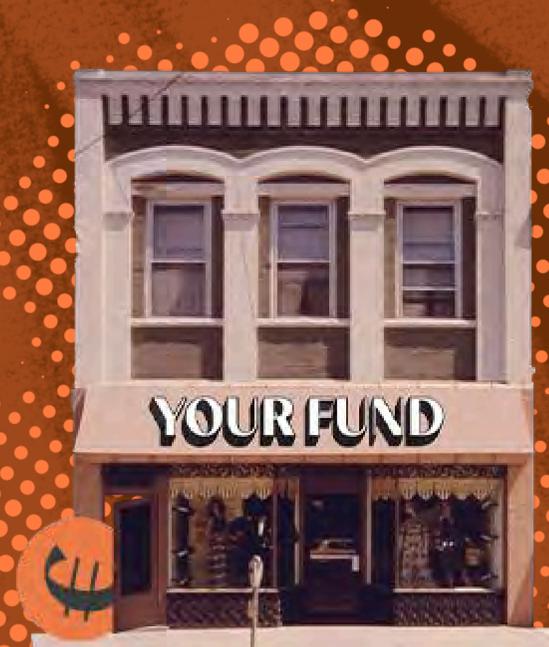


# ORGANIZATION FUNDS

Investment & Administrative  
Services for Nonprofits



MARIN  
COMMUNITY  
FOUNDATION



# Strengthen your fundraising, planned giving & investment capabilities.

Small and medium-sized nonprofits start an Organization Fund at MCF as a strategic way to strengthen investment and fundraising. This fund helps build long-term assets, allows you to accept complex gifts, and streamlines the management of your endowments. It's our way of making sure nonprofits in Marin and beyond get what they need to thrive.

## Separate cash reserves from operating assets.

Many organizations recognize the importance of keeping long-term assets separate from those used for day-to-day operations. Funds placed in an endowment are governed by MCF's spending policy and can only be distributed accordingly.

## Lean on our administrative experience.

Let MCF handle the complexities of investment management, accounting, and gift processing so your organization can stay focused on what matters most—your mission.

## Leverage our investment expertise.

MCF's Investment Committee – comprised of experienced professionals in their field – oversees a prudently diversified portfolio designed for long-term growth. When you establish an organization fund at MCF, your organization's assets are pooled with those of donor-advised funds and other funds established by individuals, families, and nonprofits. This collective approach provides access to institutional-quality investment opportunities that are often unavailable to individual organizations with smaller investment balances.

## Accept complex gifts with ease.

Simplify the giving process for your donors. Through a fund at MCF, your organization can accept a wide range of complex assets—including appreciated securities, real estate, personal property, closely held stock, family limited partnerships, and even cryptocurrency. This added flexibility can enhance your fundraising strategy and broaden your appeal to potential donors.

In addition, a fund at MCF enables you to accept planned gifts, such as bequests, helping to secure your organization's long-term sustainability.

# Care, transparency & efficiency.

With nearly four decades of experience partnering with nonprofits, we bring trusted expertise and a strong commitment to serving your organization's best interests. Your donors can feel confident knowing their contributions are being managed by a team of experts.

## Choose the type of fund that best suits your goals:

### Endowed Funds

These offer you a permanent source of support. Your organization benefits from long-term asset growth and receives predictable annual distributions, following our current spending policy of 4.5% of the fund's principal.

**Minimum gift:** \$250,000

### Expendable Funds

These offer more flexibility, allowing your organization to request distributions of any amount, at any time.

**Minimum distribution:** \$500

## Fees

Fund Balance	Service Fee
Up to \$500,000	0.75%
The next \$500,000 - \$5 million	0.65%
The next \$5 million - \$20 million	0.50%
The next \$20 million - \$30 million	0.30%
Over \$30 million	0.12%





# FAQs

## **How will we know the status of our fund?**

You can access your fund digitally via our Giving Center Platform and download fund statements and documents.

## **How do we make contributions to our fund?**

Normally, your donors will continue to make donations directly to you. You will then aggregate those contributions and send a check to MCF from time to time. Please note that a nonprofit organization fund is not designed to accept smaller contributions directly from your donors. This would require a different kind of fund, which we can discuss with you.

## **Can we make distributions from the fund whenever we need them?**

We view a nonprofit organization fund as a way to help you to invest your organization's hard-earned assets and support your fundraising efforts by facilitating gifts of complex assets. Distributions from the fund work best when they are planned over the long-term. The fund should not be considered as a "checking account" for your agency.

## **Can MCF just invest the money for us?**

### **Why do we have to have a fund?**

MCF is not a licensed securities dealer and does not invest on behalf of others. However, because assets in a nonprofit organization fund are legally owned and held by MCF\*, we are able to invest them as part of our own portfolio under our legal and fiduciary authority.

### **What are our investment options?**

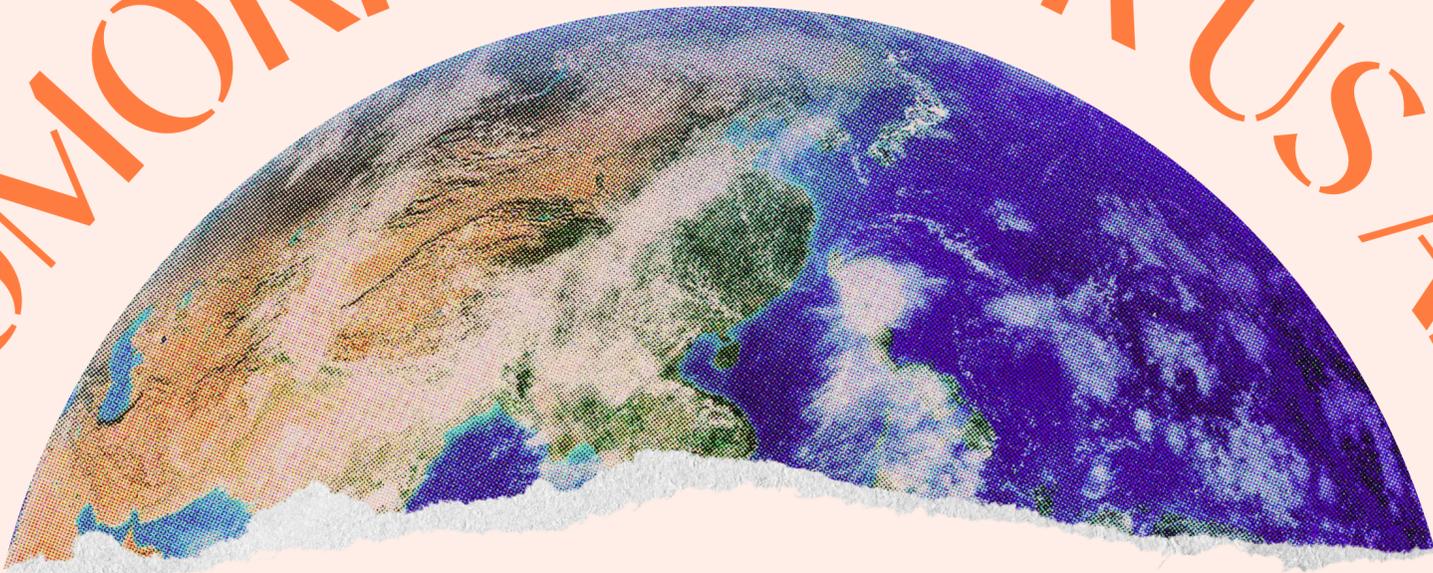
Organizations may recommend how their fund's assets are allocated across five investment pools: Equity, Socially Screened Equity, Fixed Income, Money Market, and Enhanced Cash. For example, funds that prioritize principal preservation are typically invested entirely in the Money Market Pool. In contrast, endowed funds—designed to preserve assets for the long-term—are generally allocated with 75% in one of the equity pools and 25% in the Fixed Income Pool.

### **Could MCF make a presentation to our board or donors?**

We'd be more than happy to do so!

\* Financial Accounting Standard 136 applies to accounting for assets transferred to a Fund in a community foundation by nonprofit organizations.

# TOMORROW FOR US ALL™



[marincf.org](http://marincf.org)

Let's talk about  
a partnership.



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