

SCHOLARSHIP  
FUNDS

DESIGNATED  
FUNDS

FIELD OF  
INTEREST  
FUNDS

NONPROFIT  
ENDOWMENT  
FUNDS

PRIVATE  
FOUNDATION  
ALTERNATIVE  
FUNDS

CORPORATE  
PHILANTHROPY  
FUNDS

# DONOR-ADVISED FUNDS

## Charitable Giving Accounts

AT THE FOUNDATION FOR DELAWARE COUNTY



# SIMPLE AND CONVENIENT

## WHAT IS A DONOR-ADVISED FUND?

A donor-advised fund (DAF) is a giving vehicle that provides you with immediate tax benefits and allows you to support your nonprofit(s) of choice through grants on your timetable. DAF Funds are the most efficient, cost-effective alternative to private or family foundations.

## WHO SHOULD CONSIDER A DONOR-ADVISED FUND?

Individuals who want an efficient, cost-effective solution that will give them the flexibility to make grants to multiple charities (domestic and international) over time.

## WHAT ARE THE BENEFITS OF A DONOR-ADVISED FUND?

- A simple, low-cost charitable fund that is easy to set up.
- Administrative convenience - the Foundation handles all the administrative details and tax forms, and issues grants to the nonprofit(s) named in your fund. You have one tax receipt instead of multiple receipts from the nonprofit(s) you support.
- Opportunity to name the fund after yourself or in honor of family, a friend, or an organization (e.g., the Bob Ross Family Fund).
- Less costly and easier to administer than other forms of philanthropic giving (such as family or corporate foundations).
- Involve family in your philanthropy.
- Option to give anonymously.

## At a Glance

- **The number one option for donors who value freedom, flexibility, and choice. Donor-advised funds are ideal for those who may want to give to multiple organizations and programs throughout the year, or over a span of years**
- **Minimum to establish: \$1,000 (\$10,000 is necessary to begin granting).**
- **Grants may be made to eligible nonprofit organizations in the U.S. or worldwide.**

## WHAT ARE THE TAX ADVANTAGES OF A DONOR-ADVISED FUND?

- Receive the maximum income tax deduction available in the year the contribution is made.
- Avoid many of the restrictions imposed on private foundations.
- Deduct the value of your gift for tax purposes, and distribute grants on your timetable.
- Avoid estate taxes on donations to your fund at the Foundation.
- Avoid capital gains taxes on donations while realizing the maximum tax deductibility of a donation with a gift of appreciated stock, real estate, or complex assets.

## HOW DOES A DAF FUND WORK?

- Donor gives assets to establish a fund at The Foundation for Delaware County.
- Donor evaluates and recommends grantees/nonprofits (with the assistance of the Foundation if requested).
- Our professional staff ensures that the nonprofits you wish to support are in good standing.
- The Foundation distributes grants from the fund to eligible nonprofits



GIVE TO YOUR FUND



INVEST FOR GROWTH



GRANTS TO NONPROFITS

## WHAT ARE THE MINIMUMS AND FEES?

A DAF may be opened with as little as \$1,000 (\$10,000 is necessary to begin granting).

Your DAF is assessed an annual administrative fee of 1%. Minimum fee is \$250.

The ability for your contribution to be invested and grow tax-free is a key benefit of a charitable giving fund with the Foundation. Annual investment management fees paid to the investment management firm are variable (0.6- 0.7%).

*More of an impact: At commercial institutions, fees generated from DAFs become revenue that can be used at the firm's discretion and primarily benefits stockholders. At the Foundation, fees not only cover the cost of fund support donor services, but they fund the work that enables our communities to thrive: community convenings, strategic grantmaking, and nonprofit training.*

## WHY GIVE THROUGH THE FOUNDATION?

- We are a local organization with deep roots in the community. We don't have shareholders. All dollars help the local community.
- We have broad expertise regarding community issues and needs.
- We provide highly personalized service tailored to your charitable and financial interests.
- You may add to your fund at any time and have access 24 hours a day through our easy-to-use portal.
- We connect you with a community of philanthropists through special events, site tours, and programs.
- Our giving options are easy, flexible, and efficient. We accept a wide variety of assets and can facilitate even the most complex forms of giving.
- We can partner with your tax and estate advisors to create highly efficient approaches for your charitable giving.
- We multiply the impact of gift dollars by pooling them so that we can engage in investment opportunities not available to smaller investors.
- Your assets can be placed into an endowment fund that is invested over time. Earnings from your fund are used to make grants addressing the issues you care about. Your gift (and all future earnings) provides a permanent source of community capital, helping to do good work forever.
- We are a community leader, coordinating collaborative resources to create broad positive change in Delaware County.

## THE FOUNDATION FOR DELAWARE COUNTY

We are more than just a platform for charitable funds; we're at the center of a community movement. The Foundation empowers individuals, families, and businesses to maximize their philanthropic potential. We are a catalyst for smarter philanthropy - not just donations, but strategic investments in our shared future.

The exponential power of collective action has transformed the Foundation into one of the largest philanthropic engines in the region. Each year, we distribute more than \$2 million dollars in grants to dozens of nonprofits and community groups that provide vital services and resources for our neighborhoods.

Our work stretches beyond financial assistance. We support local nonprofit organizations by providing skill-building events, training, and resources for staff and board members. We provide forums for funders, government officials, and nonprofit leaders to converge, learn, and foster a dynamic, interconnected community that works together.

Our connection to the communities we serve isn't distant or abstract; it's deep and personal. Our public health programs directly impact thousands of individuals each year, allowing us to both offer essential services and gain a true understanding of community needs.

Join us. Together, we can shape a future where compassion fuels change, where collective generosity amplifies impact, and where we, as one community, empower lives and redefine the landscape of philanthropy.



THE  
FOUNDATION FOR  
DELAWARE  
COUNTY

Visit us online at [delcofoundation.org](http://delcofoundation.org) or in person at  
200 East State Street, Suite 304, Media, PA 19063.

Learn more about the ways we can help you have a positive  
impact on the community and the causes you care about.

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