Thank you for choosing Community Foundation of Western Nevada as your philanthropic partner.

This handbook provides information you’ll find useful as you practice your personal philanthropy with your Donor-Advised Fund.

Please contact us at 775-333-5499 with any questions or to learn about additional services from the Community Foundation.

We are here to help.

Community Foundation of Western Nevada
50 Washington Street, Suite 300  |  Reno, NV 89503
Phone: 775.333.5499  |  Fax: 775.333.5499  |  nevadafund.org
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Making Gifts to Your Fund</td>
<td>1</td>
</tr>
<tr>
<td>Making Grants from Your Fund</td>
<td>4</td>
</tr>
<tr>
<td>Philanthropic &amp; Donor Services</td>
<td>6</td>
</tr>
<tr>
<td>Investment Program &amp; Fees</td>
<td>8</td>
</tr>
<tr>
<td>Fund Statements</td>
<td>13</td>
</tr>
<tr>
<td>Endowing Your Fund</td>
<td>14</td>
</tr>
<tr>
<td>DonorCentral</td>
<td>15</td>
</tr>
<tr>
<td>Resources</td>
<td>19</td>
</tr>
</tbody>
</table>
You made your initial gift and established your fund, but did you know you can make additional gifts to your fund at any time? Gifts may be added several different ways and your Community Foundation staff is available to assist you.
**Gifts of Cash**

- Make checks payable to Community Foundation of Western Nevada with the name of your fund in the memo line.
- Give online at [nevadafund.org](http://nevadafund.org) and click on “Donate Now.” You can even set up recurring contributions.

**Gifts of Stock (Avoid Capital Gains Tax)**

- Contact the Community Foundation for wiring instructions.
- All stock gifts are liquidated upon receipt; all additions to your fund are net any transactional fees.

**Gifts of Real Estate, Closely Held Stock, and Appreciated Assets (Avoid Capital Gains Tax)**

- Contact the Community Foundation to discuss the transfer.
Gifts That Leave a Legacy

• Naming your donor advised fund as a beneficiary on your IRAs, life insurance policies, charitable gift annuities, and charitable remainder trusts can be an effective estate planning tool to take care of your favorite charities.

• Gifts to Community Leadership support the initiatives undertaken by the Community Foundation. Current Initiatives include the Youth Network Initiative (You’N-I), which helps homeless and aging out-of-foster-care youth, and the Caregiver Support Initiative, which helps family caregivers. Our community work brings concerned residents, nonprofits, and public service providers together to work on solutions. The goal of Community Foundation initiatives is to encourage resident engagement and increase the quality of community life.

• Gifts to the Community Endowment are especially appreciated because they will become an unending charitable resource for the region. Your gift will make it possible to help in times of crisis. It will address the deep problems that take time and money to change. We cannot know what challenges the future will hold. We do know that your gift to the Community Endowment will always be relevant, important to our region and, most of all, available when needed.
Define Your Fund’s Grantmaking Purpose

The Community Foundation helps each of its fund advisors develop a grantmaking program that works for them. Whether you’re interested in supporting a particular area of interest (i.e. education, the arts, social services, faith, leadership initiatives, wellness, etc.) or specific charities, our staff is available to work with you to identify nonprofit organizations that meet your charitable goals.

Recommend a Grant From Your Fund

You may recommend grants to any nonprofit public charity that is recognized as a 501(c)(3) tax-exempt organization and any school, religious institution or government program. All recommendations for grants from Advised Funds must be made in writing. A Grant Recommendation form can be found online at nevadafund.org. Or, if you have chosen the online DonorCentral access option (see p. 15), you may recommend a grant from your fund by logging in to your personal DonorCentral account on the Community Foundation’s website, nevadafund.org.
Grant Requests Process

Once we receive your grant recommendation, we review each organization carefully to ensure they meet IRS regulations and are a qualified nonprofit corporation. If the organization meets the requirements and is approved for payment by the President and CEO, at the direction of the Board of Directors, Community Foundation staff will process the grant and mail checks and appropriate correspondence to the grantee organization. All grant checks feature your fund name on the check and are accompanied by an instructional letter so the charity understands the grant is from your fund (unless you wish to remain anonymous).

Multi-Year Grants

You may make multi-year grants for capital campaigns, operating support or other special projects. To make multi-year grants through your fund simply notify the Community Foundation by requesting a multi-year grant from your fund via the grant request form on nevadafund.org. The Community Foundation will create a multi-year grant agreement with the nonprofit and will automatically make grants out of your fund according to the agreement specifications. Multi-year grants cannot be made in DonorCentral.

Grant Restrictions

While making grants through an advised fund is a flexible process, there are a few things an advised fund cannot support. In accordance with IRS regulations, grants may not be used for the following purposes:

- Fulfill your personal irrevocable or legally binding pledge or other financial obligation made to a nonprofit, religious or educational institution.
- Support a political campaign.
- Purchase raffle tickets.
- Pay for a membership, benefit, table sponsorship or any other activity that provides a tangible benefit to you.
- Pay for personal expenses incurred by a related party, including tuition.
- Provide any other substantial tangible benefit to any individual.

Note: Grants to international organizations that meet the same qualifications as 501(c)(3) organizations are permitted. However, at this time, Homeland Security restrictions make such grants difficult. If you wish to make grants to another country, the Community Foundation’s grantmaking staff will be happy to help you locate a domestic organization that works in that country.
The Community Foundation provides a number of opportunities for fund advisors and their families to expand and pursue their philanthropic goals through personalized services, educational programming and other event opportunities. Please call our Program staff for individualized service and expertise.

Services Include:
- Site Visits
- Comparative Research
- Giving Opportunities Targeted To Your Interests
- Fund Holder Gatherings On Topics of Interests
- Annual Meeting
Behind the Scenes – Connecting to Nonprofits

Your Community Foundation is always in close communication with area nonprofits due to our role as a funder. We are committed to providing donors with opportunities to be among the first to support the best charitable investments in our community.

The Community Foundation occasionally hosts Behind the Scenes events on interest areas that our donors support. Fund advisors are invited to attend these events to gain a better understanding of the community, its needs, and the best organizations addressing those needs.

GuideStar – National Database of Charities

Our staff is diligent in researching nonprofit organizations. If you have chosen to use DonorCentral on nevadafund.org, you can benefit from our research and gain access to GuideStar, a national database of charities. GuideStar provides lists of board members, special programs, 990s and other financial information on hundreds of charities.

DonorCentral – Connecting to Projects of Interest to You

Our staff shares information with donors about projects of particular interest. If you have chosen to have a DonorCentral account on nevadafund.org, you can share your grantmaking interests with the Community Foundation. By completing your “Profile” on DonorCentral, you’ll let us know what’s of interest to you. You’ll receive notice of grant opportunities within your field of interest.

The Community Foundation will also share special projects that surface during our competitive grantmaking process. You’ll be able to review these potential grantees in DonorCentral and determine if you’d like to make a grant from your fund to support their work.
INVESTMENT PROGRAM AND FEES

The goal of the investment program is to maintain a well-diversified portfolio that provides competitive returns allowing the Community Foundation to respond to today’s needs and provide long-term growth for future needs. The investment strategies for permanent and nonpermanent funds are distinct because the Community Foundation and its donors seek to achieve different distribution goals with each type of fund.
Investment Options

The Community Foundation’s investment policy provides for Pooled Investment Accounts to meet objectives for charitable funds that will be distributed in Short, Intermediate, and Long-term time frames. Short-term assets are deemed to be those that will be distributed in a 1-3 year time frame, Intermediate-term assets are deemed to be those that will be distributed in a 3-7 year time frame, and Long-term assets are deemed to be those to be distributed in a time frame of 8 years or longer.

• **Short-Term** – Suitable for donors who have created nonpermanent funds or wish to invest their funds short term. This is also an attractive investment pool for donors who prefer the safety of principal while earning interest on their contributions. Funds are liquid and may be utilized to make grants upon recommendation from the fund advisor at any time in any amount.

• **Intermediate-Term** - Essentially a 50/50 blend of the Community Foundation’s short- and long-term pools, this strategy provides a more conservative approach by maintaining 50% of the investment in bonds and bond funds. This is a suitable mix to achieve some income greater than short-term alone but over time is likely to earn significantly less than the long-term portfolio.

• **Long-Term** – Each year the Community Foundation Investment Committee endorses a recommended investment mix composed of a mix of a fixed income pool and equity pool. This mix is suited for long-term investment growth that can accept the market-value volatility (unrealized gains or losses) associated with fluctuation in market value in order to earn a higher level of income over time than is generally available in money market securities.

Asset Allocation Strategy

The overall asset allocation strategy shall be to diversify investments to provide a balance that will enhance long-term total return while avoiding undue risk or concentration in any single asset class or Investment Category. The Investment Committee will meet periodically to determine a reasonable asset allocation in light of economic and market conditions.

The Investment Committee shall monitor the following Investment Portfolios:

a. **Long-Term** – the investment objective is to provide growth and income for the funds invested in this portfolio. This portfolio can employ funds of funds, private equity and alternative investments along with other asset classes. It is permitted to hold up to 15% in Illiquid Assets.

b. **Intermediate** – the investment objective is to expose funds to market return and risk while maintaining an income flow. The target asset allocation is 50% Equities and 40% Fixed Income, 10% Inflation Protection.

c. **Short-Term** – the investment objective is to shelter funds from most market risk. The objective of this portfolio is to maintain current principal and income for the invested funds. May hold such stable value investments as cash equivalents, investment grade corporate bonds, high yield, U.S. and sovereign government and Treasury securities and FDIC insured Certificate of Deposit investments. Average duration shall not exceed three years. Maturities may be laddered to provide liquidity.

*(Continued next page)*
Asset Allocation Strategy (Continued from page 9)

d. **Cash and Cash Equivalent Portfolio** – designed to shelter funds from market risk and have daily liquidity.

e. **Pooled Impact Investment Accounts** – the investment objective is to have a social purpose with defined goals for social impact at a rate which is comparable to short-term, fixed income returns.

Financial Advisors

The options on page 8 are based on using the Community Foundation’s Investment Pool to manage your funds. However, if you prefer to use your own financial advisor, connect the Community Foundation with your advisor, and our team will take care of the rest! Your advisor will continue to manage your charitable dollars and you will enjoy the tax benefits of having your fund at the Community Foundation.

Cost to Administer Your Fund

An administrative fee is applied to every fund at the Community Foundation. Through economies of scale, we are able to charge minimal fees compared to the cost of establishing and maintaining your own private foundation or 501(c)(3) organization. The Community Foundation provides a number of donor services that make for a worthwhile charitable partnership.

The following annual rate schedule applies:

- For the first $1 million 1.50%
- $1 million to $2.5 million 1.00%
- $2.5 million and over .75%

The minimum annual fee is $400. This equates to $33 per month to administer your advised-fund. This fee is subject to change as additional services are requested. The fee is assessed on a monthly basis and will be reflected on your quarterly fund statement.
The Community Foundation produces a quarterly statement for each fund documenting all activity. This statement includes, but is not limited to, any grants or gifts, investment income, administrative fees, etc.

**Fund Statement of Activity**

Fund advisors are able to view their Fund Statement of Activity in their DonorCentral account online. For example, your first quarter statement for the period of January through March will be posted by the end of April.
Quarterly Investment Performance

You will receive quarterly statements on your fund that reflect investment results, gifts made to the fund, administrative fees, and grants made from the fund. Statements are also available in your DonorCentral account if you have chosen DonorCentral access.

The following are also available upon request:
• Current Investment Policy
• Five-year Investment Performance
• Current Roster of Investment Committee Members

Inactive Funds

Funds that neither receive nor disburse funds for a period of two years are considered inactive. Once a fund has been deemed inactive and attempts to contact the donor have failed, the Community Foundation will begin a process to end the advised status of the fund. Unless a termination use is specified in the fund agreement, the Community Foundation will convert the fund to become part of the unrestricted grantmaking resources of the Community Foundation.

Closing Funds

If you should decide to close your fund at the Community Foundation, you need only suggest a final grant to a charity of your choice. Alternatively, you can always add your dollars to the Community Foundation’s unrestricted grantmaking funds.
Any charitable fund at the Community Foundation can become an endowment. Endowments allow donors to provide permanent support (both during and beyond their lifetime) to charities of their choice or fields of interest (i.e. arts, education, ministry, health and welfare, social services, etc.). Some fund advisors like to endow their funds so successive generations of family members can be involved in administering their personal philanthropy.
How Endowments Work

Endowments are Perpetual
Designed to keep giving year after year, these funds ensure you will forever make a difference in the charities you care about.

Endowments are Protected
Endowment funds protect the funds’ principal and are closely monitored. The current spending policy makes available on an annual basis 5% of the value of each Fund, as of the close of the last day of December. This 5% is to be spent from income. If income was less than 5% during the calendar year ended December 31st, then the allocation available for grants is reduced to the actual income.

Endowments are Personal
Make grants in the name of the individual or family for the charitable purposes they determined during their lifetime. Distributions can be allocated across any number of charities. During the fund advisor’s lifetime, they need only send the Community Foundation a letter of instruction regarding wishes on which nonprofits or fields of interest to support after their passing.

Endow Your Fund with a Gift During Your Lifetime
You can endow your fund with a direct contribution of cash, stock or other appreciated security.

Endow Your Fund with an Estate Gift
You can also make a gift from your estate to endow your Fund at the Community Foundation. There are many possible plans.

• Include your personal fund at the Community Foundation as a bequest.
• Name your fund as beneficiary of your life insurance policy or retirement assets.
• Create a Charitable Remainder Unitrust or Charitable Gift Annuity that designates your fund as the remainder beneficiary.
• Use gifts of real estate.
DonorCentral

DonorCentral® is a web portal that gives you online access to your fund and grantmaking information and enables you to recommend new grants anytime, anywhere. With DonorCentral, you’ll rest easy knowing that you can effortlessly connect to the causes you care about.
DonorCentral allows you to:

Save time with online access to fund statements
Stop waiting for fund statements to arrive in the mail. Simply log in to your account and download your statements instantly, right when you need them.

Give proactively with a grant recommendation form
DonorCentral’s enhanced grant recommendation form lets you log on and suggest a new grant the moment you think of it, regardless of time or location.

Keep fund summary information at your fingertips
A separate Fund Summary page condenses all of your fund information into easily digestible parts. Open this page to quickly see grants paid, pending suggestions, gifts, relative market value and more!

Quickly research charities to support
A Research Charities page allows you to find charities that have already been vetted by the Community Foundation. You can search on various criteria, including primary program focus, name, location and tax ID. Finding the right charities to give to has never been easier.

Update your profile
Customizing your profile will ensure you will learn what’s going on at some of your favorite charities and learn about funding opportunities you may wish to support.

To sign up for your FREE DonorCentral account, contact the Community Foundation of Western Nevada today!
DonorCentral Quick Start Guide

Your User ID:____________________  Your Password:______________________

Visit www.nevadafund.org. Click on the DonorCentral Login Fundholders 24/7 access button on the lower right side of the page or the login link on upper right navigation bar.

From the DonorCentral Welcome page you can choose to:
• View your Fund Summary
• Recommend a grant
• View your recommendation list
• My Interests: Giving opportunities that match your interests, news and events.
• Your profile information

Fund Summary
The Fund Summary provides fund information for the current year, previous year and for the life of the fund. The date shown at the top of the cumulative column is the date of the inception of the fund. For additional detail in each category, click on the corresponding dollar amount (underlined).

• **Gifts**: shows all gifts that have been posted to the fund. If a security is in process of being transferred, it will not show on the gift history until the Community Foundation has received the proceeds from the sale of that security.

• **Grants Paid**: shows all approved grants for which a check has been processed and mailed. This information is generally posted twice a month.

• **Grants Pending**: includes grants that have been recommended but not yet disbursed.

• **Spendable Balance**: is the amount of funds you may use for grants.

• **Get your monthly fund statement**

Online Grant Making Using DonorCentral
Make a grant to an organization you have supported before
1. Click Recommendations
2. On the Pending Suggestions screen: Click Recent Grants; find the organization you wish to support and
3. Click Make a Grant
4. Fill in your email address for confirmation
5. Fill in dollar amount (don’t use commas)
6. Click Save
7. Click on your Recommendations and Submit List
Make a grant to an organization you’ve not previously supported
Nonprofit organizations that have been vetted by the Community Foundation will automatically load the required contact information on the grant recommendation form.

1. Click Recommendations
2. On the Pending Suggestions screen, click Continue
3. Enter all or part of the name of the organization—or—the County—or—the Program
4. Review the list of eligible organizations for the one you are interested in; you may View Detail or Make a Grant

After you’ve chosen to Make a Grant,
5. Fill in your email address for confirmation
6. Fill in dollar amount (don’t use commas)
7. Click Save
8. Click on your Recommendations and Submit List

Make a grant to an organization not already in the DonorCentral system

From the Pending Suggestions screen,
1. Click Continue and then New Grant to get to a blank Grant Recommendation form.
2. Type in your email address for confirmation
3. Type all or part of the name of an organization’s name into the Organization Name box.
4. Fill in dollar amount of grant (don’t use commas)
5. Click Save to add the grant to your Recommendations cart

When you have filled out the Grant Recommendation form, be sure to click back on Recommendations to Submit your recommendations cart. You can make several grants at once and submit the entire list when you are finished.

Once submitted, a confirming email is sent to you with the grant recommendation information. This email does not indicate that the grant has been approved, but that the recommendation has been submitted to the Community Foundation for approval.

Search for Grant Ideas and Nonprofit Organizations

1. Click Research Charities button on top navigation bar
2. Choose which criteria that matters to you. More criteria chosen will limit suggestions.
3. Highlight type of charity—or—type of program you are looking for:
4. Click Search
   A list of grantees that have received been vetted by the Community Foundation will pop up.
   If you wish to make a grant to any of these organizations:
5. Click Make a grant

Other Features

- My Interests: provides a list of funding ideas for your convenience. Here you will also find news from the Community Foundation and information on upcoming events. If you would like additional information on these or on other opportunities please contact Lauren Renda, 775-333-5499.
- Your Profile Information: enables you to update and change your user profile contact information in Donor Central and helps us to keep in touch.
- Frequently Asked Questions gives you answers 24/7 when you need them.

Call us if you have any questions about using DonorCentral. We want to hear from you, 775-333-5499.
RESOURCES

A Donor Bill of Rights
Fee Schedule and Fund policy
Fund Advisors Policy
Fundraising Policy for Component Funds
Gift Acceptance Policy
Grants to Individuals Policy
Inactive Funds Policy
Investment Policy

nevadafund.org
PHILANTHROPY is based on voluntary action for the common good. It is a tradition of giving and sharing that is primary to the quality of life. To assure that philanthropy merits the respect and trust of the general public, and that donors and prospective donors can have full confidence in the not-for-profit organizations and causes they are asked to support, we declare that all donors have these rights:

I
To be informed of the organization’s mission, of the way the organization intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.

II
To be informed of the identity of those serving on the organization’s governing board, and to expect the board to exercise prudent judgment in its stewardship responsibilities.

III
To have access to the organization’s most recent financial statements.

IV
To be assured their gifts will be used for the purposes for which they were given.

V
To receive appropriate acknowledgement and recognition.

VI
To be assured that information about their donations is handled with respect and with confidentiality to the extent provided by law.

VII
To expect that all relationships with individuals representing organizations of interest to the donor will be professional in nature.

VIII
To be informed whether those seeking donations are volunteers, employees of the organization or hired solicitors.

IX
To have the opportunity for their names to be deleted from mailing lists that an organization may intend to share.

X
To feel free to ask questions when making a donation and to receive prompt, truthful and forthright answers.
We’re Here to Assist You
To discuss a gift and help you achieve your charitable goals, give us a call. We’ll be happy to discuss a plan that will benefit you, your family and your favorite charities.

Lauren Renda
Program Officer
775.333.5499
Lrenda@nevadafund.org