

Giving is personal

Many people come to a point in their lives where they feel inclined to give back. They do so for a number of reasons, all very personal to them.

There are as many ways to give as there are motivations. The key to a rewarding giving experience is finding the best fit for your charitable priorities, financial goals and personal preferences.

The Saginaw Community Foundation, along with your professional advisor, can help you determine the custom giving solution that's right for you.

Ways to give

By working with the Saginaw Community Foundation, you can predetermine the type of fund you would like to establish and specify how you want the fund to help your community.

Your fund will be endowed at the Saginaw Community Foundation. Earnings gained through investments will be used to make grants that address needs in Saginaw County. If you prefer, grants can be made anonymously.



Saginaw

community foundation

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GIVING TOOLKIT

Deciding to Give

A guide to personalizing your philanthropy

What are your charitable priorities?

Charitable interests

□ Arts

You may have one or several charitable interests or even a desire to explore new community needs and opportunities as they arise. What charitable interests are most important to you?

□ Food

□ Community improvement	☐ Health		□ Poverty
□ Culture	☐ Human service	es .	□ Recreation
□ Education – K-12	□ Homelessness □ S		□ Science
□ Education – alma mater	□ Housing □		□ Seniors
□ Education – college/trades	☐ Human rights		□ Women
□ Environment	□ Literacy		□ Youth
□ Faith organization	☐ Mental health		□ Other:
Impact What kind of impact do you hope	to make with you	r charitable gift?	
 □ Solve specific, current, critical ne □ Help the largest number of peopl □ Make a significant difference in t □ Construct buildings that will endu 	le possible he lives of a few	☐ Address long-te	tions of nonprofit organizations erm, systemic social issues
Perpetuity			
Should your gift last forever? You principal becomes a growing sou	rce of community	capital. Or, you ca	•

your charitable assets. What is your preferred timetable?

☐ Give all direct gifts with no endowment	□ Give only endowed gifts
$\hfill\Box$ Give some direct gifts with no endowment,	
endow some gifts	

What are your personal preferences?

Some people like a tasteful level of recognition for their good work. It attracts attention to their cause, generates awareness and may inspire others to give. Others prefer anonymity. What level of recognition do you prefer?

- ☐ Lasting recognition (name on a fund, foundation, building or permanent structure)
- ☐ Public recognition (name in public announcement or media coverage)
- ☐ Simple recognition (personal thank you and name listed in annual report or newsletter)
- □ Anonymity

www.saginawfoundation.org info@saginawfoundation.org



facebook.com/saginawcommunityfoundation youtube.com/user/saginawcomfoundation



□ Music

pinterest.com/scfoundation twitter.com/scfoundation

Ten reasons to choose Saginaw Community Foundation

- We're a local organization with deep roots in the Saginaw County community
- Our professional program staff has broad expertise regarding community issues and needs
- We provide highly personalized service tailored to each individual's charitable and financial interests
- We help people invest in the causes they care about most
- We accept a wide variety of assets, and can facilitate even the most complex forms of giving
- 6 We partner with professional advisors to create highly effective approaches to charitable giving
- We offer maximum tax advantage under state and federal law
- We multiply the impact of gift dollars by pooling them with other gifts and grants
- We build endowment funds that benefit the community forever and help create personal legacies
- We are a community leader, convening agencies and resources to create positive change



Our mission is to fulfill donor wishes and enable community initiatives to come to life, now and forever. We are a:

Philanthropic vehicle. We develop relationships – and establish endowment funds – that allow us to provide grants and scholarships.

Charitable organization. We award grants and scholarships.

Leader/convener. We consult with other community leaders or organizations about key challenges or opportunities.

Volunteer organization. We ourselves with other community members who want to be a part of our mission.

What are your personal preferences? (continued)

Control

Is ultimate control over assets you give to charity important to you? Some people aren't comfortable without it. Others are glad to let go once they've made some guiding decisions. Determining the range of control that's comfortable for you will help your advisor recommend appropriate giving vehicles.

Unrestricted Fund Broad gift for the community; SCF awards grants	Field of Interest Fund Gift to a specific cause; SCF awards grants	Designated Gift/Fund Gift to benefit a specific organization	Donor Advised Fund Gift fund for donor- recommended grantmaking	Supporting Organization Some benefits of a private foundation with SCF's support	Private Foundation Independen board award grants
come? Would yo	ou like to involve		selecting recipie grandchildren? (-
□ No personal in □ Current persor □ Lifetime perso	volvement nal involvement	nanus on your u	☐ Future perso	onal involvement t onal involvement t en	_
	oose to receive		vices that allow t		the more
 □ Local commur □ Research into □ Due diligence □ Planned giving □ Gift origination □ Grant adminis 	national or globa of selected organ gassistance nassistance	l issues	☐ Investment☐ Facilitation of charitable ac☐ Bookkeepin☐ Tax reportin☐ Other:	of family meetings ctivities g g	and
☐ Grant adminis				_	
Assets and taxon Most large gifts give during high appreciated second bequests can pl	present the opp income years to curities or real es lay a role in esta	o defray their tax state to avoid tax te planning for y	ificant tax deduct es with deduction es on the sale of our heirs. Your pr gg the following ki	ns. You may wish these assets. An ofessional adviso	to donate nd, charitable or can help y
Assets and taxon Most large gifts give during high appreciated second bequests can pl	present the opp -income years to curities or real es ay a role in esta ncial and tax imp giving?	oortunity for signi o defray their tax state to avoid tax te planning for y	ificant tax deduct es with deduction es on the sale of our heirs. Your pr	ns. You may wish these assets. An ofessional adviso inds of assets. W	to donate nd, charitable or can help y

or a loved one. Your professional advisor can help you select a giving vehicle that suits your time horizons, tolerance of risk and income requirements. What kind of income would you like your estate to provide?

- ☐ Predictable lifetime income for you and your spouse
- □ Predictable lifetime income for you *or* your spouse
- $\hfill\square$ Maximum lifetime income for you and your spouse
- ☐ Maximum lifetime income for you *or* your spouse
- ☐ Provide income to a charity during your lifetime

Timing

Maybe you would like to start giving now, so you can get involved or potentially see the results of your gift. Or, perhaps you would like to give through your estate. What is your timing preference?

☐ Give all gifts during lifetime	☐ Gift some lifetime gifts;	□ Give all gifts after death
	some after death	

Transitions

Major life events often drive changes to an estate plan and prompt charitable gifts. Which of the following transitions might be relevant?

□ Selling a business	☐ Birth or coming of age of children or
☐ Change in marital status for you or your heirs	grandchildren
☐ Receiving an inheritance	□ Death of a loved one

Giving options

☐ Retirement or estate planning

Major options for giving entail varying costs and benefits. Your professional advisor can help you review options for custom giving solutions based on your timing preferences, your giving focus and other variables.

□ Other: _

	Direct Gift	Donor Advised Fund	Supporting Organization	Private Foundation
Involvement and control	You give a gift directly to a public charity. Control is limited to initial gift decision.	You give to a public charity, such as SCF. You recommend grants to qualified nonprofit groups, subject to approval by the public charity's board of directors.	You work together with a public charity, such as SCF, to appoint a board. This board typically controls investments and grantmaking.	You appoint a board to control investments and grantmaking.
Tax status	Public charity	Public charity	Public charity	Private charity
Tax deductions	Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.	Up to 50% on cash; up to 30% on ap- preciated stock; up to 30% on real estate and closely held stock.	Up to 50% on cash; up to 30% on ap- preciated stock; up to 30% on real estate and closely held stock.	Up to 30% on cash; up to 20% on appreciated stock; up to 20% on real estate and closely held stock.
Grantmaking support	Your decision is based on your own research and intuition.	SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.	SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.	You must arrange and support your own grantmaking and monitoring structure.
Startup costs	None	N/A	Costs are kept to a minimum through collaboration with SCF.	Several thousand dollars for legal and accounting expenses and filing fees.
Effective gift size	Any gift size is appropriate	Thousands of dollars	Typically millions of dollars	Typically millions of dollars
Administration requirements	N/A	Donor has no administrative re- quirements. Admin- istration is pooled and an annual fee is charged. SCF handles reporting.	Costs are kept to a minimum through collaboration with SCF. Annual 990 tax form must be filed.	You appoint a board to control investments and grantmaking.

Information request

Fill out this form to receive additional information about philanthropic opportunities, charitable giving and the Saginaw Community Foundation. You can mail this form to the Saginaw Community Foundation at 1 Tuscola, Suite 100B, Saginaw, MI 48607, or fax it to (989) 755-6524.

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Addres	;
Phone	
Email_	
□ Subs	cribe me to your email newslette
□ Emai	me a PDF of the annual report
□ Mail	ne a printed annual report
Send n	ore information about:
□ Estab	ishing a philanthropic plan
□ Unde portuni	standing community needs/op- ies
□ Evalu	ating charitable giving options
⊐ Starti	ng or operating a private foundation
⊐ Supp organiz	orting operations of nonprofit ations
□ Starti	ng a Donor Advised Fund
□ Starti	ng a supporting organization
□ Evalu	ating nonprofit effectiveness
□ Meas	uring impact of charitable gifts
•	Community Foundation will not share, nt your personal information.

