

# Long-term, sustainable income for your charitable organization

## Agency Endowment Fund



Setting up a fund with the Community Foundation of Greater Peterborough can help your charitable organization to achieve long-term financial sustainability.

Endowed funds can be important contributors to the financial stability and sustainability of charities but they need to work as hard as they can for those who depend on the programs and services you provide.

An Agency Endowment Fund at the Community Foundation is an attractive option for charities that currently manage endowed funds or are interested in setting up an endowment or diversifying their investments. Funds are gifted from your organization to the Community Foundation and invested in perpetuity. You receive an annual grant from your fund – operating revenue that will help fund your charitable activities

Your donors can support your work for years to come, secure in the knowledge that their contributions to the endowed fund's principal will not be spent, and that the earnings on this ever-growing asset will provide reliable and sustained support for your organization's mission.

The Community Foundation has the mission, charitable tax structure and specialized expertise to support registered charities in building and sustaining endowments. By choosing to join other charities in entrusting your endowed funds to the Community Foundation, you are also enhancing the Foundation's ability to support the broader charitable sector, inspire giving, and build a vital community for everyone.

### Benefits of an Agency Fund

- Disburse your fund payout to you annually (late spring each year)
- Provide you with annual statements detailing all of the activity on your fund
- Process donations to your fund received by phone, mail and online or through securities
- Issue charitable donation receipts directly to donors
- Administer estate gifts to your endowment
- List your Agency Fund on our website and online giving pages
- Create your own, customized endowment fund giving page through Canada Helps
- Feature the creation of your Agency Fund in our publications

## How it works

### Join other local charities that have placed their trust in the Community Foundation

GreenUP

Kawartha Land Trust

New Canadians Centre  
(Welcome Fund)

Otonabee Conservation  
Authority

Peterborough Field  
Naturalists

YWCA Peterborough  
Haliburton (What's Next  
Fund)

### What it costs

An Agency Fund is cost-effective.

Your share of the investment, legal, audit, administration and reporting expenses of the pooled fund will be less than with a separately managed investment program (0.65% in January 2021)

In addition to the investment management fees, the Community Foundation recovers the cost of administering the fund that benefits your organization through a 1% Philanthropic Advisory Service Fee (PASF). This fee helps us help our community.

- Your board determines how much to invest long-term as part of its financial planning
- With as little as \$10,000 you can establish an endowed Agency Fund for your charitable organization.
- Your organization works with our staff to complete a fund agreement.
- We set up a special fund in the name of your organization.
- You, or your donors, can add to the fund at any time.
- The Foundation can facilitate complicated philanthropic transactions including gifts of appreciated securities, real property, life insurance and gifts from US donors.
- We handle all the administrative details
- A customized page will be set up of the Foundation website to accept on-line donations to your fund.
- Your organization receives annual statements on the fund.
- Each year, earnings from your fund are used to make grants to your organization.

### Investment Approach

The Foundation's pooled investments are held in a broadly diversified and conservatively managed portfolio with an objective of generating a total investment return that preserves capital, delivers reasonable growth, provides income for granting, recovers the cost of managing and administering the funds and establishes a cushion against potential market declines while minimizing risk and volatility.

Pooling your funds with those of other charitable organizations provides access to the diversified investment portfolio and low investment fees that typically come only with larger portfolios.

Your board is freed from investment management responsibility and your donors may be assured that, their gifts will grow - providing a legacy of dependable, long-term support.

### Community Foundation of Greater Peterborough

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**Community  
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