Starting a Fund

The Putnam County Community Foundation partners with those who give to enrich the quality of life and strengthen the community in Putnam County.

Establishing a charitable fund at PCCF provides a meaningful way to leave a legacy in our community. PCCF can simplify the process of giving by providing staff assistance, community expertise, and a variety of services that help donors support the causes they care about. Follow these steps to easily establish your fund at PCCF.

CHOOSE YOUR CAUSE

The first step is deciding what you want your fund to accomplish. Your gift becomes even more meaningful when you support causes that matter most to you. Common focus areas include:

- Arts & Culture
- Education & Youth
- Community Development
- General Community Benefit
- And more!

Whatever area of interest you choose, we can help you direct your funds in a meaningful and effective way.

DECIDE HOW TO GIVE

You can structure your fund to fit your current financial and personal timeline:

- **Give During Your Lifetime:** Establish the fund today so you can see your grants in action, engage your family, and maximize your current income tax deductions.
- **Give Through Your Estate:** Defer your gift by naming PCCF in your will, trust, or as a beneficiary of an IRA or life insurance policy, creating a lasting legacy.

Funds can be built using a wide variety of assets, many of which offer significant tax advantages:

- Cash or check
- Publicly traded securities (stocks, bonds, mutual funds)
- Required Minimum Distributions (RMDs) directly from an IRA
- Real estate or closely held business stock

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BENEFITS

Investing in your community shouldn't be complicated. PCCF makes the giving process simple, efficient, and deeply rewarding.

- **A Lasting Legacy:** Your fund supports the Putnam County community today, tomorrow, and for generations to come.
- **Professional Guidance:** You gain access to our team's deep local expertise to help maximize the impact of your charitable goals.
- **Maximum Tax Advantages:** Your gifts qualify for the highest available federal and state charitable tax deductions.
- **Local Trust:** PCCF manages nearly $60 million in assets with a track record of strong, consistent investment performance.
- **Zero Hassle:** PCCF will handle all the administration, reporting, and compliance so you can focus on the joy of giving.

CHOOSE YOUR FUND TYPE

PCCF offers several different structural models tailored to the exact level of ongoing involvement or specific legacy goals you have in mind:

- **Agency Funds:** Designed directly for local charities. A nonprofit organization contributes its own organizational assets to be professionally invested by PCCF, securing a reliable, sustainable stream of operational revenue for its future.
- **Community Impact (Unrestricted) Funds:** The ultimate tool for flexible community support. These funds directly power PCCF's competitive grant programs, overseen by our local Board to address Putnam County's most urgent, evolving needs.
- **Donor Advised Funds:** Highly flexible. You contribute assets now for an immediate tax deduction, and then periodically recommend which specific charities or programs receive grants over time.
- **Designated Funds:** You name one or more specific local charitable organizations to receive a steady, permanent stream of annual income.
- **Field of Interest Funds:** You target a broad cause close to your heart (like "youth literacy," "senior care," or "the arts"), and PCCF identifies the local organizations doing the best work in that space each year.
- **Scholarship Funds:** Invest in the future of local students. You establish the eligibility criteria to help Putnam County residents pursue post-secondary education.
- **Other Funds**: PCCF is proud to serve as your philanthropic partner and welcomes interest in other, specialized funds.

NAME YOUR FUND

Every grant issued from your fund will carry its name, serving as a lasting point of pride. You can name your fund:

- To honor your family legacy (The Smith Family Endowment Fund).
- In memory of a loved one (The Jane Doe Memorial Scholarship).
- To reflect your specific mission (The Putnam County Children's Fund).
- Anonymously, if you prefer to keep your giving private.

READY TO TAKE THE NEXT STEP?

PCCF will handle all the administrative paperwork, fund investment management, and compliance tracking. We will work directly with you to craft a personalized Fund Agreement.

Contact Dean Gambill at (765) 653-4978 or dgambill@pcfoundation.org to start the conversation.