



THE GREATER  
CINCINNATI  
FOUNDATION



## Comparing Giving Strategies

### CHOOSING THE RIGHT PARTNER

When you have decided to make a charitable gift, you want to be sure it meets both your interests and your financial needs. Choosing the right partner can help you support the organizations you value while effectively managing your contributions.

For nearly 50 years, The Greater Cincinnati Foundation (GCF) has been helping people achieve their charitable goals, supporting nonprofit organizations, and creating lasting good work in the region. Our experienced staff can provide the guidance and resources to establish a fund that reflects your interests.

Three popular approaches to actively managing your charitable giving are donor advised funds at GCF, commercial gift funds, and private foundations. To help with your decision, the table on the reverse provides an overview of three different approaches to establishing a fund and managing the giving process.

Another alternative vehicle is a supporting organization through GCF, which provides some of the advantages of a private foundation, while freeing you from many of the administrative demands. Supporting organization status (as defined by the Internal Revenue Code) provides the favorable tax status of a public charity by virtue of its relationship to a public charity, such as GCF.

Consult with your professional advisor or have a discussion with an experienced GCF staff member to determine your priorities and evaluate your options.

<i>Item to consider</i>	<b>GCF Donor Advised Fund</b>	<b>Commercial Financial Institution Gift Fund</b>	<b>Private Foundation</b>
Donor involvement	Donor recommends grants to qualified nonprofit groups; grants are approved by GCF Governing Board	Donor recommends grants to qualified nonprofit groups. Grants are approved by trustees of the gift fund	Donor appoints board, which controls investments and grantmaking
Tax status	Public charity	Public charity	Private charity
Income tax deductions for gifts of:			
Cash	Up to 50% of adjusted gross income	Up to 50% of adjusted gross income	Up to 30% of adjusted gross income
Appreciated stock	Fair market value up to 30% of adjusted gross income	Fair market value up to 30% of adjusted gross income	Fair market value up to 20% of adjusted gross income
Real estate and closely held stock	Fair market value up to 30% of adjusted gross income	Fair market value up to 30% of adjusted gross income	Cost basis up to 20% of adjusted gross income
Grantmaking support	Professional staff can help identify and assess grant recipients, provide input on community needs, and verify nonprofit status of groups	Varies	Donors must arrange and support their own grantmaking and monitoring structure, or purchase support from GCF
Start-up costs:			
Initial costs	None	None	Thousands of dollars for legal and accounting expenses and filing fees
Minimum contribution	\$25,000	Varies	Typically millions of dollars
Administrative requirements:			
Ongoing costs	Pooled administration; annual fee, competitive with similar services	Varies	Several thousand dollars for legal and accounting expenses, return prep and taxes
Reporting	GCF handles reporting	Financial institution handles reporting	Annual 990 tax form must be filed

*GCF does not provide legal or tax advice. Please consult with your tax or financial advisor as you evaluate your options.*

*For more information, ideas, and details about options for charitable giving, ask your professional advisor or contact GCF:*

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