

What is it and how do you start one?

CFCA provides support to Christian Community Foundations nationwide by providing information on starting a Christian community foundation and how to maintain its operations.

“Community foundations are the cutting edge of today’s philanthropy. They provide a way for even the smallest financial donor to make a lasting difference in the communities they love, while allowing like-minded investors to pool their resources – creating a greater financial impact than they could alone.” (Endowment Development Institute: Consultants in Philanthropy)

You may contact us if you have questions or suggestions by calling 913-782-5008 or by writing to inquiry@christianfoundations.org.

OUTLINE

- I. [What is a Christian Community Foundation?](#)
- II. [History of Christian Community Foundations](#)
Five major trends for recent growth:
 - A. Increasing Wealth
 - B. Need for Greater Services
 - C. Easy-to-use Options
 - D. Biblical Christian Stewardship Principles
 - E. Unity and Desired Results
- III. [How Do Christian Community Foundations Work?](#)
- IV. [Who are the Customers of the Christian Community Foundations?](#)
 - A. [Individuals](#)
 - B. [Families](#)
 - C. [Organizations/Businesses](#)
 - D. [Churches](#)
 - E. [Ministries](#)
 - F. [Professional Advisors](#)
- V. [Why Set Up a Christian Community Foundations](#)
 - A. CCFs serve the specific needs of Christian donors and ministries
 - B. [Three Ways a Christian community foundation can serve givers](#)
 - C. [How CCFs benefit the whole community](#)
- VI. [How is a Christian Community Foundations Started?](#)
 - A. [Nine Necessary Steps](#)
 - B. [Five Critical Keys to success](#)
 - C. [Count the Cost](#)
 - D. [Biblical Basis for Christian community foundations](#)
 - E. [Balance in Giving and Need](#)
- VII. How to Set up the CCF as a 501 (c)(3) Non-Profit
- VIII. Affiliate Member of a National Organization Option
- IX. [Where are Christian Community Foundations Located?](#)
 - A. [Locally by State](#)
 - B. [National Christian Foundations](#)
 - C. [International Christian Foundations \(Canada\)](#)
- X. [Resources](#)
 - A. [Links for Christian community foundations on the world wide web](#)

- B. Publication [for Christian community foundations \(many can be found on the CFCA bookstore\)](#)
- XI. [Marketing Plan for Successful Christian Community Foundations](#)
- XII. [Best Practices: Impact of Christian Community Foundations in the Community](#)

I. WHAT IS A CHRISTIAN COMMUNITY FOUNDATION”?

Legally a local Christian community foundation is a 501 (c)(3) tax-exempt, independent, publicly supported philanthropic community foundation that makes grants for ministries in a specific community or region.

Practically a Christian community foundation (CCF) is a public foundation that works to serve individuals, churches, ministries and legal and financial advisors in their local community. They serve Christian donors primarily by establishing Donor Advised Funds to make it easier to give and combine their giving so they can enjoy the results of generous Biblical giving.

Christian community foundations also serve professional advisors by offering opportunities and resources on how to educate their clients concerning Biblical stewardship principles as well as help the professional advisor stay up-to-date on the many changes happening (tax laws and congressional action) that affect the financial planning world today.

A typical Christian community foundation is very different from secular community foundations in that its primary purpose is **not** to establish endowments for the long-term common good of the general community, but rather to encourage and enable individuals to give generously now to the kingdom work that is important to them.

II. HISTORY OF CHRISTIAN COMMUNITY FOUNDATIONS

Christian community foundations are relatively new since they started in 1982 with the founding of The National Christian Foundation (NCF). Although CCFs have been operating for about 24 years, community foundations have existed in the United States since 1914 and NCF reports they hold an estimated 12 billion dollars in assets nationwide. These community foundations primarily serve social and community issues and interests and sometimes direct a small percentage of their gift to the causes of the gospel of Jesus Christ.

The National Christian Foundation reports that there are five major trends that are motivating the recent growth of the local Christian foundation movement.

- A. Increasing wealth: There is an increasing amount of wealth in the United States than ever before which includes the Christian population. An article in the Harvard Business Review reports, “By 2000, nonprofit assets had reached \$2 trillion, and total revenues exceeded \$700 billion. As the baby boomers move into their prime giving years over the next two decades, they are expected to bequeath or donate trillions of dollars.” (Bill Bradley, Paul Jansen, Less Silverman, “The Nonprofit Sector’s \$100 Billion Opportunity,” HBR, May 2003)
- B. Greater Service Needed: As the wealth in America grows there will be a greater need to provide services to people who desire to be faithful stewards of God’s resources and plan to make sure their wealth is used for Christian purposes
- C. Easy-to-Use Options: People are seeking uncomplicated and easy-to-use giving options that a LCF can offer.

- D. Christian Stewardship: There is a growing understanding of the biblical teaching that everything we own comes from God and that Christians are required to be faithful to use their financial resources for Gods' Kingdom rather than storing and hoarding riches for themselves.
- E. Unity and Desired Results: Christians want the body of Christ to work together to make a difference in their communities for the cause of Jesus Christ. A CCF can be an important platform for Christians to come together and work in unity for God's kingdom purposes in their community.

Christian Foundation Center of America desires to provide relevant information and resources to those who have a vision and an aspiration to start a local Christian community foundation in their community or region and develop relationships with donors, churches, ministries, families, individuals, and their community.

III. HOW DO CHRISTIAN COMMUNITY FOUNDATIONS WORK?

Christian community foundations serve their donors primarily by establishing **Donor Advised Funds** to streamline their giving and make it easier to give so they can enjoy the fruit of generous Biblical giving. Donors can also set up **Charitable Lead Trusts** and **Charitable Remainder Trusts** that will keep on giving after the donor pass away. They can also set up **Endowment Funds** which allow an individual donor or a ministry to set up a special fund so that the ministry receives regular distributions of income. **Endowment Funds** are relatively easy to set up and can make a significant impact over time. CCFs can also help individuals do their **Estate Planning** to make sure your final wishes are stated clearly and carried out as your desire.

Donors are able to designate which ministries and organizations that will benefit from their gift or they may make an unrestricted gift in support of the overall mission of the Foundation in the community. A Christian community foundation really is people responding to God's leading in their lives to invest their resources into Christian ministries. CCFs link "donors" and "ministries" together to accomplish something for God's kingdom. CCFs can develop relationships across county lines and church and denominational lines, therefore it can serve as an agent for transformation in a community. Since all funds are invested, the endowment funds continue to grow so that over time more and more Christian causes will be able to benefit from the donors' gifts.

CCFs operate under the direction of a Board of Directors which is formed of leading Christian men and women who usually have modeled Christian stewardship and service. The Directors serve without any compensation and see it as a personal ministry and investment in the community.

Here are some of the innovative gifts that donors can make through a CCF:

- Real estate
- Restricted securities (Rule 144 & 145)
- Business interests (C corporation, subchapter S stock, LLC interests partnership interests)
- Loan notes
- Retirement plans
- Life insurance
- Personal property
- Automobiles
- Fur costs
- Rare collections

(Note: Typically, a qualified appraisal is necessary to substantiate the fair market value claimed as a deduction for non-cash gifts.)

IV. WHO ARE THE CUSTOMERS THAT CHRISTIAN COMMUNITY FOUNDATIONS SERVE?

- A. Individuals:** CCFs serve Christian donors by providing a means to simplify and unify their giving. The foundation can provide education, resources and answer questions as to how to make their giving easier as well as solve their tax problems
- B. Families:** CCFs provide resources, education and training on how families can form a foundation, meet together and decide why their family gives to ministries, what ministries to give to, how much and how to give to that ministry. Parents need to learn how to pass on their Biblically based stewardship principles to their children and grandchildren. CCFs can also provide information on ministries to whom they want to give their funds to support.
- C. Organizations/Businesses:** CCFs can show organizations how they can maximize their giving and at the same time keep the administration of the foundation to a minimum. The foundation provides resources, education and training on how to set a percentage of giving from the organization, how to give their influence to ministries and causes through their foundation, and how the foundation can help the organization/business describe what their organization will and will not support.
- D. Churches:** CCFs serve churches by setting up a foundation through a Donor Advised Fund to provide multiple ways to better serve the people in their congregations with more options to contribute to their ministries. CCFs provide the resources, training and education to help churches develop a long term plan for funding the ministries of the church, provide expertise in the area of gift planning and offer a platform to teach people in their church about Biblical stewardship and gift planning.
- E. Ministries:** CCFs serve ministries by offering their donors more options to contribute to their ministry. CCFs can provide resources, education and training on how to receive non-cash assets, develop a long term plan for funding their ministry and how to develop better relationships with their donors as well as develop new donors to their ministry.
- F. Professional Advisors:** CCFs provide the resources, education and training to professional financial advisors to help them become more effective in serving their clients/donors by teaching Biblical financial principles and showing how their clients can give more to their ministry interests and pay less in taxes.

V. WHY SET UP A CHRISTIAN COMMUNITY FOUNDATION?

The concept of the community foundation has become so important to the improvement of communities that it has spread around the world just in the last ten years. "Community foundations currently constitute one of the fastest growing forms of organized philanthropy. More and more cities, regions and metropolitan areas worldwide are adopting the idea of a community foundation to promote sustained, community-based philanthropy and to address changing local needs. It is quite likely that this trend will continue in the future. ("Building Philanthropic and Social Capital: The Work of Community Foundations," Editor: Peter Walkenhorst, Bertelsmann Foundation Publishers)

"Community foundations are the cutting edge of today's philanthropy. They provide a way for even the smallest financial donor to make a lasting difference in the communities they love, while allowing like-minded investors to pool their resources – creating a greater financial impact than they could alone." (Endowment Development Institute: Consultants in Philanthropy) CCFs are an ideal vehicle to convert donor's desires into doing ministry in the community they live in. A committed group of individuals that establishes a Christian community foundation can bring a transformational impact into their own community.

A. CCFs Serve the Needs of Donors and Ministries: Although community foundations are doing a great work, Christian community foundations serve the specific needs and desires of Christian donors and Christian ministries. CCFs can guarantee that their funds are not blended with funds that could support organizations whose values and purposes are inconsistent with biblical principles and Christian values.

The basic distinction of Christian community foundations is their world view. The Bible teaches that everything people have comes from God and belongs to God. Individuals really are stewards of God's possessions. Therefore CCFs help Christians manage their resources to give to and support work for the kingdom of God.

Biblically the CCFs broadest purpose is to "build up the body of Christ." For Christian community foundations that means:

- *Donor Relations:* Developing relationships with donors by learning what motivates the donor's heart and thereby lead the donor to know the Lord better which will transform their giving.
- *Multiple Opportunities:* Serving donors by providing multiple opportunities to give to ministries and organizations that rings true with their heart and mind.
- *Assured Credibility:* CCFs can check out the background of ministries to make sure they are a good investment and will use the donor's gift as it is intended. Donors can be assured that their foundation funds, and the earnings generated by those funds, are not co-mingled with assets that could potentially support organizations whose values are inconsistent with biblical standards and the donor's Christian values.
- *Shared Vision:* Sharing a vision with the donor on how to bring the power of the gospel into a community which can bring positive change and improvement.
- *Ministry Relationships:* Developing positive relationships with local churches and ministries and channeling financial resources to those ministries (i.e. preaching the gospel, caring for the poor, the sick, the homeless and hopeless),

B. Benefits of Christian Community Foundation to Donors and Ministries

Faithful stewards desire to have the *greatest possible impact* on God's Kingdom. A Christian community foundation can help individual givers realize this impact. When they choose to work with a CCF, they'll get a partner that shares their Christian perspective on giving.

Christian community foundations offer these services to help their members with their giving:

- *Simplify giving.* The CCFs Donor Advised Funds (some organizations call them "Giving Funds") will take all of the complexity out of giving. They allow people to give more to worthwhile causes – and less to taxes. They also enable them to give anonymously.
- *Alternative to a private foundation:* Rather than establishing their own private foundation individuals can set up a donor advised fund (DAF) in a community foundation and use it as their own private foundation. When they do this they can experience the benefits of the private foundation without the difficulties of the administrative details nor the costs. The

small fee paid to the CCF for administering the DAF usually goes to support an established and approved Christian ministry. Families and businesses can do the same thing.

- *Give practically any asset.* From marketable securities, to real estate, to shares of a privately held company, your CCF will be able to offer [innovative ways](#) to receive, manage and liquidate assets plus put the proceeds to work in the Kingdom.
- *Anonymity:* Grants that come from donor advised funds established at the CCF can be made with absolute anonymity whereas private foundation grants information is available to the public.
- *Balance financial needs with giving.* Individuals who seek to give more, but need to balance philanthropy with financial needs or estate-planning goals will benefit from a number of [giving solutions](#) offered by a CCF. The foundation can even work with donors' professional financial advisors to ensure that each giving solution matches your donors' life needs.
- *Tippling:* When a ministry receives a significant amount of their income from a private foundation, then the ministry's status before the IRS may be affected negatively, which is called "tippling." When a private foundation gives to that ministry through a fund at the CCF they are able to avoid any negative effects.
- *Solutions for Real Needs:* As CCFs develop ongoing relationships with people and ministries that are looking for answers to real needs, the CCF can help them find effective solutions. "Some of those solutions may come in the form of advice and counsel relating to taxes, estate strategies, business sales, real estate sales, etc. Some of those solutions may come in the form of creative grant solutions." (Bill High, The Gathering Newsletter, Winter, 2004)
- *Creative Grants:* CCFs are strategically placed between donors who want to give to enable ministries to grow and be effective and ministries who need resources to accomplish their work. The CCF who is in touch with its community and knows the leaders of ministries will be able to share those verified needs with donors to enable donors to make well informed choices in their giving. Business leaders who want to set up a foundation with a CCF purely for tax benefits may in the process become key donors who have a great impact upon ministries throughout the community.

C. Christian Community Foundations Benefit the Whole Community:

In most communities there is a need for a Christian community foundation. A common observation is that "the rising tide of community giving lifts all the boats in the community." So even if there are multiple community foundations in your area they can have a positive effect for the community and for the total giving to Christian ministries. In her "Tip-of-the-week" Helen Monroe: founder of Endowment Development Institute, writes, "Evidence that success for one (foundation) can build success for all is found in Indiana, where there is a community foundation in every one of its 92 counties. Many folks think that is too many. Too much spent on overhead. Too much duplication. Too small a population base in many of those counties. And on and on."

"However, those foundations have added \$1.3 billion to the philanthropic assets of Indiana in the last 15 years. Those foundations have involved more than 3,000 volunteers serving as board members, building civic participation throughout the state. And those foundations have enabled nearly 9,000 folks to establish funds that create a legacy to things that matter to them in their

communities. Many of those folks would never have dreamed they could have a permanent legacy in their name.”

Although there may be some competition for donors and some duplication it has been shown that it is better to offer a choice in where and how to give than not to give at all.

Christian community foundations are an asset to a community because they can be a friendly partner in the community from which to seek funds, training, collaboration and advice to Christian ministries and organizations.

In summary a CCF can help God’s people carry out the two greatest commandments in the Bible, “You shall love the Lord your God with all your heart and with all your soul and with all your mind...” and “You shall love your neighbor as yourself.” (Matthew 22:37-39)

Loving God is expressed not only in worship, but also in serving. Giving of our resources that belong to God in the first place, gives opportunities to express our love to God. Giving financially to ministries in the local community is a wonderful way of “loving our neighbor.” When we carry out these two great commands of the Lord there will be a transformational impact on any community.

VI. HOW IS A CHRISTIAN COMMUNITY FOUNDATION STARTED?

A. Nine Necessary Steps

There are nine key steps to starting a Christian community foundation.

1. *Core group of people led by God:* A nucleus of individuals need to sense God’s leading to start a Christian community foundation in their area. God can and will move people in many different ways and from different sources. God responds to people who seek His leading in their lives and how to best impact their community for the gospel.
2. *Form a steering committee.* This group, which usually numbers from 5 to 8 people, evaluates the needs, opportunities and resources in the community. They then form a vision of what they feel God wants them to do. They develop a list of potential individuals to be involved in the foundation and develop the direction for the Christian community foundation.
3. *Establish a board of directors.* Find a group of individuals who will be able to guide the foundation once it’s up and running. This group may include members of the original core group and members of the steering committee. The board members should adopt a clear **mission statement** and provide the leadership for the CCF. (Example: “To increase the ability of people to follow Biblical stewardship principles in order to support Christian ministries and build God’s Kingdom.”)
4. *Set up a legal 501 (c)(3) non-profit organization.* The board of directors will set up the legal structure of the local Christian foundation non-profit organization. This will require adopting **Articles of Incorporation** as well as legal **By-Laws** of the foundation. (501 (c)(3) legal instructions (website), Articles of Incorporation template, By-Laws template)
5. *Funding for the Christian community foundation:* Funding resources need to be identified and established for the operations of the CCF by the steering committee or the board of directors.

6. *Leadership for the foundation:* The Executive Director or President will be selected by the board. This leadership person is one of the most important decisions that must be made in the early stages of the foundation and for the ongoing success of the CCF. This person could come from the steering committee, the board of directors or another key community leader who is willing to invest the time, energy and talent necessary to build and lead the foundation.
7. *Establishing community needs and priorities:* The Executive Director or President, in cooperation with the board, will begin networking with community leaders, researching and clearly identifying the needs and priorities of the community.
8. *Training and Strategic Resources:* The Executive Director or President and possibly some one on the board should receive training from a national organization on how to establish and implement a successful Christian foundation. This should include marketing strategies. **[National Foundations:** (United States) [Barnabas Foundation](#), [Christian Community Foundations](#), [Christian Ministries Foundation](#), [The National Christian Foundation](#); (Canada) [Canadian National Christian Foundation](#)]
9. *Assessment and evaluation:* After the first three months of working and marketing the foundation there will need to be a time of assessment and evaluation to determine if any changes are needed to meet the goals of the foundation. This “Assessment and Evaluation” needs to be regularly during the first two years.

B. Five Critical Keys to help ensure your success

Once you've mastered the basics and established your foundation, turn your attention to making it work. There are Five Keys that will help open the door to success:

1. *Prayer.* Prayer must be the cornerstone for everything the foundation does, starting with step one. Pray each day for the community, Christian ministries and the foundation's impact on the community. Pray for ways to meet the desires of donors and doers of ministry in the community. Pray also for the staff and leadership that each one will submit themselves to Christ and his Lordship and develop professional competencies.
2. *Relationships with Givers.* Plan to discover and develop vital relationships with Christian stewards. These can be individuals, families, ministries, businesses and other foundations. Building relationships with these givers is crucial. Secondly, the foundation should also seek out professional advisors who influence the giving of their clients. Thirdly, seek out partnerships with other ministries to which the foundation may provide support, education and training.
3. *Community Transformation.* Ask God for a vision of how to bring the transforming power of the gospel to your community. Then research key ministries, identify impacting activities for these ministries to collaborate in and define grant strategies to make your vision bring lasting change to your community.
4. *Communication.* A foundation must consistently communicate its purpose, activities and results to key ministry leaders in the community, to your donors and the whole community.

Develop and implement a plan to accomplish this important aim through various avenues (i.e. news letters, new papers articles, radio interviews, etc.).

5. *Administration*. Develop your plan for administering the daily business of the CCF and how to support your staff and your givers.

C. Count the Cost

An important step to successfully starting a Christian community foundation is to write a thorough business plan which will include your projected expenses and how you plan to fund the foundation. A sample financial budget:

I. Organizational Expenses

A. Personnel Expenses

1. President/ Executive Director
2. Administrative Assistant
3. Grant and Fund Administrator (at the beginning these two may be combined, but will need to be separated as the foundation grows)

B. Operating Expenses

1. Office location (rent)
2. Utilities
3. Operating expenses

II. Organizational Income

- A. Contributions from supporters (board members and community leaders)
- B. Grants from foundations
- C. Services rendered
- D. 1% of accounts established

D. Biblical Basis for Christian Foundations:

A Christian community foundation has a Biblically based belief that everything we have is from God

“ . . . For from time to time, those who owned lands or houses sold them . . . and it [money] was distributed to anyone as he had need.” Acts 4:34-35

Scripture is filled with examples of believers sharing their possessions to help people in need. Acts 4:32 reminds us that *“...all the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had.”* You can be sure that conviction formed their attitude toward giving which motivated their behavior which brought a transforming impact upon their community

How do people today sell the lands and houses they own and put them to work in God's Kingdom? The local Christian community foundation can help individuals find a solution to that problem.

The majority of people's wealth today is not held in cash (only 6% is in cash), but rather in property, business interests, stocks and other assets (94%). Because God has called us to be a faithful

steward of all He has entrusted to us, the CCF can accept non-cash gifts and gifts of “complex assets” – gifts such as real estate, shares of privately held companies or partnerships.

In such instances, the CCF can receive, manage and liquidate the asset for the donor. The donor usually gets an immediate charitable tax deduction based on the fair market value of the asset. The donor avoids capital gains tax on the appreciation, and once the asset is liquidated, the net proceeds are placed into a Donor Advised Fund, from which the donor can recommend grants to favorite charities and ministries.

E. Balance in Giving and Need

Balanced giving includes balancing a donor's giving with other personal needs they may have, including income needs.

Many people seek to give generously, but also need to balance their giving with financial obligations or other personal needs. A Christian community foundation can help people find ways to balance their desire to give with real income needs and estate plans.

Three suggestions:

- A **charitable lead trust**, which pays out money to a charity *before* funds are paid to loved ones or other beneficiaries
- A **charitable remainder trust**, which pays out money to a charity *after* funds are paid to the individual or non-charitable beneficiary
- A **charitable gift annuity** is for donors who wish to support worthy ministries and causes, but also need current income. Those donors get an immediate tax deduction, receive cash payments and still have a way to give to charity after their death.

VII. HOW TO SET UP THE CHRISTIAN COMMUNITY FOUNDATION AS A 501 (c)(3) NON-PROFIT

Filing for a 501 (c)(3) Tax Exempt Non-Profit Organization

A. 501 (c)(3) IRS Tax Exemption Requirements

“To be tax-exempt as an organization described in IRC Section 501(c)(3) of the Code, an organization must be organized and operated exclusively for one or more of the purposes set forth in IRC Section 501(c)(3) and none of the earnings of the organization may inure to any private shareholder or individual. In addition, it may not attempt to influence legislation as a substantial part of its activities and it may not participate at all in campaign activity for or against political candidates.”

“The organizations described in IRC Section 501(c)(3) are commonly referred to under the general heading of "charitable organizations." Organizations described in IRC Section 501(c)(3), other than testing for public safety organizations, are eligible to receive tax-deductible contributions in accordance with IRC Section 170.”

“The exempt purposes set forth in IRC Section 501(c)(3) are charitable, religious, educational, scientific, literary, testing for public safety, fostering national or international amateur sports competition, and the prevention of cruelty to children or animals. The term charitable is used in its generally accepted legal sense and includes relief of the poor, the distressed, or the underprivileged; advancement of religion; advancement of education or science; erection or

maintenance of public buildings, monuments, or works; lessening the burdens of government; lessening of neighborhood tensions; elimination of prejudice and discrimination; defense of human and civil rights secured by law; and combating community deterioration and juvenile delinquency.”

“To be organized exclusively for a charitable purpose, the organization must be a corporation, community chest, fund, or foundation. A charitable trust is a fund or foundation and will qualify. However, an individual will not qualify. The articles of organization must limit the organization's purposes to one or more of the exempt purposes set forth in IRC Section 501(c)(3) and must not expressly empower it to engage, other than as an insubstantial part of its activities, in activities that are not in furtherance of one or more of those purposes. This requirement may be met if the purposes stated in the articles of organization are limited in some way by reference to IRC Section 501(c)(3). In addition, assets of an organization must be permanently dedicated to an exempt purpose. This means that should an organization dissolve, its assets must be distributed for an exempt purpose described in this chapter, or to the federal government or to a state or local government for a public purpose. To establish that an organization's assets will be permanently dedicated to an exempt purpose, the articles of organization should contain a provision insuring their distribution for an exempt purpose in the event of dissolution. Although reliance may be placed upon state law to establish permanent dedication of assets for exempt purposes, an organization's application can be processed by the IRS more rapidly if its articles of organization include a provision insuring permanent dedication of assets for exempt purposes. For examples of provisions that meet these requirements, download [Publication 557, Tax-Exempt Status for Your Organization](#).”

B Application for Recognition of Exemption

“To apply for recognition by the IRS of exempt status as an organization described in section 501(c)(3) of the Code, use [Form 1023, Application for Recognition of Exemption](#) and its [instructions](#). The application must be complete and accompanied by the appropriate user fee. For more information, see [Publication 557, Tax-Exempt Status for Your Organization](#). See [Application Process](#) for a step-by-step review of what an organization needs to know and to do in order to apply for recognition by the IRS of tax-exempt status. In addition, [Publication 4220, Applying for 501\(c\)\(3\) Tax-Exempt Status](#), is designed to help prospective charities apply for tax exemption under the tax law.”

“The organization should also request an employer identification number, even if the organization does not have any employees. Download [Form SS-4, Application for Employer Identification Number](#), and its [related instructions](#) to learn how to obtain an EIN. You may also obtain an EIN via telephone, by calling 1-800-829-4933, or by applying [online](#). For more information regarding EINs, see [Publication 1635, Understanding Your EIN](#).”

C. Filing Requirements

“Generally, tax-exempt organizations must file an annual information return. Tax-exempt organizations that have annual gross receipts not normally in excess of \$25,000 are not required to file the annual information return. In addition, churches and certain religious organizations, certain state and local instrumentalities, and other organizations are excepted from the annual return filing requirement. For more information, download [Publication 557, Tax-Exempt Status for Your Organization](#). In addition, [Publication 4221, Compliance Guide for 501\(c\)\(3\) Tax-Exempt Organizations](#), explains the filing and recordkeeping rules that apply to organizations that have tax-exempt status under section 501(c)(3).”

“Tax-exempt organizations, other than private foundations, must file [Form 990, Return of Organization Exempt From Income Tax](#), or [Form 990-EZ, Short Form Return of Organization Exempt From Income Tax](#). The Form 990-EZ is designed for use by small tax-exempt organizations and nonexempt charitable trusts. An organization may file Form 990-EZ, instead of Form 990, only if (1) its gross receipts during the year were less than \$100,000, and (2) its total assets (line 25, Column (B) of Form 990-EZ) at the end of the year were less than \$250,000. If your organization

fails to meet either of these conditions, you cannot file Form 990-EZ. Instead you must file Form 990. All private foundations exempt under 501(c)(3) must file [Form 990-PF](#), *Return of Private Foundation*.”

“Form 990, Form 990-EZ, or Form 990-PF must be filed by the 15th day of the 5th month after the end of your organization’s accounting period. The [Form 990 and Form 990-EZ instructions](#) and the [Form 990-PF instructions](#) indicate the Service Center to which they must be sent.

A tax-exempt organization that fails to file a required return is subject to a penalty of \$20 a day for each day the failure continues. The same penalty will apply if the organization fails to give correct and complete information or required information on its return. The maximum penalty for any one return is the lesser of \$10,000 or 5 percent of the organization’s gross receipts for the year. If the organization has gross receipts in excess of \$1,000,000, the penalties are increased to \$100 per day with a maximum penalty of \$50,000.”

D. State Links

“For more information on tax information for charitable organizations and for “State Links” to state government web sites go to: www.irs.gov/charities/charitable

These links may be helpful when starting a foundation and/or when operating an established foundation.”

VIII. AFFILIATE MEMBER OF A NATIONAL ORGANIZATION (Optional)

Christian Community Foundations can work as an independent non-profit organization and manage their own resources and funds or they can choose to become affiliated with a national organization that can provide services to stream line starting a foundation as well as the operations and management of the CCF.

IX. WHERE ARE LOCAL CHRISTIAN FOUNDATIONS LOCATED?

A. See list of CCFs

1. Locally by state
2. National Christian Foundations
3. International Christian Foundations (Canada)

X. RESOURCES

A. Links for Christian Community Foundations

Resource Websites for Foundations
American Institute of Philanthropy-Watchdog www.charitywatch.org Organization The AIP is a national charity watchdog service whose purpose is to help donors make informed giving decisions. This web site will provide you with information about AIP, the charities they rate and their method of grading charities.
Association of Small Foundations www.smallfoundations.org Organization Mission: to build and strengthen small foundation philanthropy by providing quality programs, products and services to foundations with few or no staff.
BoardSource: formerly the National Center for Nonprofit Boards www.ncnb.org Organization BoardSource, formerly the National Center for Nonprofit Boards, is a resource for practical information, tools and best practices, training, and leadership development for board members

of nonprofit organizations worldwide.
<p>Christian Financial Professionals Network www.cfpn.org Organization Mission: To make the Body of Christ aware of a competent, capable, Christian financial professional community. To train Christian financial professionals. Their vision is to bring together the Need (Body) and the Solution (Financial Professionals) resulting in trillions of dollars flowing into Kingdom work.</p>
<p>Christian Management Association www.cmaonline.org Association Mission: to equip member organizations with management information, leadership training, and strategic networking relationships so ministries are led and managed in God-honoring ways</p>
<p>Christian Stewardship Association www.stewardship.org Association Vision: to provide biblical stewardship-based training opportunities to equip Christian fundraisers to facilitate Christian supporters' transformation into generous givers.</p>
<p>Council on Foundations www.cof.org Organization The Council on Foundations is a membership organization of grant making foundations and giving programs worldwide. They provide leadership expertise, legal services and networking opportunities.</p>
<p>Endowment Development Institute: Consultants in Philanthropy www.endowment.com Organization Endowment Development Institute provides philanthropic consulting. Their services are designed for businesses, volunteers and nonprofit organizations.</p>
<p>Generous Giving www.generousgiving.org Organization Generous Giving provides a number of helpful resources designed to encourage generosity. These include books, study guides, programs, newsletters and an exhaustive online research library. Generous Giving also hosts conferences and smaller events where givers can share their stories, passions and concerns about giving, free from the pressure of solicitation. In addition, the Generous Giving Marketplace is the world's largest searchable database of gospel-based funding opportunities posited by hundreds of churches and ministries.</p>
<p>Geneva Global www.genevaglobal.org Organization Geneva Global helps individuals, families and foundations understand how their funding can make a significant difference on life-changing projects in the most desperate parts of the world. Working with hundreds of local leaders in more than 70 countries, Geneva's research team finds and evaluates programs it believes will deliver measurable results, giving independent analysis designed to provide givers the confidence they need to give. *</p>
<p>Gift Planning Resources Center www.cam.org/~gprc/ Resources GPRC is an effort to promote charitable giving through Gift Planning by providing links and comments on information available on the Internet. GPRC provides a listing of links to websites in the USA, the UK and Canada.</p>
<p>GiveSpot www.givespot.com OnLineResource</p>

<p>Simplifies the search for the best philanthropy and Volunteer Resources available. Provides a research center on charities, resources for foundations and grant seekers and donors. Evaluates charities and lists funding sources online.</p>
<p>Grantsmart www.grantsmart.com Organization GrantSmart is an operating non-profit foundation. Its purpose is to facilitate communication between grantmakers and grantseekers by making public records filed by grantmakers available for public view.</p>
<p>GuideStar www.guidestar.org Organization Produced by Philanthropic Research, Inc., GuideStar offers a searchable database of more than 1.5 million non-profits. The information they provide contains searchable data from IRS Forms 990 and the IRS Business Master File, including comprehensive facts on employee compensation and grant activity. Nonprofits can add their annual reports, audited financial statements, letters of determination, and other documents..</p>
<p>Guide to Specialized Search Engines www.searchability.com Search Engine Provides a lengthy list of multi-subject guides (with descriptions) to thousands of search engines covering hundreds of subjects. Listed in approximate order of size, specificity of subject categories, and some aspects of search engine collection quality.</p>
<p>National Center for Charitable Statistics – Resources on Nonprofits and Philanthropy http://nccs.urban.org/resource Organization Mission: To develop and disseminate high quality data on nonprofit organizations and their activities for use in research on the relationships between the nonprofit sector, government, the commercial sector, and the broader civil society. Working closely with the IRS and other government agencies, private sector service organizations, and the scholarly community, NCCS builds compatible national, state, and regional databases and develops uniform standards for reporting on the activities of charitable organizations.</p>
<p>Nonprofit Hub.com www.nonprofithub.com Resource Nonprofit Hub is a site created to help the nonprofit neophyte, whether student, staff member, volunteer, donor, or simply a citizen with a question about jargon used in the nonprofit world or an aspect of management or fundraising practices.</p>
<p>Leader to Leader Institute (formerly the Peter F. Drucker Foundation for Nonprofit Management) www.pfdf.org Resource-Management Mission: To strengthen the leadership of the social sector by providing educational opportunities and resources to leaders. Leader to Leader Institute serves as a broker of intellectual capital, bringing together the finest thought leaders, consultants, and authors in the world with the leaders of social sector voluntary organizations.</p>
<p>Philanthropy News Network Online www.pnnonline.org Software Resource PNN is a free online journal that offers news articles, information, and resources to all segments of the nonprofit world in order to help them better achieve their goals.</p>
<p>Philanthropy Roundtable www.philanthropyroundtable.org Organization The Philanthropy Roundtable is a national association of individual donors, corporate giving</p>

representatives, foundation staff and trustees, and trust and estate officers.
<p>Planned Giving Design Center www.pgdc.net Resource-Service PGDC is a national network of hosting organizations that provides members with timely, objective content on the subjects of charitable taxation and planned giving; an engaging community; and a collection of services aimed at facilitating charitable gifts.</p>
<p>Standards & Effective Practices for Community Foundations http://www.cof.org/Content/General/Display.cfm?contentID=146 Resource National Standards for U.S. Community Foundations were approved by the Council on Foundations' Community Foundations Leadership Team and adopted by the community foundation field in 2000...</p>
<p>The Center of Philanthropy at Indiana University www.philanthropy.iupui.edu/ Academic Mission: The Center on Philanthropy at Indiana University increases the understanding of philanthropy and improves its practice through programs in knowledge creation and dissemination, education and training.</p>
<p>The Chronicle of Philanthropy www.philanthropy.com Publication Full of useful information for fundraisers, grantmakers, nonprofit managers, and others. <i>The Chronicle of Philanthropy</i> is a newspaper for nonprofit organizations. The Web site offers the complete contents of the latest issue, an archive of past issues and articles published since October 1997, and two issues' worth of the most recent grant listings -- all fully searchable.</p>
<p>The Foundation Center www.foundationcenter.org Resource Mission: To strengthen the nonprofit sector by advancing knowledge about U.S. philanthropy. Vision: A world enriched by the effective allocation of philanthropic resources, informed public discourse about philanthropy, and broad understanding of the contributions of nonprofit activity to civil society.</p>
<p>The Gathering www.thegathering.com Organization Mission: To help individuals, families and foundations expand their visions and effectiveness in giving to Christian ministries. Services include conferences, forums, e-mail forums and conference calls.</p>
<p>The Non-Profit Resource Center www.not-for-profit.org Resource-Management The NRC is an internet information resource for nonprofit organizations. Provides a comprehensive list of links to websites of interest to nonprofits.</p>

B. Publications for Christian community foundations:

1. *An Agile Servant: Community Leadership by Community Foundations*, by Richard Magant: Editor
2. *Building Philanthropic and Social Capital: The work of Community Foundations*, by Peter Walkenhouse & Shannon E. St. John
3. *Can't Take It with You: The Art of Making and Giving Money*, by Lewis Cullman

4. *Foundation Giving Yearbook of Facts and Figures; Private, Corporate Community Foundations*, by the Foundation Center

5. *Managing the Nonprofit Organization*, by Peter F. Drucker

6. *Reflections for the Effective Non-Profit Donor: Quotes, Axioms and Observations to Help You Fund Our Important Institutions*, by Jim Norvell

9. *The Seven Faces of Philanthropy*, by Russ Prince and Karen File

XI. MARKETING PLAN FOR SUCCESSFUL CHRISTIAN COMMUNITY FOUNDATIONS

Suggested Outline of Marketing Plan:

1. *Mission Statement*: Write a mission statement that describes your overall intent and plans
2. *Marketing Objectives*: Describe how you are going to promote the mission and goals of your foundation. Include for next year and for the next three years these important steps:
 - a. Who do you want to target with your message?
 - b. What information do you want to communicate to them?
 - c. Where are they located geographically? Do you have their contact information?
 - d. When will you make the contact? Set down dates (monthly, quarterly, etc.)
 - e. Why are you contacting them? What results do you want to achieve through the contact?
 - f. How will you contact them? (direct mail, emails, phone calls, etc.)
3. *Marketing Goals*: Describe the number of donors you want to develop and the total dollars in Donor Advised Funds you want and need to accomplish in the first year and the next three years.
4. *Description of services offered*: Describe what services you want to offer to those who set up DAFs in your foundation. Suggested services are:
5. *Market potential*: Do a community survey to determine how many individuals, organizations, families, businesses, etc. there are who will be potential customers.
6. *Plan how you will achieve your goals*. Your plan should include:
 - a. Overall Strategy
 - b. Competitive strategies
 - c. Promotion strategies
 - d. Marketing and advertising budgets
7. *Potential problems*: What obstacles could you possibly encounter while working to achieve your mission and goals?
8. *Implementation and measurement*: What method and means will your use to accomplish your marketing goals? What timetables and benchmarks will you set down on your calendar to record your progress in achieving your marketing goals?
9. *Review and evaluation schedule*: Set the date that you will meet with your leadership team to review the steps that you have taken and evaluate how you have met the goals you established in your marketing plan.
 - a. Did they enable you to contact the number of donors desired?
 - b. Did those contacts develop into members and Donor Advised Funds established in your foundation?

c. Did those DAFs develop into the number of dollars you needed for the time period you are measuring?

(Adapted from *The Market Planning Guide, 5th Edition* by David H. Bangs, Jr.)

XII. BEST PRACTICES: IMPACT OF LOCAL CHRISTIAN FOUNDATIONS IN THE COMMUNITY

A. Foundation for Christian Stewardship

1) Leadership Development of Christian Community Leaders

The Foundation for Christian Stewardship has an active commitment to serve Southern California-based Christian organizations. The FCS Leadership Development Program, now completing its second year, involves 8 organizations in a community atmosphere of sharing, encouragement and learning from one another. These ministries, started by local visionary leaders from ministry and business, impact the needs of the poor and hurting locally, nationally and internationally.

The Leadership Development Program engages a triad team of the CEO/Founder, one or more board members and the development director or staff. By focusing first-hand on fund development, each team is trained to prepare an annual development plan and to identify and evaluate implementation strategies. FCS also seeks to expand their visibility by teaching them how to make effective presentation to the giving community through events, proposals and introductions. (Ann McKusick)

2) Vision Forums: Luncheons/Dinners with Christian Community Leaders to highlight strategic ministries. It is become a common understanding that what most individuals lack in their giving is not resources but vision. With that in mind, we host various forums each year that provide either information, education, or inspiration. These are always hosted around a meal in the hopes that a sense of community is developed amongst the donors. The forums have consisted of the following: ministries that address a particular issue in the community, e.g. youth in crisis, homelessness, urban outreach; timely topics e.g. Christian persecution, Sudanese crisis, Islamic terrorists; stewardship education, e.g. effective wealth transfer, estate planning, gifting complex gifts. (Steve Perry)

Local Christian Community Foundations:

ARIZONA

Greater Arizona Christian Community Foundation

Russ Dickey, Executive Director
11453 N 53rd Place
Scottsdale, AZ 85254
p.602-405-8609, f. 480-922-5681
dotto32@cox.net
www.arizonachristianfoundation.org

ARKANSAS

Arkansas Christian Charitable Foundation

Mike Robinson, Executive Director
1901 Napa Valley Dr.
Little Rock, AR 72212
p.501-225-9161, f.501-225-2503
mrobinson@fbcf.org
www.arccf.org

CALIFORNIA

The Foundation for Christian Stewardship

Ann McKusick: Executive Director
19742 MacArthur Blvd. Suite 240
Irvine, CA 92612-2446
p. 949-263-0820, f. 949-752-9033
ann@fcstewardship.com
www.fcstewardship.com

FLORIDA

Christian Community Foundation of South Florida

Stephan Tchividjian, President
Fort Lauderdale Office
5120 North Federal Highway
Ft. Lauderdale, FL 33308
p. 954-771-0110, f. 954-771-0002
snt@ccfsf.org
www.ccfsf.net

Coral Gables Office
Laura Morgan Horton: Executive Director
121 Alhambra Plaza, Suite 1600
Coral Gables, FL 33134
p. 305-444-7505, f. 305-444-4504
laura@ccfsf.org
www.ccfsf.net

Christian Legacy Foundation
Robert Collins, President and CEO
P.O. Box 22774
Tampa, FL 33622-2774
p. 813-274-4909, f. 813-274-4913
bob.collins@clfinc.org
www.clfinc.org

Christian Ministry Funds, Inc.
Nolen Rollins, President
24850 Old 41 Road, Suite 11
Bonita Springs, FL 34135-7087
p. 239-948-3036, f. 239-947-1670
nolen@cmfunds.org
www.cmfunds.org

GEORGIA

Atlanta Christian Foundation
Jim Kilgore, President
1100 Johnson Ferry Rd. Suite 900
Atlanta, GA 30342
p. 404-591-1090 or 404-252-0100 x 146, f. 404-252-5177
jkilgore@atlantachristian.org
www.atlantachristian.org

ILLINOIS

The Christian Resource Foundation
Larry Mason, President
2905 Gill Street
Bloomington, IL 61704
p. 309-661-9100, f. 309-834-0160
information@tcrfgiving.com
www.tcrfgiving.com

INDIANA

Foundation for Christian Stewardship
Richard Boehning, Chairman of the Board
P.O. Box 469
LaFayette, IN 47902
p.765-742-9066, f. 765-742-7641
rab@bennettlaw.com

KANSAS

Servant Christian Community Foundation
William High, President
706 N. Lindenwood Drive
Olathe, KS 66062
p. 913-310-0279, f. 913-227-0254
info@servantchristian.com
www.servantchristian.com

KENTUCKY

Kentucky Christian Foundation
Mark MacDonald, General Counsel
P.O. Box 11051
Lexington, KY 40512-1051
p.859-288-7671, f. 859-259-0649
mmacdonald@wyattfirm.com
www.kentuckychristianfoundation.org

Louisville Christian Foundation
Cliff Whalin, President
408 Blankenbaker Pkwy Suite 210
Louisville, KY 40243
p. 502-253-4149, f. 502-253-1955
Lraque@louisvillechristian.com
www.louisvillechristian.com

MAINE

Boston Christian Foundation
Martin Trice, President
Stephen Haig, p. 781-264-0029
P.O. Box 1124
Boston, MA 02109
p. 617-480-7546, f. 617-773-0015

www.bostonchristian.net

MICHIGAN

Great Lakes Christian Foundation

Brian C. Gettel, President
266 Elm Street, Suite 2
Birmingham, MI 48009
c. 248-229-8980, f. 248-644-0954
bcgettel@comcast.net
www.glchristian.org

West Michigan Christian Foundation

Randy Veltkamp, President
Kathy Kunkle, Exec. Assistant
618 Kenmoor Ave SE, Suite 130
Grand Rapids, MI 49546
p. 616-957-4372, f. 616-957-4378
Kathy@wmcfoundation.org
www.wmcfoundation.org

MINNESOTA

Kingdom Oil Company

Jay Bennett, CEO
701 4th Ave. S., Suite 750
Minneapolis, MN 55415
p. 612-288-2299, f. 612-339-9545
jbennett@kingdomoil.org
www.kingdomoil.org

NEW MEXICO

New Mexico Christian Community Foundation

Robert Perea
1311 Tijeras Ave. NW
Albuquerque, NM 87105
p. 505-314-3422, f. 505-224-9001
rp@nmccf.org
www.nmccf.net

NORTH CAROLINA

The Christian Foundation of the Triangle

Lyston Peebles: Executive Director
Alanna Linden, Director of Development
Kim Shaw, p. 919-743-2553
702 Oberlin Road, Suite 150
Raleigh, NC 27605
p. 919-743-2555, f. 919-743-2501
www.christianfoundationtriangle.org

OHIO

In His Steps Foundation

Rob Cathcart, Executive Director
5885 Landerbrook #150
Chagrin Falls, OH 44124
p. 440-753-0006, f. 440-442-5253
ihfound@aol.com

New Hope Christian Community Foundation

Jim Oedy, Executive Director
842 W. South Boundary Street
Perrysburg, OH 43551
p. 419-873-4673, f. 419-873-4676
www.nhccf.com

OREGON

Northwest Christian Community Foundation

Todd Newell: Executive Director (starts July 1)
7730 SW 31st Avenue
Portland, OR 97219
p.503-892-6264, f. 503-892-5360
nccf@nccf4christ.org
www.nccf4christ.org

SOUTH CAROLINA

Spartanburg Christian Community Foundation

Hugh Brantley, President
P.O. Box 2397
Spartanburg, SC 29306
p.864-699-2044, f. 864-699-2060
Hughb@sccfonline.org

www.sccfonline.org

TENNESSEE

Chattanooga Christian Community Foundation

James Barber, President and Executive Director

736 Market Street Suite 1706

Chattanooga, TN 37402

p. 423-266-5257, f. 423-265-0949

info@cccfdn.org

www.cccfdn.org

Hope Christian Community Foundation

Michael Harris: President

Troy Graham: CFO

5100 Poplar Ave, Suite 2412

Memphis, TN 38138-4000

p.901-682-6201, f. 910-682-8099

mike@hopeccf.org

www.hopeccf.org

Knoxville Christian Community Foundation

Sandi Banister: Administrative Assistant

P.O. Box 1647

Knoxville, TN 37901

p.865-523-5610, f. 865-523-5491

sandib@kccf.net

www.knoxvillechristianfoundation.org

The Firm Foundation

Bill Lee, Chairman of the Board

331 Mallory Station Road

Franklin, TN 37067

p. 615-567-1000, f. 615-567-1026

blee@leecompany.com

WISCONSIN

Christian Stewardship Foundation

Sandy Raasch, Office Manager

150 North Sunny Slope Rd, Suite 360

Brookfield, WI 53005

p.262-796-9910, f. 262-796-9970

csf@stewardship.org

www.cstewardship.org

National Foundations:

Barnabas Foundation

Henry Doorn Jr., Executive Director
18601 North Creek Drive, Suite B
Tinley Park, IL 60477-6399
Toll Free 888-448-3040, p.708-532-3444, f. 708-532-1217
info@barnabasfoundation.com
www.barnabasfoundation.com

Christian Community Foundation

John Mulder, President
2925 Professional Place, Suite 201
Colorado Springs, CO 80904-8105
p. 719-447-4620, f. 719-447-4700
ccf@thefoundations.org
www.thefoundations.org

Christian Ministries Foundation

Betty Thompson, Executive Director
1803-B Norwich Street
Brunswick, GA 31520
p. 912-261-2722, f.912-261-9090
bthompson@cmf-online.org
www.cmf-online.org

The National Christian Foundation

David Wills, President
1100 Johnson Ferry Rd. Suite 900
Atlanta, GA 30342
p. 404-252-0100 or 800-681-6223, f. 404-252-5177
dworland@nationalchristian.com
www.nationalchristian.com

Canadian Foundations

ONTERIO

Canadian National Christian Foundation

Lorne Jackson, President
9 Antares Dr.
Ottawa, Ontario
K2E 7V5
Canada
p.613-226-4054, f. 613-225-4013
www.cncf.ca