

GIVING GUIDE



Community Foundation
of Campbellford/Seymour
and Northumberland

WHY GIVE?

*There are many reasons.
Yours are unique to you.*

Some people view it as an opportunity to give back in return for a good life. To thank the community that helped them succeed.

Others give to ensure that the things that they care about are looked after. To support interests that have meaning to them, such as the arts, the environment, social programs or education.

Still others give to have an impact that lasts beyond their lifetime. A legacy that adds meaning to their lives, connects family generations, or memorializes a loved one.

Whatever your reason, the Community Foundation of Campbellford/Seymour and Northumberland can provide convenient cost-effective and impactful giving options that support your specific values, interests and intentions.

**Your giving reflects
your values. The most
rewarding philanthropy
is thoughtful, strategic
and impactful.**



WHY CHOOSE A COMMUNITY FOUNDATION?

Because you want to make a lasting gift.

By giving to the Community Foundation, you can create an endowment, which is a permanent charitable giving fund that will grow and generate income over time, enabling grants to be given, now... and forever.

It's also a great way to organize your giving. Through the Community Foundation, you have the flexibility to address a variety of charitable priorities if your interests change over time.

You might choose to set up a fund during your lifetime. Or you may choose to build a lasting legacy through a gift to the Community Foundation in your Will. Either way, by contributing to a permanent fund, you will safeguard your charitable goals in perpetuity - ensuring your philanthropic intentions remain intact throughout your lifetime and beyond.

Community Foundations are also uniquely positioned to help you learn about your community and make sure your giving has the most impact. We know the issues in our community and the organizations working to improve them.



THE POWER OF ENDOWMENT

The Community Foundation manages the charitable gifts of donors within permanent, income-earning funds. As the endowment grows over time, so does our ability to distribute the earnings of the funds to charitable organizations and causes within Northumberland County. We have broad reach and tremendous impact.

*Communities,
like orchards, must be nurtured.
We have to plant seeds and wait for results.
We have to prune and shape and we naturally
want to share with others the fruits of our labours.
We want to help family and friends, but often
we also want to give part of what we have
for the benefit of people we have never met,
and those less fortunate than ourselves.*

WHY CHOOSE THE COMMUNITY FOUNDATION OF CAMPBELLFORD/ SEYMOUR AND NORTHUMBERLAND?

Reputation, experience, flexibility and cost-effectiveness

We've worked hard to build a reputation for community leadership and success. We are both a charity and one of Northumberland County's largest non-government funder of other charities. By partnering with us, you get the benefit of an experienced, respected and flexible partner, committed to getting the most out of what you give.

We've been helping people just like you to achieve their philanthropic goals since 2001. Our methods are tried and true, and our results speak for themselves. Our experience is invaluable in helping you plan your gifts for the greatest and most lasting impact.

Our endowment is professionally managed, meaning that even small gifts have access to astute investment management. Combined with experienced foundation leadership and community board oversight, this means

**At the Community
Foundation, we've
been building a strong,
healthy, connected,
inclusive and caring
community for more
than 25 years.**

donors benefit from exceptional future management of their gifts. That's peace of mind.

No matter your giving intentions, we offer a variety of simple, convenient ways to meet your goals. New funds can be structured in different ways, and you can determine how involved you want to be in the granting process. Our staff can provide you with information on local issues and organizations making positive impacts.

The Community Foundation is a registered Canadian charity. We keep administration costs to a minimum, which means more of your money supports grants instead of overhead.

By connecting visionary donors to causes that truly matter, we're able to invest in people, opportunities and solutions that make our communities stronger - now and for the long-term.

We welcome you to join us!



GETTING STARTED

Your gift is as individual as you are. It reflects your values and hopes for the community. That's why we offer a range of giving options to help you give with confidence. You can start your own fund dedicated to a cause of your choice - or you may choose to give where the needs are greatest through our Northumberland County Fund. You can give now, or give later through your estate plan. It's all about making the most of your wishes while making our community a better place.

Whether you want to support an organization in your neighbourhood or a charity in Northumberland County, we can help you.

Here are some questions to consider to help get you started

- Do you want to give now, or do you want to make a gift later, through your estate?
- If you would prefer to give now, would you like to be involved in granting decisions, or would you prefer to have others decide based on your wishes?
- Would you prefer to give to a specific charity or charities, or would you rather have your gift used for the most pressing needs in the community?
- If you prefer to give to specific charities, do you know the organizations and causes you want to give to, or do you need more information to help you decide?



GROWING YOUR FUND

Your initial gift does not necessarily mark the end of the endowment building process. Many fundholders continue to contribute to their fund on a regular basis. Your endowment can provide a simple way to carry out your annual charitable donations.

- Contribute to the fund at any time with gifts of cash or publicly listed securities.
- Contribute later with a gift by Will, a life insurance policy, retirement plan accumulations, tax free savings accounts or other property.
- Support the causes that are important to you through the annual grants from the fund.
- Create a succession plan to ensure your wishes continue or rely on the knowledge and experience of the Community Foundation for future discretionary grants within specific areas of interest.



BUILDING YOUR LEGACY

There are many ways to leave a legacy. You can make a future gift to the Community Foundation of Campbellford/Seymour and Northumberland to benefit the causes you care about through a bequest, life insurance policy, gift of property or retirement accumulations. In choosing how to leave your legacy gift, we encourage you to speak with us and your professional advisors to determine which option is best for you and your family.

Bequests

Donors can designate a specific gift or a portion of their estate to the Community Foundation. Where you wish to restrict your gift to a particular purpose, the Will should include a direction that the gift is to be designated to your named fund at the Community Foundation or to any other specific organization, purpose, or area of interest. We will be pleased to work with you to create a fund that best meets your philanthropic intentions.

Life Insurance

Life insurance allows you to make extraordinary gifts at a manageable cost. There are several options. You may purchase a new policy name the Community Foundation as the owner and irrevocable beneficiary of the policy. Or, you may transfer an existing policy to the Community Foundation. Another option is to simply name the Community Foundation as the beneficiary of your policy. There are different tax advantages for each of these options.

Retirement Plans

You can designate the Community Foundation as a beneficiary of your Registered Retirement Savings Plan (RRSP) or Registered Retirement Income Fund (RRIF). These assets are highly taxed after the later of your or your spouse's death.

By donating a RRSP or RRIF, you will offset the tax that would otherwise be payable on these assets by your estate.

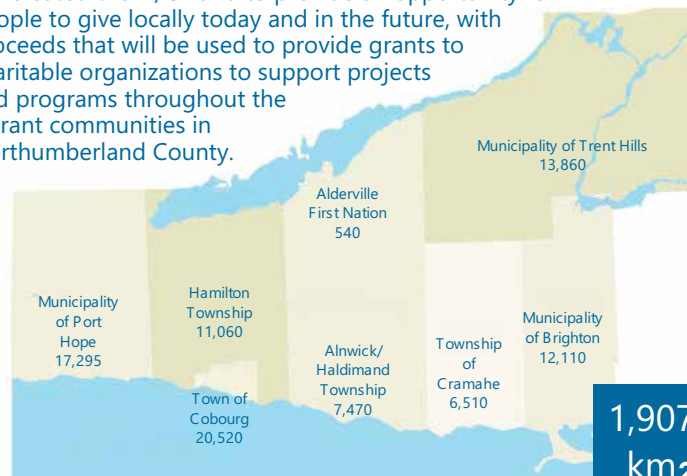
We also welcome other gifts in a variety of forms, including designations under Tax Free Savings Accounts and Charitable Remainder Trusts.



Something to think about after your family is taken care of...

Did you know that with an estate valued at \$800,000, (property, savings, investments) you could CHOOSE to leave just 1% of your estate as a gift to charity = \$8,000, while still providing 99% of your estate = \$792,000 to be gifted to loved ones.

We created the N/C Fund to provide an opportunity for people to give locally today and in the future, with proceeds that will be used to provide grants to charitable organizations to support projects and programs throughout the vibrant communities in Northumberland County.



Consider a gift to the Northumberland County Endowment Fund

MAKING A GIFT TODAY

Cheque or E-transfer

An easy way to make a gift to the Community Foundation is by cheque or e-transfer. An official income tax receipt will be issued by the Foundation and we will allocate the gift to your chosen fund. E-transfer can be made directly to Martha Murphy, CEO at martha@cfcscn.ca

Credit Card

The online CanadaHelps secure portal is an option for those wanting to make a gift using a credit card. Canada Helps will issue you your tax receipt. The Foundation will allocate the gift to your chosen fund. To access the online portal go to cfcscn.ca and click on Donate Now.

Publicly Listed Securities

Making a gift of securities is one of the most cost-effective ways to make a gift to your community. It works at all levels of giving and whether you give securities now, or in the future through your Will, the tax benefit is the same. When publicly listed securities are donated to the Community Foundation, the tax on capital gain is eliminated.

Real and Personal Property

The Community Foundation welcomes gifts of real estate, works of art and other treasures within the parameters of its gift acceptance policy. Please contact us for more information.



RESOURCES

Contact: Martha Murphy, CEO,
martha@cfcscn.ca or 705-653-6766 (mobile).

Or visit our website: cfcscn.ca for more information and resources available to help you with your giving plans, including:

- Sample Will clauses to use when preparing a gift to the Community Foundation as part of your estate.
- A full list of our Community Foundation Funds.
- Northumberland's Vital Signs Report - 2023
- CFCSN's financial highlights and audited financial statements.
- Our Impact - a list of grants made since 2003.
- CFCSN's Give Where You Live, an on-line resource to discover Northumberland County organizations that matter most to your - and to your community.
- The Professional Advisors eResource:
 - Starting the Conversation about Charitable Giving
 - Tools for Professional Advisors
 - Options for Canadian Donors
 - How Community Foundations can help



Proudly Supporting Northumberland County



Community Foundation of Campbellford/Seymour and Northumberland

SUPPORTING OUR VIBRANT COMMUNITIES

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/CFCampbellfordSeymourNorthumberland



Scan to our
CFCSN website

A proud member of



COMMUNITY
FOUNDATIONS
OF CANADA