

# TOOLS FOR GIVING ►► COMPARING FOUR APPROACHES TO GIVING

Discover the benefits of working through Central Florida Foundation.

Items to Consider	Central Florida Foundation Advised Fund	Commercial Gift Fund	Central Florida Foundation Supporting Organization	Private Foundation
<b>Involvement</b>	Donor recommends grants to qualified nonprofit groups. Grants are approved by Foundation board of directors.	Donor recommends grants to qualified nonprofit groups. Grants are approved by trustees of the gift fund.	Central Florida Foundation and donor work together to appoint board. Supporting organization board often controls investments and grantmaking.	Donor appoints board, which controls investments and grant making.
<b>Income Tax Deductions for gifts of:</b>				
Cash	Up to 50% of adjusted gross income.	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 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.	Fair market value up to 30% of adjusted gross income.	Cost basis up to 20% of adjusted gross income.
<b>Grantmaking Support</b>	Professional staff is available to help identify and assess grantees, provide input on community needs, and verify nonprofit status of groups.	Varies.	Professional staff is available to help identify and assess grantees, provide input on community needs, and verify nonprofit status of groups.	Donor must arrange and support their own grantmaking and monitoring structure.
<b>Start-up Costs</b>				
Initial Costs	None.	None.	Costs kept to a minimum through collaboration with Central Florida Foundation.	Several thousand dollars for legal and accounting filing fees.
Minimum Contribution	\$25,000	Thousands of dollars.	Typically millions of dollars.	Typically millions of dollars.
<b>Administrative Requirements</b>				
Ongoing Costs	Pooled administration; annual fee.	Varies.	Costs kept to a minimum through collaboration with Central Florida Foundation.	Several thousand dollars for legal and accounting filing fees.
Reporting	Foundation handles reporting.	Financial institution handles reporting.	Annual 990 tax form must be filed.	Annual 990 tax form must be filed.