



National Christian  
FOUNDATION®

# The Essential Guide to NCF's Giving Solutions

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Welcome to the community of generous givers at the National Christian Foundation (NCF). We are so grateful that God has led you here on your journey of generosity.

Because giving is much more than a financial transaction, you'll find that everything we do at NCF is designed to help make your experience of giving the most powerful expression of spiritual transformation that it can be.

In this guide, you'll find essential information about our unique giving solutions that help you simplify your giving and multiply your impact.

Whether you're looking for a way to manage your giving online, give appreciated stocks from your portfolio, or maximize your giving during a major life event such as the sale of your business or commercial real estate, we can help you find the best way to leverage your gifts for the causes you care about most.

Since 1982, we've sent more than \$12 billion in giver-recommended grants to 63,000 charities. Now you are part of this network of like-minded individuals and families. Thank you, and we look forward to helping you dream big and make a greater impact with your giving than you ever imagined possible.

# NCF's Giving Solutions

## Giving Fund

The Giving Fund is a donor-advised fund from which authorized individuals may recommend grants to approved charitable organizations. The Giving Fund may receive a variety of assets and invest in select investment pools to meet the growth requirements of the Fund. Funds with balances over \$300,000 may be managed separately by an approved financial advisor.

## Cornerstone Fund

The Cornerstone Fund is a strong foundation for your long-term charitable giving strategy. This personalized donor-advised fund offers everything you get with a Giving Fund plus other key advantages and the flexibility and innovations you expect from NCF. With a team of like-minded experts at your side, you'll experience personalized local service and reduced administration, just like you would with your private foundation. Additionally, you'll have opportunities to connect with other givers who share a common mission.

## Complex Gift Fund

A Complex Gift Fund receives complex assets such as real estate and business interests. Assets donated to the Complex Gift Fund may be liquidated immediately or held for receipt of ongoing income and future liquidation. Before liquidation, any



income generated by the asset is received into the Fund. Expenses are also assessed against the Fund. Upon liquidation, the assets are transferred to another Fund or Supporting Organization.

## Legacy Fund

The Legacy Fund is an enhanced Giving Fund in which a recommended giving plan is established for future implementation during life or after death. When activated, NCF will interpret and implement the plan in consultation with individuals nominated as successors on the Fund. The Legacy Fund provides an innovative way to establish security, long-term implementation, and accountability for individual or family giving goals and objectives.





## Single Charity Fund

The Single Charity Fund is used by individuals and charitable organizations to raise funds for a specific charity. It is often coupled with a Donate Button from NCF for online fundraising.

## Designated Fund

The Designated Fund is a giving tool used by individuals to designate IRA Rollover gifts to a specific, identified charity.

## Supporting Organization

A Supporting Organization (SO) is a separate tax-exempt public charity that supports NCF, and is often used when a giver either desires greater investment flexibility or more hands on involvement with granting. The SO operates as a distinct legal entity, may have its own staff and operating expenses, and may provide for family involvement. A board (composed of NCF personnel and donors) governs the SO, establishes the charitable purposes of the SO, and approves grants to charities. An NCF Giving Fund is often coupled with an SO for grantmaking.

## Charitable Gift Annuities

Charitable Gift Annuities (CGAs) are part gift and part annuity. They are often utilized when an individual wants to make a gift (part of which is tax deductible) and provide one or two individuals with fixed annuity payments each year for the remainder of their lives. The annuity payments may go to the person who initiated the CGA, or to a family member or friend. The older the payment recipients are at the time of the gift and the longer payments are deferred determine the payout rate of the fixed payments for life.

## NCF Generosity Catalyst Fund

The NCF Generosity Catalyst Fund is a way to participate in igniting the spirit of generosity in others by allocating a small portion of your NCF Giving Fund balance each year into the Generosity Catalyst Fund. The Generosity Catalyst Fund makes strategic investments in innovative projects and ministries that encourage others to give.

# Online Giving Tools

At NCF's website at [ncfgiving.com](http://ncfgiving.com), we provide an online giving platform with secure access to the NCF Giving Fund and other giving solutions. Gifts and grant recommendations may be made anytime 24/7. Also available is a consolidated view of Fund activity as well as tools to manage contact information and Fund preferences.

Online access is controlled through a combination of access privileges and Fund roles (discussed below). The three levels of access privileges are Full, Advisory, and Review.

- Full – May manage all aspects of the giving solution (usually applies to the person(s) that opened the Giving Fund).
- Advisory – Has limited ability to manage the giving solution, but usually may recommend grants, change investment allocations, request Fund transfers, make gifts, view Fund activity, and view and change most Fund settings.
- Review – May be informed of activity in the giving solution, but does not have access to act on behalf of the Fund.



One of the tools available on our website is the Donate Button, available for all types of Funds at NCF. The Donate Button may be used to receive gifts into a Fund via a website or email. The HTML code for the button may be accessed through the Fund settings of the login section of our website.

# General Information

## Fund Names

Creativity is encouraged in the naming of Funds. Many are named after a charitable cause, Scripture reference, or family. The Fund name begins with “The” and ends with “Fund.” If a chosen Fund name is inappropriate, NCF may ask that it be changed. The Fund name appears along with your name and address on correspondence, including the letter that accompanies each grant issued from the Fund. If desired, anonymity may be selected and the name will not be displayed on grant distributions.



## Roles

Representation on a Fund is recognized through the use of Fund roles.

The available roles are (a) Fund Holder, (b) Fund Participant, and (c) Professional Advisor. Individuals performing roles on a Fund must be of legal age to enter into contracts.

### Fund Holder

Individual(s) who open and give to the Fund. A maximum of two Fund Holders may be assigned to a Fund. The Fund Holder is automatically assigned full access, and he or she cannot be removed from the Fund without the permission of the other Fund Holder, if a second exists.

### Fund Participant

Individuals other than Fund Holders who need access to a Fund. This role is often used for family members, friends, company representatives or contacts, or other proxy for the Fund Holder.

### Professional Advisor

Professionals such as attorneys, accountants, and financial advisors may be assigned a Professional Advisor role at the request of Fund Holders. Regardless of their role, each individual may manage their contact information and personal

profile settings on our website or by contacting our office. However, Fund Participants and Professional Advisors may be removed from a Fund at any time by the Fund Holder(s), although they will remain in our system and may open their own Funds.

## Statements

Funds with activity or a balance receive quarterly and annual Fund statements that include Year-to-Date Fund activity such as gifts, grants, and investment performance. Fund statements are informational in nature and should not be used to substantiate gifts to NCF. Gift receipts contain the required legal information and may be used as substantiation for charitable gifts.

## Communication Preferences

NCF sends statements, notifications, and alerts based on your communication preferences for each Fund. These preferences may be managed online or by contacting us.

## Succession Plans

Upon the death of a Fund Holder, a Fund may continue to be managed by the surviving Fund Holder (if applicable). Fund Holders may also establish successors to manage the Fund or name charitable beneficiaries to receive grants from the Fund.

Individuals with Full or Advisory privileges may manage the succession plan in writing to NCF or online during the life and legal capacity of the Fund Holder. Successors may choose to continue using the existing fund. The succession plan may also recommend that the remaining assets in the Fund be divided and distributed in any one or more of the following ways:



- Divide into new Fund for which successors will become Fund Holders
- Distributed in whole or in part to eligible tax-exempt charities (charitable beneficiaries)
- Transferred in whole or in part to the NCF Generosity Catalyst Fund
- Transferred into and administered by a pre-established NCF Legacy Fund

Successors must be of legal age to enter into contracts. If a minor or legally incapacitated individual is named as the sole successor, NCF will require the appointment of a legal guardian to act on behalf of the successor.

Charitable beneficiaries must be operational and eligible to receive grants from NCF at the time of distribution. If a charitable beneficiary no longer exists or is ineligible to receive a grant from NCF, then NCF will make every effort to grant funds to an eligible organization that supports similar purposes.





NCF's Board of Directors will assume the role of distributing property in a Fund without benefit of advice from a Fund Holder or a person designated by a Fund Holder under the following conditions:

- The Fund Holder and any recommended successor is deceased, incapacitated, not willing or able to become a successor, or cannot be found after NCF has conducted a reasonably diligent search.
- The Fund Holder did not name any charitable beneficiary (or any named charitable beneficiary either no longer exists or is eligible to receive grants).

If the above conditions are present, then NCF's Board of Directors may make distributions from the Fund without seeking the advice of the Fund Holder's designee, but will take into consideration

the previous grant recommendations. Expenses incurred by NCF to execute succession plans will be assessed to the Fund.

## Fund Restrictions

The NCF Single Charity Fund is not a donor-advised fund, as it can only make distributions to a single identified organization. The charity must be declared when the Fund is opened. The Single Charity Fund ensures that distributions will always return to the named charity.

The NCF Designated Fund is unique because of its ability to receive tax-free rollovers from Individual IRAs. It is not a donor-advised fund, as it can only make distributions to a single identified charity, which must be declared when the Fund is opened. The giver or giver's designee will recommend grants from the designated fund to the charity as needed.



# Costs

When you give with NCF, you not only experience an exciting new way to support the causes you love most, you also join a worldwide community of givers who have helped send over \$12 billion to 63,000 charities. To fund this level of impact, we make assessments to cover the costs of grantmaking and numerous other support activities such as gift processing and receipting, Fund and grant administration, legal compliance, facilities, accounting, communications, and human resources.

## Giving Fund Costs

We retain a small monthly amount accrued daily, based on the ending balance for that day. For example, 1/365th of 1 percent is assessed each day for Funds with a balance under \$1,000,000. Funds will be assessed a minimum of \$20 a month.

### GIVING FUND COSTS

BALANCE	COST
First \$1,000,000 (\$0-1M)	1.00 Percent
Next \$1,000,000 (\$1-2M)	.85 Percent
Next \$1,000,000 (\$2-3M)	.75 Percent
Next \$2,000,000 (\$3-5M)	.50 Percent
Over \$5,000,000 (\$5M+)	Contact NCF

## Cornerstone Fund Costs

With a Cornerstone Fund, you have a team of experts at your side who share your biblical view of giving and provide personalized local service. You'll also enjoy significant tax benefits, reduced administration, custom research and reporting, and unique generosity experiences across the country

Costs for a Cornerstone Fund start at 44 basis points (bps) and scale down, making it best suited for Funds with balances of about \$2.5 million or more. For lower balances, a minimum charge of \$950 per month will apply. NCF also flexibly allows for separately managed accounts.

Your support powers our mission to further the mobilization of resources as we inspire biblical generosity.

### CORNERSTONE FUND COSTS

BALANCE	COST
First \$5,000,000 (\$0-5M)	.44 Percent
Over \$5,000,000 (\$5M+)	Contact NCF

## Summary of Costs

The following chart describes the costs and assessments that are applicable for various NCF giving solutions.

ASSESSMENT	DESCRIPTION	APPLICABLE GIVING SOLUTION
Administrative Cost Allocation (ACA)	Calculated on a daily basis, as 1/365th of the annual rate. This amount is based upon the daily fair market value of the assets. (Minimum \$20.00 per month unless the balance is zero).	NCF Giving Fund NCF Single Charity Fund NCF Designated Fund NCF Legacy Fund
Cornerstone Administrative Cost Allocation (ACA)	Calculated on a daily basis, as 1/365th of the annual rate. This amount is based upon the daily fair market value of the assets. (Minimum \$950.00 per month unless the balance is zero).	NCF Cornerstone Fund
Ongoing Cost Allocation (OCA)	Applied to non-cash assets that are not liquidated in the short term.	Complex Gift Fund
Ministry Grant	A percentage of the fair market value of each gifted asset as determined by the contributor and the NCF representative for the gift.	Complex Gift Fund
Grant Cost Allocation	Assessed for wired grants (\$25), grants requiring special handling (\$25), or other unusual processing expenses or costs (varies). Cornerstone Funds are exempt.	NCF Giving Fund NCF Single Charity Fund NCF Designated Fund NCF Legacy Fund NCF Cornerstone Fund
NCF Generosity Catalyst Fund Assessment	Annual way to ignite the spirit of generosity in others by setting aside a percentage each year from your Fund into the Generosity Catalyst Fund.	NCF Giving Fund
Annual Legacy Fund Assessment	Annual assessment in addition to the ACA that covers the cost of administration of the recommended giving policy. (Min \$10,000)	NCF Legacy Fund
Testamentary Gifts	Testamentary gifts will be subject to NCF's annual administrative cost allocation. Upon receipt of a testamentary gift, up to a .90 percent initial assessment may be applied by NCF to help cover costs associated with receiving and administering the gift.	NCF Giving Fund NCF Single Charity Fund NCF Designated Fund NCF Legacy Fund
Other Costs	Costs applied when NCF provides customized administrative, grant management and investment management support for Supporting Organizations and Charitable Gift Annuities. (Amount as agreed when solution is selected.)	Supporting Organizations Charitable Gift Annuities

# Gifts

Funds at NCF and our other giving solutions may be funded by a variety of assets. We are one of the world's leaders in receiving, managing, and liquidating non-cash gifts, such as publicly traded securities, real estate, business interests, and other non-cash assets. Our capabilities have enabled thousands of individuals and families to give more giving more wisely.

## Initial Gifts

Gifts may be initiated by any person making a charitable transfer of money or property to NCF.

## Givers

Gifts may be made by individuals, for-profit corporations, partnerships, limited partnerships, limited liability companies, non-profit entities (including supporting organizations and private foundations), donor-advised funds, trusts, and estates. Givers may also transfer money or property from another charitable organization to NCF.

## Acceptance of Gifts

The Fund number and any required documentation should accompany all gifts. Once the assets arrive and all required documentation has been received in good order, NCF will liquidate the assets, if necessary, and invest the net proceeds.



Unidentified gifts will be placed into a holding account for a minimum of 30 days until the giver can be identified. If the gift remains unidentified despite NCF's good faith efforts to find the giver, the gift will be placed into the general fund for NCF.

## Asset Liquidation

NCF generally tries to liquidate gifted assets as soon as possible, after both the necessary documentation and the assets are received in good order. Time frames for delivery of assets to NCF often depend on the type of assets gifted, as well as the entity holding the assets to be donated. In some cases, income-producing assets may be retained for an extended period of time.



## Receipting for Gifts

NCF will issue a receipt for each eligible gift. Receipts for cash gifts made by check will reflect the amount of the gift and the date received, and typically will be issued to the giver whose name is printed on the check used to make the gift.

Receipts for gifts of marketable securities and non-cash assets will provide a description of the asset, but may not necessarily state or establish the gift's value. It is the responsibility of the giver to determine and substantiate the value of the gift in accordance with the rules and regulations of the IRS.

For gifts over \$250, the IRS requires that the giver obtain a contemporaneous receipt and retain it for gift substantiation purposes. Fund Holders may sign in to our website to print receipts for most gifts. Copies of receipts for non-cash gifts are available upon request.

## Types of Gifts Accepted

### Cash Gifts

Gifts of U.S. dollars may be given via check, money order, debit/credit card, or wire transfer.

- Checks should be made payable to “National Christian Foundation” and mailed to us at the address at [ncfgiving.com/contact](https://ncfgiving.com/contact) (depending upon your local office preference).
- Electronic check or debit/credit card gifts may be made by logging into our website or through an NCF Donate Button.
- The most current wire transfer instructions may be found at [ncfgiving.com/forms](https://ncfgiving.com/forms).

### Publicly Traded Securities

Publicly traded securities may be gifted via electronic transfer or in certificate form. Publicly traded securities are any securities issued by domestic business entities in the U.S. that have been registered with the United States Securities and Exchange Commission, and are eligible to be publicly traded on a national exchange. Specific instructions and forms for gifting can be found on NCF's website, [ncfgiving.com/forms](https://ncfgiving.com/forms).

It is the general policy of NCF to sell gifted securities received in good order the next business day after the shares are received in NCF's brokerage account. Thinly traded, restricted, or illiquid securities may require special handling and must be pre-approved by NCF. Securities requiring special handling or the need for registration may take longer to liquidate. Proceeds from the liquidation of the gifted securities, net of all trading costs, including legal fees and other expenses charged by the brokerage firm, are transferred to the applicable Fund upon settlement.

Mutual Funds that are proprietary to certain brokerages may also be gifted. NCF requires the necessary documents to initiate these types of mutual fund gifts. Once NCF receives the appropriate authorization or paperwork and the shares in good order, the shares will be liquidated.

NCF is not responsible for any loss in value that may occur between the giver's transfer of any security gift and its subsequent liquidation.



## Non-Cash Giving

NCF can accept many types of assets, including:

- Privately-held corporate stock and business interests (ownership in closely-held businesses, Limited Partnerships, Limited Liability Companies, or Sub-chapter S & C corporations)
- Restricted securities (publicly-traded securities that may have sale restrictions)
- Real estate
- Tangible personal property
- Royalties or copyrights
- Life insurance (term, whole, universal, or variable)
- Loan notes (money owed to you through loan notes)
- Estate gifts (proceeds from wills or trusts)

- Retirement plans (401ks, IRAs, or pension plans)
- Certain oil and gas interests

NCF generally requests that a proposed gift of a non-cash asset be given to one of NCF's non-cash asset-oriented supporting organizations including, but not limited to, NCCF Support, Inc., National Christian Foundation Real Property, Inc., or NCF Charitable Trust. Each of these supporting organizations is a tax-exempt entity and is classified as a public charity by virtue of its status as a supporting organization to NCF. The acceptance, management, and ultimate liquidation of the non-cash asset will be administered through the entity into which it is received.

### Testamentary gifts and gifts from trusts

Individuals may designate NCF to receive all or any portion of their estates after their lifetime.

This may be accomplished through a:

- Bequest in a will or trust
- Beneficiary designation of an IRA or other retirement account
- Beneficiary designation of a life insurance policy
- Payable or transfer on death beneficiary designation of a bank or brokerage account
- Life income arrangement (such as a charitable gift annuity or a charitable remainder trust), testamentary charitable lead trust, etc.



Legal or tax advisors should be consulted for guidance with establishing testamentary instructions. Testamentary documents should use the following designation:

“National Christian Charitable Foundation, Inc. (a charitable, non-profit corporation organized under the laws of the State of Georgia) or one of its supporting organizations, and subject to its governing instruments, policies and procedures, as amended from time to time. This distribution is designated for The \_\_\_\_\_ Giving [or “Legacy”] Fund. (TIN 58-1493949, 11625 Rainwater Drive, Suite 500, Alpharetta, GA 30009).”

The preferred and most common testamentary gift is received in the form of cash, which may result from liquidation of assets prior to distribution from the estate. NCF may also receive testamentary gifts of non-cash assets. NCF’s acceptance of a non-cash gift will follow its normal process and practices pursuant to its gift policy in effect at that time. Testamentary gifts may be gifted to an NCF Giving Fund for grantmaking, or NCF may direct such gifts

to one or more of its supporting organizations for administration and distribution.

Bequests in a will or trust may be designated in various ways. Examples are for an identified amount, all or an undivided portion of a specific asset, or all or a specified percentage of the residuary estate. When setting up a testamentary gift through a will, trust, or beneficiary designation, it is recommended that NCF receive notification and an NCF Giving Fund with succession plan be established to facilitate the receipt and final distribution of any testamentary assets bequeathed to the Fund. Notifying NCF as requested does not prevent a giver from changing or eliminating proposed testamentary gifts during his/her lifetime.

NCF will administer the Giving Fund after the lifetimes of Fund Holders in consultation with the succession plan previously provided. Generally, NCF will begin making grants once the estate settles, the IRS renders an estate tax closing letter, or NCF is otherwise reasonably confident there is minimal risk of possible recourse from the estate or other parties.



# Grants

NCF givers use their Giving Funds to generously support a broad range of charities they love and feel called to support, including churches, alma maters, art museums, local community organizations, and non-profits that provide homes for the homeless, clean water for the thirsty, rescue for victims of sex trafficking, relief for disaster victims, and more.

Since our inception in 1982, NCF has sent more than \$12 billion in giver-recommended grants to 63,000 charities at work around the world.

## Recommending Grants

Fund Holders and any authorized Fund Participants or Professional Advisors may recommend (advise), but not control, how assets in the Giving Fund are distributed. All grant recommendations are subject to NCF's grant approval process.

Grant recommendations may be made by logging into our website. They may also be made via fax or U.S. mail using the most current grant recommendation form at [ncfgiving.com/forms](https://ncfgiving.com/forms).

Each recommendation should include the following information:

- Name, address, phone number, contact person, and website (if applicable) of the organization being recommended for the grant
- Dollar amount of the proposed grant (minimum \$100)
- Frequency of the grant as a single grant or schedule of recurring grants
- Specific recommendation, if any, for the grant (i.e. support for a particular project of the organization)
- Specification of whether the grant is to be made anonymously (Note: Unless anonymity is requested, the recipient will be advised of the giver recommending the grant.)

## Processing Time Frames

On average, approved grant recommendations are reviewed and processed within two-to-three business days. During seasons of peak activity, higher volumes of grants may require more time to process.

The review process may also take longer if a grantee or grant purpose cannot be verified. If an organization requires contact and cannot be reached or does not supply the requested information within ten business days, the grant recommendation may be declined and the Fund Holder will be so advised.



## Acknowledgements and Anonymity

Approved grants are typically distributed via check with a letter that acknowledges the Fund Holder(s) name, address, the name of the Giving Fund, or other giving solution from which the grant was made, as well as the purpose of the grant if one was recommended.

If anonymity is requested, the Fund Holder's contact information and the name of the Fund will not be printed on the grant letter.

The charity is instructed on the back of the check letter that the official tax receipt must be issued to NCF in order to prevent the inadvertent claiming of an additional deduction on gifts previously receipted by NCF.

The charity is also informed at the time they receive the grant that they may not accept it if they no longer properly qualify to do so.

## Grant Approval

NCF's Grants Team carefully reviews and assesses every giver-recommended grant with an in-depth and devoted process. We check state and federal filings, review charity websites, make phone calls to charity representatives, and more.

This team performs two screenings:

1. Legal compliance: We ensure each giver-recommended grant complies fully with the laws governing charitable grants. By law, NCF can approve grants to "public charities," which includes 501(c)(3) organizations, but not most private foundations. NCF also may not approve giver-recommended grants that impermissibly "benefit" the giver.
2. Beliefs and values alignment: We confirm that the activities of the giver-recommended charity align with NCF's beliefs and values.



If the Grants Team deems both screenings to be clearly satisfied, then NCF approves the giver-recommended grant. In the event that a grant recommendation is denied, NCF will notify the Fund Holder, who will then be given the opportunity to revise the recommendation.

### Legal Compliance

The tax laws identify the circumstances under which a donor-advised fund such as the NCF Giving Fund and other NCF giving solutions may make grants without violating the Internal Revenue Code or jeopardizing its tax-exempt status. The following list describes the type of organizations eligible to receive grants from a donor-advised fund.

- 501(c)(3) Public Charities, Government entities (ex: libraries, public schools, police stations), and Churches (including a diocese, monastery, etc.)
- Certain 501(c)(3) Private Operating Foundations

- Certain 501(c)(4) Volunteer Fire Stations organized for Fire and Rescue activities only
- Certain qualifying Supporting Organizations

The tax laws also prohibit donor-advised funds from issuing grants that impermissibly benefit givers, and the IRS may impose fines on both parties if this occurs. As required by law, NCF will decline grant recommendations if the giver or his or her family would receive any of the following benefits from the grant:

- Dues or membership fees
- Tickets to a charity benefit
- Goods or services at a charitable auction or elsewhere
- Fulfillment of a pre-existing, legally binding pledge
- Political lobbying or campaign contributions
- The right to purchase tickets to an athletic event
- School tuition or other education fees

### Beliefs and Values Alignment

NCF's mission is to mobilize resources by inspiring biblical generosity, and our vision is that every person is reached and restored through the love of Christ. Our ministry, mission, and vision are built upon our belief in the authority of the Bible and our devotion to Jesus.

As is true with all policies of NCF, our grant approval policies and procedures are built upon our beliefs and values. Our beliefs and values are inseparable from our grantmaking services.



NCF has formally established several beliefs and values we consider essential to fulfilling our Christian ministry. These beliefs include the miraculous conception, divinity, and resurrection of Jesus; the need for salvation; Jesus as The Way, The Truth, and The Life; the sanctity of life, sexuality, gender, and marriage; and the inspiration and authority of Scripture.

While we recognize that members of the Body of Christ may sincerely hold differing views on these topics, which we neither judge nor condemn, we are committed to upholding NCF's beliefs and values. We therefore can only approve giver-recommended grants to organizations whose purposes and activities align with NCF's beliefs and values.

NCF is blessed and honored to serve our thousands of faithful, generous givers who entrust us with their resources and the tens of thousands of wonderful charities our givers love and feel called to support.

## Minimum Grant Amounts

The minimum dollar amount of a single grant recommendation is \$100.

## Scheduling Grants

Grant recommendations may be scheduled as a single grant or as a recurring schedule of grants. Future grants from a recurring grant schedule that was approved in the past may be denied if eligibility rules, the organization's status, or legislation changes.

## Fund Balance Considerations

An appropriate Fund balance must be available to satisfy a grant prior to the recommended issue date. Grants will not be issued for amounts greater than

the available Fund balance. In the instance where investment pool net asset values have adjusted and the Fund balance is lower than a pending grant, the grant may not be distributed on the desired transaction date.

The Fund Holder will be contacted and may decide to revise the recommended grant request, cancel the grant request, or make additional gifts to the Fund to satisfy the grant recommendation. Grants outstanding for more than 14 days may be cancelled automatically after notification to the Fund Holder.

Unfunded grant recommendations will be rescheduled if a gift is pending. If no pending gift exists and the available balance is insufficient to satisfy the grant request, the recommendation will be cancelled.

## Outstanding Grant Checks

NCF reviews outstanding grant checks on a regular basis. If a charitable organization has not cashed or deposited a grant check within 90 days, NCF will investigate the outstanding check with the organization. We will then contact the Fund Holder to confirm that the grant should be reissued to the charity.

Upon being notified by a Fund Holder or grantee of a lost check, we may issue a stop-payment order and forward a new check to the charity.

If a request is made to replace an outstanding check prior to our review of outstanding grant checks, it cannot be replaced until it has been outstanding for at least 30 days.

# Investment Options

Liquid assets held in NCF's giving solutions may be invested in an investment pool based on the Fund Holders anticipated distribution horizon.

## Our Investment Philosophy

NCF's investment philosophy focuses primarily on capital preservation, which is intended to protect the value of assets while they are held for future distribution. To advance that goal in each of our investment pools, we seek to achieve superior risk-adjusted returns that are appropriate for the anticipated holding period.

## Investment Options

NCF maintains a number of distinct investment pools. The selection of pools is intended to accommodate anticipated holding periods for givers that may range from immediate distribution to very long-term giving horizons. Every quarter NCF publishes an Investment Performance Report that includes current descriptions of the asset allocations of each pool. To view information on each of the investment pools, please refer to the quarterly Investment Reports available online at [ncfgiving.com/investments](http://ncfgiving.com/investments).

Fund Holders may recommend how the assets are allocated among NCF investment pools at the time the Fund is opened or upon requesting a change to the Investment Preferences in the Fund settings

section of our website. All investments are governed by the NCF Master Investment Policy; please contact us if you'd like a copy.

NCF has a relationship with financial advisory firms who manage one or more distinct investment pools for assets in giving solutions opened by their clients. Changes to these pool options are coordinated by NCF and the advisory firm.

## Pool Selection

Upon approval of the investment allocation recommendation, and confirmation that the assets are in liquid or transferable form, the assets will be moved to the recommended pools. Upon investment, NCF begins allocating to each NCF Fund net investment income, gains, and losses.

## Market Fluctuations

Market fluctuations may increase or decrease the value of assets held in an NCF Fund. Investment allocations should be recommended with the distribution objectives and time horizon in mind.

# Additional Information

## NCF's Annual Audit

NCF is audited annually by an independent national accounting firm, and a copy of NCF's annual Independent Auditors' Report and Financial Statement is available on our website. A copy of our annual information return, the IRS Form 990, is also available in print format and on NCF's website at [ncfgiving.com/reports](http://ncfgiving.com/reports).

## NCF as a Member of ECFA

NCF is a member of The Evangelical Council on Financial Accountability (ECFA). Since its founding in 1979, ECFA has provided accreditation to the leading Christian non-profit organizations. ECFA's steadfast purpose is to enunciate, maintain, and manifest a code of financial accountability, ethics, and reporting that is consistent with enlightened and responsible Christian faith and practice. Acceptance for membership in the ECFA indicates that an organization is in full compliance with ECFA's Seven Standards of Responsible Stewardship. For more details, visit [www.ecfa.org](http://www.ecfa.org).

## Important Note About the Purpose of This Document

This *Essential Guide* describes how National Christian Charitable Foundation, Inc. and its supporting organizations currently operate in pursuit of NCF's charitable mission and how givers may interact with NCF. NCF at its discretion may modify this document at any time and without prior notice. No part of this document constitutes an agreement between NCF and any giver or any other person, or otherwise binds any person. Any statement in this document regarding tax or other legal rules, authorities, concepts, or consequences is informational only, represents only the general understanding of the staff of NCF, and is not provided as authoritative or as legal advice. Readers should not rely on any tax or other legal information provided herein, but should consult their own legal or other professional tax counsel.

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[ncfgiving.com](http://ncfgiving.com)