



IDAHO  
COMMUNITY  
FOUNDATION

HOW TO GIVE GUIDE

*Make More  
Good Possible.*

*Pictured: Fund Creators Tim & Sue Hamilton of Ketchum, and Bill Berg of Sagle with his horse, Sunny.*

The impact of The Idaho Community Foundation can be seen and felt in Idaho communities of all sizes.

Together with community-minded Idahoans, we have provided grants to build local parks, bring traveling theater companies to rural communities, buy books for school libraries, sustain critical social service programs, fund education initiatives, and much more.



# Table of Contents

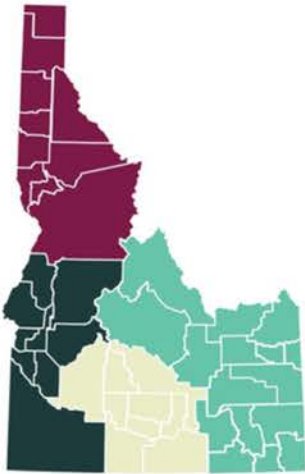
Why work with The Idaho Community Foundation	3
What is a charitable fund?	4-6
How we help private foundations	7
Choosing the fund that's right for you	8
Fund types	10-15
For Nonprofit Organizations	17-18
Idaho Gives	19
Join the Movement	20

This guide will inform and inspire the many ways you can take care of your community by partnering with The Idaho Community Foundation. If you have questions, *our team is here to help.*

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**208.342.3535**  
**IdahoCF.org**



*Together*, we make *more* possible.



### **The Idaho Community Foundation:**

- **Helps Idahoans give back** through flexible, meaningful charitable funds that support the communities and causes they care about.
- **Partners with donors** to expand opportunity by providing scholarships that help Idaho students pursue education and career goals.
- **Strengthens community philanthropy** by supporting collective giving efforts such as Idaho Gives, regional affiliate foundations, and local giving circles that allow Idahoans to pool resources for greater impact.
- **Invests in nonprofit success** by offering grants, resources, and training through The Nonprofit Center – helping organizations build capacity, deepen their impact, and better serve their communities.

**Since 1988**, The Idaho Community Foundation and its donors have:

- Granted more than \$220 million throughout all 44 Idaho counties.
- Created and operated more than 1,000 different charitable funds supporting local communities.
- Through these funds, facilitated countless community projects, student scholarships, and positive change in Idaho communities.
- And, in 2024, successfully merged with the Idaho Nonprofit Center, now known as The Nonprofit Center, creating an even stronger force to serve Idaho nonprofits and donors.

### **What is a community foundation?**

A community foundation is a nonprofit organization that fosters collaboration and brings together resources to support charitable causes and nonprofit organizations that address local needs. Community foundations manage a variety of charitable programs such as donor advised funds, scholarship funds, giving circles and affiliate funds.

Community foundations offer donors flexible ways to give while maximizing their impact. By using local expertise, convening and advocating for the nonprofit sector, community foundations strengthen and enrich communities, ensuring they are vibrant, resilient, and thriving for future generations.



# What is a Charitable Fund?

A charitable fund is established by an individual, family, nonprofit, community group, or business to carry out philanthropic goals. The Idaho Community Foundation (ICF) manages the investment, administration, and grantmaking on behalf of the fund creators. Fund holders choose the purpose, structure, and beneficiaries.

There are a variety of fund types - Donor-Advised, Designated, Agency, etc. - but, in most cases, only two fund structures, endowed and non-endowed.

## Endowed Funds

- **Lasts forever:** The fund is designed to be permanent, creating impact for generations.
- **Provides steady annual grants:** A set annual distribution, based on market performance, is made each year.
- **Grows over time:** The principal is invested for long-term growth, increasing charitable power year after year.

## Non-Endowed Funds

- **Full flexibility:** The entire balance, less fees, is available to use, rather than limited annual distributions.
- **Access anytime:** Fundholders can make grant recommendations whenever needed, up to the full current balance, less fees.
- **Good for near-term goals:** Designed to be fully spent down, making it ideal for projects that require immediate or short-term funding.

*Pictured: Cherry Lane Bridge in Clearwater County*

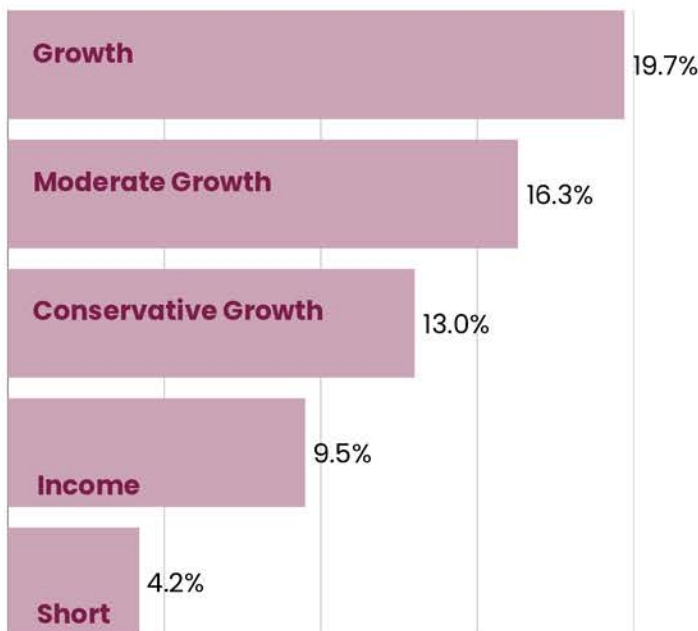
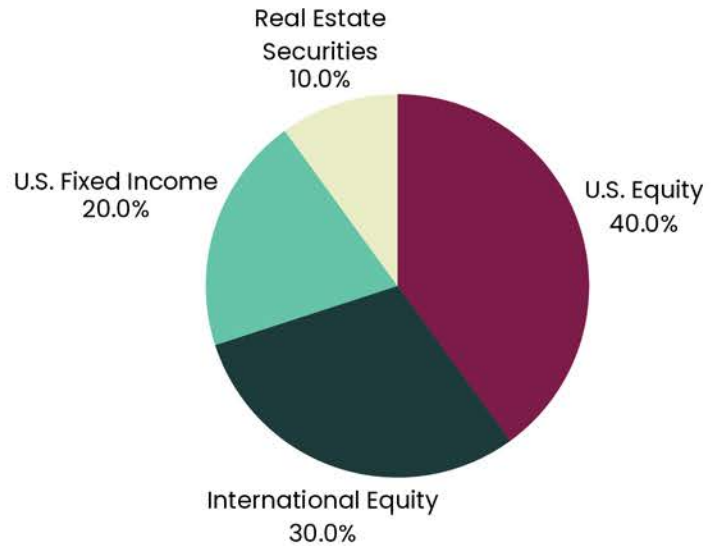


# Built for Steady Growth

ICF's endowment is structured for reliable, durable growth through disciplined asset allocation and risk management. We compare favorably over the long term: our **9.2% 10-year average** net return outpaces the 7.7% net return reported by the FY25 Commonfund Study of Endowments, which benchmarks university and foundation endowments nationwide. This demonstrates how our steady approach supports expanded, sustainable grantmaking for Idaho communities.

Time Period - as of Dec. 31, 2025	ICF Return	National average
1 year	15.6%	10.9%
10-year	<b>9.2%</b>	7.7%
20-year	7.4%	6.1%

## Target Asset Allocation



## Non-endowed Funds

Non-endowed funds offer flexible investment options designed to match a donor's time horizon and risk preference. These funds may be invested for intermediate-term to short term use, with allocations ranging from conservative, income-focused approaches to growth-oriented strategies. The chart to the left reflects 2025 investment performance. Returns fluctuate with market performance, allowing donors to align the investment approach with the timing and purpose of their giving.

Source for national benchmark, FY25 [NACUBO-Commonfund Study](https://www.commonfund.org/commonfund-benchmark-studies): [commonfund.org/commonfund-benchmark-studies](https://www.commonfund.org/commonfund-benchmark-studies). ICF financial returns as of Dec. 31, 2025. Past performance does not guarantee future results.

# Why Give Through ICF?

When you establish a charitable fund with ICF, your generosity keeps working for the causes and communities you care about, year after year. Over the past decade, our endowed funds have averaged a 9.2% annual return – a powerful demonstration of long-term, disciplined investing.

Put into practice, a \$50,000 endowed gift could generate approximately \$42,000 in grants over 20 years, while continuing to preserve the original fund to support your charitable purpose long-term. That sustained growth is one of the most compelling reasons to partner with ICF\*.

Investment growth is powerful – **but it's only part of the story.** Here are 10 more reasons donors choose to partner with ICF:

## Top 10 Reasons Donors Choose ICF

### 1. More Giving, Less Complexity

Get the benefits of strategic philanthropy without the legal, tax, audit, and administrative workload of a private foundation.

### 2. Flexible Giving Over Time

Recommend grants as needs evolve, shift focus areas, and respond to emerging community priorities.

### 3. Tax-Smart Giving Made Simple

Gifts to ICF generally offer more favorable and flexible tax treatment than private foundations.

### 4. No Required Annual Payouts

Unlike private foundations, ICF funds aren't required to distribute a fixed amount every year.

### 5. Adaptable in Any Tax Climate

ICF helps donors time gifts strategically and give efficiently as tax rules change.

### 6. Professional Investment Management

Funds are professionally managed with disciplined oversight – no portfolio management required.

### 7. Lower Costs, Greater Impact

Pooling resources reduces investment and operating costs, keeping more dollars in communities.

### 8. Trusted Local Knowledge

ICF offers deep insight into Idaho's nonprofits, needs, and opportunities.

### 9. Privacy When Wanted

Donors may give anonymously without the public disclosure requirements of private foundations.

### 10. A Legacy Built to Last

Flexible structures support giving now and across generations—without permanent administrative burdens.

*\*Illustrative example based on historical returns and typical annual spending rates; actual results may vary.*

*Pictured: footbridge over the Boise River*



# Impact Story: Mary Bradof Foundation



Ruth and Bob Blaha of Eagle created the Mary Bradof Foundation in 2021 to honor Ruth's mother. They announced it at Mary's 80th birthday party.

"Starting the foundation was a way to start a 'giving generation' in the family and reach out to those in our communities who were disadvantaged in some way," Ruth said.

After Mary's passing in 2020 at the age of 99, the family decided to close their foundation with the help of The Idaho Community Foundation.

"We knew we could trust The Idaho Community Foundation to be good stewards of the money at the end," Ruth said. "It was so seamless and easy to make the transition. ICF handled it beautifully as we let it go."



Mary Bradof at age 21 (top row) and at age 85 (bottom row)

## The ICF's Role with Private Foundations

We help private foundations that no longer want to handle the cost, paperwork, and legal responsibilities transition to a fund at ICF. Donors can stay involved in recommending grants - the rewarding part - while ICF takes care of the administration, compliance, and management.

Transitioning a private foundation to a fund:

- **Reduced Administrative Burden:** ICF handles all tasks, freeing donors from the complex regulatory requirements.
- **Cost Efficiency:** By consolidating functions and leveraging The ICF's resources, donors benefit from lower operating costs.
- **Enhanced Impact:** We help donors make more informed, strategic grants that maximize their charitable impact.



Boise Soul Food Festival, grant recipient from funds provided - in part - from Bradof Foundation funds

# How ICF Fees Work

## No surprises. No one-size-fits-all pricing.

Fees are discussed upfront and reviewed as fund activity evolves.

ICF's fees support the people and systems that make giving effective, including professional investment management, accounting, compliance, grant processing, and donor support. Because these services are shared across the foundation, costs are typically lower than operating a stand-alone private foundation.

Fees are based on how a fund is used. Funds with more activity or specialized needs require more hands-on support, while long-term funds with limited activity generally require less. This ensures fees are fair, transparent, and aligned with the level of service provided.

## What Influences a Fund's Fee?

### 1. Long-Term & Low Activity

Endowed funds designed for permanent impact with predictable grantmaking typically fall at the lower end of the fee range.

### 2. Moderate Activity & Special Purpose

Funds such as scholarships or actively granting advised funds require additional administration, review, and coordination, resulting in moderate fees.

### 3. High Activity or Customized Use

Complex grant strategies, or private-foundation-like activity require more hands-on management and are assessed accordingly.

Average Annual Fees*	Investment Fees*
0.5-1.5%	0.2-0.3%

1.5-2.5%	0.2-0.3%
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2.5% +	0.2-0.3%
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*Your ICF team works with you to ensure the structure – and fee – fits how you plan to give.*

\*Fees vary by how the fund behaves, fund type, and balance and are subject to change

# What fund type is right for you?

You want to recommend grants to the causes you care about over time.



**Donor-Advised Fund**  
(endowed or non-endowed)

You want to provide ongoing support to one or more specific nonprofit organizations.



**Designated Fund**  
(endowed or non-endowed)

You - or your community - want to pool resources to support charitable interest.



**Field of Interest**  
(endowed or non-endowed)

**Affiliate Funds**  
(endowed or non-endowed)

You want to support the educational and career goals of Idaho students.



**Scholarship Fund**  
(endowed or non-endowed)

You are a nonprofit wanting to build financial stability for your organization.



**Agency Fund**  
(endowed or non-endowed)

There is no one-size-fits-all approach to giving. ICF's philanthropic advisors work with donors to identify the fund type that best aligns with their goals, whether that's flexibility, permanence, community impact, or simplicity. **Contact us - [philadvisors@idahocf.org](mailto:philadvisors@idahocf.org) - to discuss what's right for you.**



## Donor Directed Funds

The Idaho Community Foundation offers a variety of flexible fund types that offer donors the opportunity to advise how the donated assets are distributed. Benefits include:

- **Flexibility and Control:** Donors can contribute a variety of assets and recommend grants to their favorite causes at any time, allowing for personalized and strategic giving.

- **Tax Advantages\*:** Eligible for immediate tax deduction upon contribution and tax-free growth of investments within the fund, maximizing the potential impact.
- **Administrative Ease:** The ICF handles all administrative tasks, including due diligence on grant recipients, investment management, and record-keeping, simplifying the giving process for donors.

*\* Consult with your professional advisor to understand the tax advantages of charitable giving*

## Additional types of funds at The ICF

- **Donor Advised Fund (DAF)**  
These funds offer continued flexibility, allowing donors to address current needs through the ability to make recommendations ensuring ongoing charitable giving.
- **Designated**  
These funds allow donors to specify particular nonprofits or causes to receive support.
- **Corporate**  
These funds enable businesses to manage their charitable giving efficiently.

*Pictured (left to right):  
Park and Sharon Price from Idaho Falls  
the Mackey Family from Mountain Home  
William "Action" and Jackie Jackson from Boise*

# Community Directed Funds

Community Funds represent ICF Affiliate Foundations, Giving Circles, Field of Interest, and Special Project Funds created by local residents to enhance their communities.

These funds allow groups to pool resources, collectively fundraise, and distribute those funds for a variety of projects, such as building playgrounds, preserving historical buildings, beautifying landscapes, and addressing urgent local needs. By working together, residents can make a significant impact on their community's development and well-being. Benefits include:

- **Collective Impact:** Pooling resources amplifies the ability to fund larger projects and address broader community needs.
- **Community Engagement:** Encourages active participation and collaboration among local residents, fostering a sense of belonging and pride.
- **Flexible Support:** Grants from these funds can be directed to a wide range of projects and needs, allowing communities to respond quickly and effectively to emerging challenges and opportunities.

## Types of Community Funds at The ICF

### Affiliate Foundations

Created by local residents to raise and distribute funds for their community.

### Giving Circles

People with a shared vision pool their membership dues or contributions and collectively select nonprofits to support.

### Field of Interest

Supports a defined cause, community, or geographic area. Donors establish the charitable focus and the framework for distributing grants.

### Forever Idaho (Field of Interest)

Fueled by generous donors, grants are awarded regionally, with decisions made by ICF's Regional Councils—local residents who know their communities best.



*Pictured: Minidoka County Foundation, an ICF affiliate, ribbon cutting December 2025*

# Affiliate Foundations

## Community-led Philanthropy

ICF Affiliate Foundations are regional partners dedicated to addressing the unique needs and priorities of their local communities.

Led by local advisory committees with deep knowledge and strong connections, these foundations focus on growing funds, providing grants, and supporting charitable projects that directly benefit their community.

Through their partnership with ICF, Affiliate Foundations gain access to resources, expertise, and administrative support, allowing them to maximize their impact while ensuring philanthropy remains locally driven and community-centered.



**GRANGEVILLE  
COMMUNITY FOUNDATION**



**GREATER COEUR D'ALENE  
COMMUNITY FOUNDATION**



**GREATER TETONIA  
COMMUNITY FOUNDATION**



**LEMHI VALLEY  
COMMUNITY FOUNDATION**



**MINIDOKA  
COUNTY FOUNDATION**



*Pictured: Grangeville Community Foundation Supporters, 2025*



*Pictured: Greater Coeur D'Alene Community Foundation Supporters, 2025*

# Impact Story: Funds within ICF

## Food Insecurity: Chobani Impact Fund Delivers Hope

The Chobani Community Impact Fund was established at The Idaho Community Foundation in 2018 to help support programs and initiatives that increase access to nutritious food, address infrastructure needs and help fill the gap for Magic Valley residents experiencing food insecurity. The fund has distributed more than \$1 million to nonprofit organizations addressing these needs in South Central Idaho.



Photo Credit: Chobani

## Rotary Club Impact

Idaho Rotary Clubs and The Idaho Community Foundation have a long history of creating more good together.

- The Coeur d'Alene Rotary Endowment Foundation was established to support charitable and educational service projects for the betterment of the community.
- Greater Boise Rotary Foundation fund was created to support nonprofit organizations in Ada County.
- The Nampa Rotary Community Fund supports local charities in the Nampa community.
- The Rotary Club of Sandpoint was created to forever support the charitable activities benefitting Sandpoint.



Pictured: Nampa Rotary Members

## TO GIVE TO AN EXISTING FUND

Thanks to the generosity of Idaho donors, you can direct your donation to more than 500 funds! From regional funds serving the greatest need, to field of interest funds supporting causes that matter most to you, the opportunities to impact Idaho are nearly limitless! Scan the QR code to visit The ICF Fund Catalog.



# ICF Funds for Schools & Scholarships

Access to education is one of the most powerful tools for creating a better future. ICF School and Scholarship Funds are established by forward-thinking Idahoans, local school districts, and family foundations who share this belief and are committed to promoting education, supporting Idaho students, and ensuring that everyone has the opportunity to pursue their educational goals.

## A few School Funds:

- Dean and Gay Welch Fund for the Emmett Public School Foundation
- Fruitland Public Schools Education Foundation Endowment Fund
- Stanley School Hot Lunch Fund
- West Side School District #202 Education Foundation Inc.

We work with school districts and foundations across Idaho to establish funds that benefit students.

## A few Scholarship Funds:

- Bingham County Mayors Scholarship Fund
- Hailey Rotary Foundation – Bud Purdy Agriculture Scholarship
- Erle and Cynthia Byram Scholarship Fund
- Idaho Power Company Memorial Scholarship Fund
- Salmon River High School Scholarship Fund

## SEEKING SCHOLARSHIP OPPORTUNITIES?

The Idaho Community Foundation manages more than 65 different scholarship funds, each created by a person, family, or company who has invested in the success of Idaho students. To view all our scholarship funds and learn how to apply, scan the QR code.



# Dream Big for Idaho

## A Once-in-a-Generation Opportunity to Shape our Future

Idaho is at a pivotal moment. Over the coming decades, billions of dollars will quietly pass from one generation to the next, through homes, businesses, land, retirement accounts, and family estates. This is known as the Transfer of Wealth, and it represents the largest intergenerational wealth shift in Idaho's history.

Research commissioned by ICF in 2025 shows that more than \$30 billion will transfer in Idaho over the next 10 years alone. What happens next is up to us.

### What if Just a Small Portion Stayed Here?

If even 5% of that wealth were directed to permanent, local charitable funds, it could generate more than \$1.8 billion in grantmaking over time—supporting the nonprofits, causes, and communities that make Idaho home.

This isn't about giving more during your lifetime. It's about being intentional with what you already have.

### A Simple Way to Care for What You Love

A legacy gift is a planned gift—often made through a will, trust, or beneficiary designation—that reflects your values and ensures the Idaho you care about continues to thrive.

Through a Legacy Fund at ICF, you can:

- Support the causes or communities that matter to you
- Create a permanent source of support that lasts beyond your lifetime
- Leave a meaningful gift without impacting your financial security today

Your Legacy Fund can support:

- Specific nonprofits
- A cause or region of Idaho
- Scholarships for future generations
- Idaho's greatest needs—now and in the future



*Pictured: Bob and Anne Hay of Boise*



*Pictured: Terry and Brenda Sanford of Hayburn*

## HONORING THOSE WHO CHOOSE TO DREAM BIG

The Legacy Society recognizes Idahoans who have included ICF in their estate plans. Members of the Legacy Society share a belief that caring for Idaho doesn't end with us - it continues through the choices we make today. There is no minimum gift required, and sharing your intention does not create a binding obligation. It simply ensures your vision is honored, and your impact is remembered.



# Getting Your Fund Started

## 1. Define Your Charitable Goals

Our Philanthropic Advising team will work with you to identify and clarify your goals.



Your charitable goals +

## 2. Determine Your Giving Strategy

One of the benefits of working with ICF is our flexible giving and investment strategies. Our long-term investment approach helps charitable funds grow, increasing the impact your fund can make over time.

## 3. Fund Type, Timing, and Naming

Whether you're seeking an advised fund arrangement, a scholarship, or an endowment for your nonprofit, working with ICF gives you the flexibility to design a fund that reflects your charitable giving goals.



Our flexible fund types and expertise =

## 4. Decide What Assets to Give

From cash to more complex assets, we are ready to help you define the funding assets that make the most sense to you and your charitable giving goals.

## 5. Finalize the Agreement

This commitment is important, and our thorough process is designed to ensure that your charitable giving goals are clearly defined, documented, and reviewed.

# good<sup>2</sup>

More good for the communities and causes you care about most.



## Watch the Good Grow!

Our team is with you every step of the way, providing guidance, impact updates, and new opportunities for you to leverage your fund to make more good possible!



## The best things take time...

The fund creator (that's you!) determines the timing of the first four steps. Sometimes you know exactly what you want, and the considerations are straightforward. Other times, it can take a bit longer to establish the plan of action.

Either way, our team is here to guide you through the process. It is important that the agreement be thoroughly reviewed by both you and our process team. Your fund is set up and ready to grow more good!

# Idaho runs on nonprofits



*Pictured: 2025 Annual Nonprofit Conference*

In 2024, the Idaho Nonprofit Center merged into the Idaho Community Foundation to continue its mission of strengthening Idaho's nonprofit sector.

Now known as The Nonprofit Center, an ICF program, we support nonprofits with the resources, connections, and advocacy needed to build strong communities across the state.

## The Nonprofit Center in The Idaho Community Foundation supports and strengthens the nonprofit sector through a variety of services:

- **Professional Development:** Workshops, webinars, and courses covering topics like leadership, fundraising, and financial management.
- **Advocacy:** Represents the interests of Idaho nonprofits at state and local levels, providing resources to engage in advocacy and understand policy issues affecting the sector.
- **Capacity Building:** Offers consulting services and resources to help nonprofits with strategic planning, governance, and program enhancement.
- **Idaho Gives Campaign:** Organizes the statewide giving campaign, providing nonprofits with the tools and training needed to participate successfully.
- **Resource Hub:** Provides access to templates, guides, and updates on nonprofit trends, funding, and best practices.

*Pictured: 2025 Idaho Leads participants*





Photo Credit: Art Museum of Eastern Idaho, Agency Fund Holder

## *ICF Funds for Nonprofits*

Agency Funds at The Idaho Community Foundation help nonprofits build financial stability, expand their impact, and create a lasting source of support for their mission. More than 120 Idaho organizations have already chosen ICF as a trusted partner in stewarding their long-term financial future.

### **With an Agency Fund, your organization can:**

- **Access professionally managed investments** typically available only to very large funds, including a diversified portfolio and low investment fees.
- **Receive a wide range of charitable gifts**, including appreciated stock, real estate, or life insurance.
- **Reduce administrative burden** so your team can stay focused on programs, people, and impact.
- **Exclusive Benefit for Nonprofit Center Members!** Receive priority philanthropic advising and community engagement support through our regional teams.

### **Contact us to learn more about Agency Funds.**



[philadvisors@idahocf.org](mailto:philadvisors@idahocf.org)

208.342.3535

[IdahoCF.org](http://IdahoCF.org)



*Pictured: Idaho Gives Celebration 2025*

## Idaho Gives



*Pictured: Simply Cats 2025*

Idaho Gives is an annual collective giving program that brings the state together, raising money and awareness for Idaho's nonprofits. Idaho Gives traditionally runs the first week of May.

### How to support Idaho Gives:

- **Nonprofit Organization:** Register your organization to participate in Idaho Gives. Attend the online trainings, utilize the tools offered in the tool kit, and spread the word.
- **Corporations:** Consider sponsoring Idaho Gives. There are a number of ways to be involved and demonstrate your commitment to community.
- **Donors:** Consider giving during Idaho Gives to the nonprofit organizations you care about most.

## Impact Story: Idaho Gives 2025

● **\$5,155,374**

total raised

● **13,791**

donors

● **23,413**

donations

■ **4,907**

Donors gave to new organizations

■ **\$118**

average online donation amount

■ **40+**

events held statewide

# Join the Movement.

Being an Idahoan means more than living in Idaho—it's about actively investing in our communities. At The Idaho Community Foundation, we're leading a movement to cultivate a culture of philanthropy across the state. Are you ready to join us?



Scan the QR code to visit our website.

*Pictured: Fund Creators, Mike & Janet McBride of Twin Falls, and representatives of the Greater Coeur d'Alene Community Foundation, an ICF affiliate.*

