

# The Noble County Community Foundation

[www.nccfohio.org](http://www.nccfohio.org)



*"To give away money is an easy matter and in any man's power. But to decide to whom to give it and how large and when, and for what purpose and how, is neither in every man's power nor an easy matter." —Aristotle*

## 12. Why should I give through the Noble County Community Foundation Fund instead of directly to the charity(ies) of my choice?

Your charitable priorities may shift. Certain problems disappear over time and sometimes agencies cease to exist. Giving to the NCCF Fund or opening your own named fund for Noble County is a safeguard designed to carry out your charitable objectives in perpetuity—dedicated to making sure the spirit of your gift remains intact through changing time and circumstance.

## 13. What types of funds could I create?

There are two basic types of unrestricted funds. True unrestricted funds are the most flexible. Because they are not limited by donors to any single purpose, they enable the NCCF to be most responsive to the changing needs of the community. Field-of-interest funds support causes of particular interest to donors, such as health or human services, education or the arts, but allow the NCCF directors to identify the projects to be funded.

Restricted funds include donor advised funds which offer active participation in the grant process by allowing the donors to suggest grant recipients. They afford all the advantages of a private foundation with greater tax benefits and none of the administrative costs. Designated funds benefit the charities of the donor's choice. Agency funds allow not-for-profit agencies to protect their charitable funds for the future. Scholarship funds are an ideal way to establish a permanent legacy in memory of a loved one or to honor family or friends.

## 14. Why should I give through the Noble County Community Foundation instead of directly to the charity(ies) of my choice?

Your charitable priorities may shift. Certain problems disappear over time and sometimes agencies cease to exist. A permanent fund at the NCCF is a safeguard designed to carry out your charitable objectives in perpetuity—dedicated to making sure the spirit of your gift remains intact through changing time and circumstance.

**Noble County Community Foundation  
Attention: Kristi Close  
Peoples Bank  
415 Main Street  
Caldwell, OH 43724**

Enclosed is a contribution in the amount of \$ \_\_\_\_\_ to support important charitable work in Noble County  
This gift is in remembrance of another. It is made \_\_\_\_\_ In Honor Of OR In Memory Of \_\_\_\_\_

Please notify the following person(s) of my gift (Amount is not mentioned.)

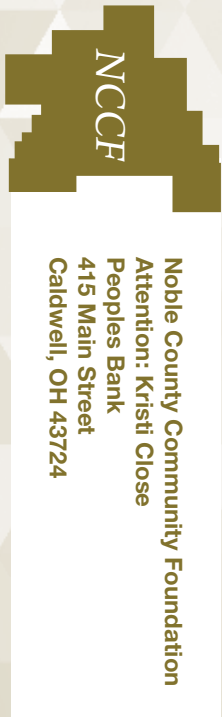
Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_  
Zip \_\_\_\_\_

Please provide me with more information on:

- Donor Advised Funds
- Leaving a Legacy through and Unrestricted Fund in My Name

Please record this as a gift from:

Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_  
Zip \_\_\_\_\_



### 1. What is the Noble County Community Foundation (NCCF)?

The Noble County Community Foundation was founded in January 2005 as a way to provide an opportunity for residents and others to make charitable gifts and bequests to improve the quality of life and benefit activities occurring in the county and region. In order to fulfill its mission, the Foundation opened the Noble County Community Foundation Fund at Marietta Community Foundation, working toward building a permanent endowment that will be used to support a variety of charitable programs to address current and future needs of local residents.

The NCCF Fund serves as a conduit through which donors can make gifts to benefit the community in areas such as education, social services, arts and humanities, health, and other areas of interest. It can provide an efficient, effective way to link your charitable goals with valued programs and services in the community and can offer a variety of options through which you can make a gift to benefit Noble County.

### 2. Why should I give through the Noble County Community Foundation Fund?

- Flexibility. Your gift can be made through donations of cash, securities, life insurance, bequests, or other forms of deferred giving. Your gift will help to meet the many and ever changing needs of one of Ohio's smallest counties.
- Your gift may be designated for a specific purpose.
- Even the smallest gifts add up and work in the community forever.
- A contribution to the NCCF Fund qualifies for maximum deductibility for income, gift, and estate tax purposes.
- All contributions are professionally managed.
- The NCCF Fund is publicly accountable.

### 3. What can I donate?

You can contribute cash, securities, real estate, life insurance, make a bequest in a will or use other types of immediate or deferred giving. We welcome the opportunity to work with donors to explore all giving options. Donors can contribute any amount for unrestricted purposes, can make a gift in honor or in memory of a loved one, can add to an existing fund, or with certain minimum contributions can set up their own named funds to provide for funding for charitable causes that are important to them.

### 4. How do I learn more about the Noble County Community Foundation?

You can visit the NCCF's website at [www.nccfohio.org](http://www.nccfohio.org).

The Board of Directors of the NCCF will be delighted to talk with you individually or to make presentations to community groups interested in learning about Noble County's efforts to create a strong community foundation.

For general information contact Mike Lloyd, NCCF Secretary at 740-732-5681 or at [lloyd.4@osu.edu](mailto:lloyd.4@osu.edu). Technical questions on specific donation strategies can be directed to Carol Wharff, CEO of Marietta Community Foundation, at 740-373-3286 or by email at [carol@mcfohio.org](mailto:carol@mcfohio.org)

### 5. How can I contribute?

To contribute cash to any NCCF Fund, checks may be mailed to the Noble County Community Foundation, Attn: Kristi Close, Peoples Bank, P.O. Box 274, Caldwell, OH 43724. For non-cash contributions contact Carol Wharff at 740-373-3286.

### 6. Who will benefit from the Noble County Community Foundation Fund?

The income from the NCCF Fund will be used to make grants in Noble County and the region for a wide variety of charitable purposes. New funds can also be established for any bona-fide charitable purpose that a donor wishes to support including such efforts as providing student scholarships, endowments for agencies, organizations, and churches and general community support.

### 7. Can I open a separate named fund to be designated for Noble County?

Yes, you can open your own named fund and designate it for Noble County. When the Noble County Community Foundation establishes its separate entity, your Fund can be transferred over and managed by the NCCF.

### 8. Who runs the Noble County Community Foundation?

The NCCF has a local board of nine directors appointed for staggered, three year terms. The individuals represent a cross section of local business, community, and government leaders. All board members volunteer their time and efforts. The board reviews grant applications and makes funding recommendations on grants based on their own wisdom for unrestricted funds and based on any guidelines in place for donor directed or restricted funds. Current NCCF directors include: Judith McMullen/Chairperson, Shawn Ray/Vice

Chairperson, Mike Buckley, John Cline, Kristi Close, Joy Flood, Andrea Hurst, Don Ullmann and Jim Warren. Mike Lloyd serves as board secretary. Individuals interested in serving on the NCCF board may contact Mike Lloyd.

NCCF's goal is to reach \$3 Million in its fund, at which time the Foundation will become a separate non-profit organization and manage its own funds. Currently, the NCCF fund is managed by the Marietta Community Foundation at no cost. This provides NCCF access to a range of resources and expertise beyond what the NCCF would otherwise be able to provide at this early stage of its existence.

### 9. Does the Noble County Community Foundation Fund distribute its capital?

Not normally. The NCCF Fund may distribute capital from its general fund in its early years to provide evidence that the NCCF is working in the community and to help develop the concept of charitable giving through foundations in the community. Typically, the NCCF will invest contributions made as the "principal" of the fund and will pay out a portion of the annual interest earned by that "principal."

### 10. How is the Noble County Community Foundation Fund's principal invested?

Investment services are provided for the NCCF Fund by the MCF which invests the funds. Most funds are currently invested through the Peoples Bank trust department. Funds are invested in a mixture of stocks and bonds designed to provide reasonable returns based on historical data and trends. The primary objective for the investment of the NCCF's assets is to provide for long-term growth.

### 11. How much does the Noble County Community Foundation Fund distribute annually?

NCCF currently distributes up to \$3,500 annually. This comes from two, \$750 scholarships from the NCCF Scholarship Fund and up to \$2,000 from the general endowment. The \$2,000 is distributed in two funding rounds in January and July, with no one grant exceeding \$500. Applications for the scholarships are accepted until early January and announced in March. Applications for both general grants and scholarships are on the NCCF website or can be obtained from the OSU Extension Office in the courthouse.

Through winter 2014 over \$13,500 in grants have been made from the NCCF general fund and another \$7,000 awarded from the scholarship fund.