



The North Carolina Community Foundation accepts a variety of assets, allowing for flexible giving. Our staff works closely with you to review your philanthropic goals and the types of assets you'd like to use to achieve them. We have expertise in handling complex gift transactions, helping to transform assets into charitable resources.



Liquid Assets

Cash: Cash gifts allow donors to claim a current tax deduction of up to 60 percent of adjusted gross income and carry forward contributions exceeding that limit for up to five subsequent tax years.

Securities: Gifts of publicly traded securities and mutual fund shares qualify donors for an immediate charitable deduction of the full fair market value and avoid capital gains tax on the appreciation.

IRA Charitable Rollover: If you have required minimum distributions you must take from your IRA, consider making a qualified charitable distribution to start or add to an NCCF fund, reducing or eliminating the amount listed as income as your tax return. Distributions of up to \$100,000 may be made each year. While your QCD cannot be added to a donor-advised fund, you can create or add to a scholarship, field of interest or designated fund or contribute to your local affiliate's grantmaking endowment.



Illiquid Assets

Life Insurance: Name NCCF as beneficiary of your life insurance policy, or transfer the policy irrevocably to NCCF and receive tax deduction for the policy's cash value.

Real Property: A gift of commercial or residential real estate owned for more than a year entitles the owner to a tax deduction for the property's full fair market value while allowing the owner to avoid capital gains tax.

Closely-Held Stock: Donating closely held stock of your or another business offers you a charitable deduction for the appraised fair market value and potential saving of capital gains tax. For maximum tax benefit, contribute before any liquidation event including retirement, selling a business, taking a company public or merging with another business.



Legacy Gifts

We can work with you and your professional advisor to create a philanthropic legacy plan that enables you to support the community while retaining complete control over assets during your lifetime and earning estate tax charitable deduction.



Private Foundation

Private Foundation Conversion: Your existing private foundation may also be converted into a component fund within NCCF. You can retain the name and purpose of the private foundation while alleviating the administrative and compliance burdens.

Private Foundation Contribution: If you have a private foundation, you may direct some or all of the required annual distribution to a fund at NCCF. Private foundation donors may find value in establishing a parallel donor-advised fund for anonymous grantmaking or as a vessel to accept part or all of the private foundation's required annual distribution to allow additional time for grant decisions.

Let's get started.

Contact the Development Officer in your region today, and we'll answer your questions and help you with next steps.

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