

Inspiring philanthropy beyond borders



“Friends of” Fund TOOL KIT:

**Making the Most of your Fund at the
International Community Foundation**



Table of Contents

1. Welcome Message	3
2. Giving Options	3
3. How to Request Monies from your “Friends of” Account	5
4. Legal Considerations	6
5. Tips to Increase Giving by U.S. Donors.....	7
6. Case Studies.....	7
7. Frequently Asked Questions.....	7



Welcome Message

1. WELCOME TO THE INTERNATIONAL COMMUNITY FOUNDATION!

Congratulations on establishing a "Friends of" Fund at the International Community Foundation!

Your "Friends of" Fund offers your charity many unique advantages, the most important of which is a simple way for U.S. donors to make tax-deductible donations to your organization. Working in close collaboration with the team at the International Community Foundation (ICF), your fund enables you to significantly expand the level of giving that your charity receives from U.S. donors. But your organization's success will depend greatly on how effectively you take advantage of your fund's full potential.

This guide is intended to help you and your charity better understand the "nuts and bolts" of managing a "Friends of" Fund at ICF, so that you can maximize your fund's true potential.

2. Giving Options

I. CHECK

A charitable donation in the form of a US bank-issued check should follow these two simple steps:

1. All checks must be made out to the "International Community Foundation."
2. The name of your charity must be clearly notated in the "memo" section of the check.

**Note: All incoming checks are processed and reflected in your "Friends of" Fund within 5-10 business days. Letters to donors acknowledging receipt of their charitable contribution are sent to the address shown on the check.*

II. WIRE

Charitable donations made by wire take 5-12 business days for processing. This is determined by the donor's bank and the length of its internal processing protocols. Please contact ICF's staff for specific wire instructions.

III. ONLINE

An online gift to your charity is a convenient and secure way to make an immediate contribution. Through online giving, donors have the flexibility of making a donation by credit card. Once the transaction is processed, donors are emailed a charitable letter of acknowledgement.

IV. STOCK GIFTS AND OTHER GIFTS OF TRADABLE SECURITIES

A gift of appreciated securities, including stocks or bonds, provides an even greater tax benefit to donors. The donor reaps immediate and cost-saving benefits from their charitable gift. This includes avoiding paying a capital gains tax on the contribution and receipt of a charitable income tax deduction equal to the fair market value of their gift to your charity.

Instructions for Giving Stock to the International Community Foundation (EIN: 33-0457858) through Vanguard:

Your broker may electronically transfer the gift directly to our account at Vanguard as follows:

DTC (Depository Trust Company) # 0062
Vanguard AMS
PO Box 709, T-21
Valley Forge, PA 19482-0709
Account Number: 70694337

It is important that you (or your broker) submit the Stock Donation Form to us by email (yahaira@icfdn.org) or by fax (619)-336-2249 so that we know who is contributing the stock donation. This will help us process all incoming donations in a timely manner, while issuing credit to the appropriate fund. Please make sure to include a mailing address where we can send a tax receipt.

When your stock gift is received, ICF will mail you a tax receipt stating the name of the stock and the number of shares received by ICF.

International Community Foundation's Employer Identification Number (EIN) is 33-0457858.

Note: As a courtesy to donors, the International Community Foundation will absorb the cost of any associated brokerage handling fees associated with the sale of donated securities.

V. PLANNED GIFTS

Planned giving benefits the giver and the receiver. The International Community Foundation is committed to increasing the level of charitable giving to your nonprofit by providing helpful information to donors on how to make a lasting social investment through your charity.

Below are brief summaries of the types of planned gifts that your donor might consider:

Types of Planned Gifts:

Charitable Remainder Trust

The most versatile charitable giving tool, the charitable remainder trust (CRT), helps donors avoid capital gains tax on the sale of their appreciated assets, generates regular increased income, and provides donors with a charitable income tax deduction to fulfill their philanthropic objectives.

Charitable Lead Trusts

A charitable lead trust can be used to transfer assets to children or others at a significantly reduced tax liability. The trust makes a fixed payment to your charity for a specified term, measured either by

someone's life or a selected number of years. After the trust term ends, the assets of the trust are either returned to the donor or passed on to children or other loved ones. If the assets are to be returned to the donor, then the donor receives an income tax deduction when the trust is created. If the assets are passed on to heirs, applicable estate or gift taxes on the value of the gift are reduced or completely eliminated.

Charitable Bequests

A bequest is a gift that is made through a donor's will or trust and can establish their wishes today without relinquishing needed assets during their lifetime.

Sample Bequest and Trust Language for Donors to Benefit Your Charity:

While your attorney is responsible for the legal aspects of your estate planning, ICF is pleased to provide the following information as a courtesy to attorneys and their clients. This information will facilitate bequests and trusts to benefit those charities in Mexico and Latin America that maintain Agency/"Friends of" Funds with our Foundation.

Proportional Bequest

"I give to The International Community Foundation an amount equal to __% (__ percent) of the total value of the assets in my estate, whatever the amount shall be at the time of my death. This gift is to be added to the NAME OF FUND."

Residuary Bequest

"I give to The International Community Foundation all the residue and remainder of my estate. This gift is to be added to the NAME OF FUND."

Specific Bequest

"I give to The International Community Foundation (the sum of \$____) or (all my right, title and interest in the following described property _____). This gift is to be added to the NAME OF FUND."

Contingent Bequest

"In the event that _____ (name of wife, son, brother...) shall not survive me, then I give _____ (my home, my securities or any assets) to the International Community Foundation. This gift is to be added to the NAME OF FUND."

Note: In order to take advantage of the benefits associated with planned giving, your charity will need to establish a separate endowment fund. Endowment funds cannot be held in a regular non-endowment Agency/"Friends of" Fund.

3. How to Request Money from Your "Friends of" Fund:

1. ICF receives donations from various donors.
2. To find out the balance of your "Friends of" Fund, the donor advisor (usually the executive director of the organization), can check the online donation page for the most recent donations or they can log into their DONOR CENTRAL account via ICF's website at www.icfdn.org. Quarterly statements are also posted online.
3. When your organization is ready to request funds, a proposal is submitted to ICF. You can find the proposal application template through the following link:
<http://www.icfdn.org/grantseekers/grantseekers.php>.
4. Fund request proposals can be for either direct operational support or for a specific project

or program undertaken by your charity. For operational support, please include a copy of your annual operating budget with your proposal submission. Project or program-specific proposals should outline details of the specific work scope to be undertaken, expected outcomes, along with a project time schedule, staff/volunteers responsible and corresponding budget.

5. ICF staff reviews your proposal and submits it to ICF's Board for further review. *Note: ICF Board approves grant requests on a weekly basis.*
6. Upon Board approval (a majority approval is required) an award letter is issued – which is a contractual agreement to award your organization funding.
7. The award letter is signed by your organization's executive director or financial officer and returned to ICF.
8. A wire transfer is then sent to your organization.
9. Your organization is notified by email or telephone that the funds were sent.
10. Periodic follow-up and evaluation varies from project to project.
11. Grantees are required to submit a complete report within six months to one year after the award, including a narrative and financial information.

4. Legal Considerations:

One of the primary reasons to establish a “Friends of” Fund at the International Community Foundation is to provide your donors with the necessary legal assurances that gifts made to your organization via ICF are tax-deductible in the United States. This is accomplished by having ICF serve as your charity's fiscal sponsor in the U.S.

To serve as your charity's fiscal sponsor, ICF must first certify that your public charity is equivalent to a 501(c)(3) nonprofit organization in the United States. This involves making an equivalency determination for your charity.

What is equivalency determination? Equivalency determination is a process designed to assess whether a potential non-U.S. grantee organization is the equivalent of a U.S. public charity. It involves collecting certain information from your charity about its origins, activities and finances. Based on the information provided, ICF is able to make a good faith determination concerning your charity equivalency to that of a U.S. public charity.

Rules Governing “Friends of” Funds: The U.S. IRS has ruled that gifts to a public charity which serves as a mere conduit –funneling earmarked donations to non-U.S. charities without any independent oversight –are not eligible for a charitable deduction. For this reason, a “Friends of” Fund at ICF is NOT a charitable checking account. Even though funds deposited in your charity's “Friends of” Fund are for the benefit of your organization, these funds are ultimately subject to the discretion and control of the Board of Governors of ICF.

To ensure that your charity remains in compliance with applicable laws, due diligence is required by our Foundation staff prior to issuing a grant and follow up reporting is required by your charity. As part of ICF's due diligence process, it is our job to certify that the grant funds provided to your charity ultimately go to support work of a charitable benefit and all funds are expended in accordance with the original proposal and budget that your charity submitted for approval.

Important Note: If no final grant report is submitted by your group, it will not be possible for ICF to issue follow-up grant funding even if monies exist in your fund.

5. Tips to Increase Giving by U.S. Donors:

The following are some additional tips for getting the most from your fundraising efforts:

1. Profile existing donors in US print media. Working closely with ICF staff, pitch timely stories to regional print media outlets such as community newsletters, daily newspapers and magazines.
2. Grow your supporter base by becoming active on social media. Create a fundraising page for your charity on a social network sites such as Facebook and Twitter.
3. Use special occasions as a fundraising opportunity for your charity. Encourage donors to donate to your online donation page at ICF in lieu of (or in addition to) gifts. Examples of special occasions are weddings, birthdays, graduations or anniversaries.
4. Host a “friendraiser” party. Throw a dinner party, potluck, movie night, or regional food-tasting event for existing donors and their friends! Ask people to give a minimum dollar amount to attend.
5. Formalize agreements with local business establishments to support your cause. Cultivate relationships with local restaurants, hotels and retail chains to donate a percentage of sales to your charity.
6. Establish an endowment fund and encourage your donors to include your charity in their “last will and testament.” If your nonprofit is serious about promoting its long-term sustainability, then endowment building needs to be part of the equation. In the United States, there are estate taxes upon death so many donors are incentivized to make planned gifts to leave a lasting legacy for their favorite charity.

6. Case Studies:

Example of Special Events Fundraising:

Successful charities will tell you that the key to executing a profitable event is having a core group of passionate volunteers, donors and staff, all equally committed to helping the charity grow. Liga MAC, based in San Jose del Cabo, Mexico, is an example of how a charity can leverage existing relationships in their local expat community to generate a significant source of revenue for local programs. Now in its eighth year, Liga MAC’s “Jazzfest” has netted more than six figures in event income by mobilizing local American and Canadian expats to take leadership roles on the event committee. Liga MAC partners with ICF annually, utilizing the Foundation as its event fiscal sponsor, meaning that, among the many benefits, Liga MAC donors can purchase tickets directly through a customized-event web page located on the International Community Foundation’s website. For more information on using the International Community Foundation as a fiscal sponsor for your charity’s special event, please send an email to denisse@icfdn.org. To read more on Liga MAC’s “Jazzfest,” please visit: <http://www.icfdn.org/enewsletter/spring2011/003.php>.



Liga MAC Annual JazzFest Gala. Photo: Sabrina Lear.

Organizing Sub-Campaigns with U.S. donors in Collaboration with ICF:

While most “Friends of” Funds are used for general operating support for programs, sometimes it is necessary to engage donors to support a specific project or initiative with separate accounting to provide greater transparency for your donors. When that need arises, you should consider establishing a sub-fund of your primary fund. There is no additional cost to establishing a sub-fund.

One Tijuana-based charity that successfully leveraged the power of sub-funds is Fronteras Unidas Pro Salud (Pro Salud). They partnered with a San Diego-area teenager, Caitlin Hird, to help raise money to support the funding of HPV vaccines to prevent cervical cancer among economically disadvantaged schoolchildren in the community of Valle Verde. Working together with Miss Hird, Pro Salud established the “Teens Against Cervical Fund,” a sub-fund of their charity’s primary fund. Thanks to the establishment of this sub-fund, Miss Hird was able to effectively promote her cause while also helping Pro Salud raise over \$18,000, which provided 100 girls with the HPV vaccine.



Fronteras Unidas Pro Salud

The Value of a Good Newsletter and Regular Communication:

Your communications with donors should not be limited to the height of the tourist seasons when your potential supporters are vacationing in town. Cultivating donors year-round is the key to an

organization’s long-term success, a lesson learned early on by Fundación Ayuda Niños La Paz. By creating an effective newsletter to strategically communicate with their support network, Fundación Ayuda Niños La Paz has been able to engage existing donors in the U.S. by keeping them informed about specific programs, emphasizing how their dollars are making an impact for the children and families in La Paz. This strategic move on the part of Fundación Ayuda Niños La Paz has enabled the charity to expand its relationship with donors, while generating year-round support for key programmatic priorities for poor and underserved youth in La Paz.



Fundación Ayuda Niños La Paz

Engaging the Expat Community:

When Fundación Punta de Mita was looking into building a new youth sports complex, they needed to look no further than their own community of devoted expats, local leaders and businesses to realize



Fundacion Punta de Mita

their goal. The community joined forces with the Fundación to bring much needed resources to the disadvantaged youth of Punta de Mita by launching a capital campaign to secure the required funding to build a state-of-the-art sports facility in under a year. From the beginning, Fundación Punta de Mita worked with International Community Foundation staff to leverage their online donation page at the Foundation, to entice American donors to give easily and generously to their campaign. Their efforts resulted in regular

large donations by new donors, who are now committed to supporting their regional mission of enhancing the quality of life of disadvantaged Punta de Mita residents. To read more on Fundación Punta de Mita and their recent success, please visit:
<http://www.icfdn.org/enewsletter/spring2011/003.php>.

Co-Promoting Your Charity Through Hotels and Tour Operators:

The future of the big cats, including jaguars, of Costa Rica's Osa Peninsula are at risk due to poaching and habitat loss. As a Costa Rican environmental charity committed to bio-diversity conservation, Yaguara devised a plan to

capitalize on the booming tourism industry in Central America to protect these keystone predators from extinction. To raise support for their programs, Yaguara sought out relationships with local hotels to help facilitate regular evening educational forums for hotel guests. This approach has proved highly profitable for Yaguara, as they have been able to expand their base of new U.S. donors, by capturing their attention and heart-strings when they are most apt to give to a local cause. *It is important to note that*



Jaguar in Osa Peninsula, Costa Rica. Photo Credit: Aida Bustamante, Executive Director, Yaguara.

donors on travel are more willing to give larger donations through their credit card. The key here is to formalize an agreement with the hotel to provide your charity's website and "ICF online donation page" on the homepage of their site to encourage secure online giving on site.

Leaving a Lasting Legacy for Your Charity by Establishing an Endowment Fund:

The vast majority of nonprofits working with ICF maintain non-endowment “Friends of” Funds which permit your organization to raise funding for your ongoing operational needs. If you are like most



Augustinian Scholarship Fund

nonprofit leaders, however, you are thinking about how to sustain your charity to continue its mission to benefit future generations. One way that this can be accomplished is by establishing an agency/“Friends of” endowment fund. One charity that moved in this direction was the Augustinian Scholarship Fund that established an endowment fund upon the recommendation of one of their ailing donors, Brother Richard Van Rooij, a Jesuit priest and former chaplain for UCLA Medical Center. Within a year of the fund’s establishment, Brother Van Rooij passed away. However, he left an important endowment gift that will help children and

youth from Tijuana’s El Tecolote community receive after-school tutoring and scholarships. Brother’s Van Rooij’s gift would have never been possible had ASF not established their endowment fund. Given that the United States has an estate tax, it is often very advantageous for U.S. donors to consider planned gifts to their favorite charities. Receiving endowment gifts, however, requires thoughtful planning and this starts with establishment of an endowment fund.

7. “Friends of” Funds: Frequently Asked Questions (FAQ):

- **What is a “Friends of” Fund?**

Answer: A “Friends of” Fund is established by a non-U.S. charity with a registered U.S. public charity, such as the International Community Foundation, which provides fiscal sponsorship in the United States. A key responsibility of any fiscal sponsor of a “Friends of” Fund is to clearly demonstrate that the sponsor is maintaining discretion and control of the funds held for the benefit of the non-U.S. charity. With the fiscal sponsorship provided, the non-U.S. charity can legally receive tax-deductible donations from U.S. donors.

- **How does a non-U.S. charity qualify to establish a “Friends of” Fund?**

Answer: To participate in the International Community Foundation’s “Friends of” Fund program, your charity must be a nonprofit in good standing in your country. Furthermore, the Foundation must independently determine that your charity is equivalent to a 501(c)(3) nonprofit in the United States. This process is known as “equivalency determination.” For Mexican charities, equivalency determination is established by obtaining a copy of a charity’s a.) RFC; b.) their articles of incorporation; c.) the Diario Oficial notice of their nonprofit status; d.) the charity’s annual report and/or most recent financial statement. To comply with the U.S. Patriot Act, a list of an organization’s Board of Directors must also be provided.

- **What are the advantages of establishing a “Friends of” Fund with the International Community Foundation versus establishing one’s own 501 (c)(3) nonprofit organization in the United States?**

Answer: While it is possible for a non-U.S. charity to establish its own nonprofit entity in the United States—and some charities choose to go that route—there are ongoing legal, accounting and administrative staffing costs in doing so. Also, by law, a nonprofit “Friends of” organization cannot be established in the United States solely as a pass-through mechanism for a foreign charity. The charity in question must have other charitable activities in the United States. For qualified non-U.S. charities, a “Friends of” Fund at the International Community Foundation is a cost-effective way to legally receive charitable donations from U.S. donors. The key advantages include:

- a. **Cost Savings:** It only costs \$350 to establish a “Friends of” Fund plus an ongoing annual affiliation fee of \$350. In turn, establishing a new nonprofit in the United States can cost up to \$10,000 in legal costs and a minimum of \$5,000 annually in accounting/auditing fees for the charity in question.
- b. **Convenience:** The International Community Foundation takes the responsibility of sending acknowledgment letters to all donors making donations to a “Friends of” Fund at the Foundation.
- c. **Online donation capability and visibility:** The International Community Foundation offers non-U.S. charities the ability to receive online donations at no additional cost through a sub-page included on the Foundation’s own website. A link is also provided to your charity’s own website.
- d. **Networking:** The International Community Foundation has a network of over 3,500 U.S.-based donors and supporters who support international causes. While we cannot guarantee that any one of these donors will support your cause, our Foundation has found that increasing the exposure of a non-U.S. charity in the United States has led to increased donations over time.

- **Will the International Community Foundation take responsibility of all fundraising in the United States for a non-U.S. charity that establishes a “Friends of” Fund?**

Answer: No. While the International Community Foundation is committed to working in partnership with non-U.S. charities to increase their exposure and visibility in the United States, the Foundation should not be viewed as your charity’s fundraising arm in the U.S. What the International Community Foundation provides non-U.S. charities is a valuable platform to legally receive charitable donations from donors in the United States. The most successful non-U.S. charities have effectively leveraged their “Friends of” Funds to begin effectively engaging and cultivating their own friends, fans, supporters and social networks in the United States. In many cases, it starts with a charity’s own board members becoming more effectively engaged in cultivating and involving donors and supporters in support of your cause.

- **What if my non-U.S. charity does not have a large group of U.S. donors ready and willing to help? Does it make sense to establish a “Friends of” Fund?**

Answer: It depends. Establishing a “Friends of” Fund is not for every non-U.S. charity. The International Community Foundation’s primary role is to serve as your fiscal sponsor in the United States, providing you with the required administrative support to legally receive funds by U.S. donors. We are not in a position to be your charity’s full-time fundraiser in the United States. It is important to emphasize that your charity has the responsibility to actively build your own network of U.S. donors committed to your cause. That said, the International Community Foundation is ready and willing to help inform its own donors about the work of all charities with “Friends of” Funds held at the Foundation. This is done

through our Foundation's quarterly newsletter, our website, our online donor recommendation tool, ICFXchange, and through one-on-one engagement with donors.

- **What are some ways that a non-U.S. charity can begin establishing a base of U.S. donors if we have no such supporters at present?**

Answer: There are many ways to begin engaging U.S. donors to become more actively involved in your charity or cause. One easy way is to begin engaging the U.S. expatriates that may live in your own community to learn about your charity. In Mexico today, there are now between 1-2 million U.S. expatriates now living full-time or part-time in Mexico. Many of these U.S. expatriates are retirees and have time to get involved as volunteers. In key metropolitan areas of Mexico and Central America there are many U.S. expatriates living and working for U.S. multinational corporations. These individuals and their companies are potential supporters of your charity or cause. The key is to effectively engage these potential donors as active and involved supporters of your charity.

- **What are effective ways to engage U.S. donors?**

Answer: One of the most effective ways to engage any donor is by having clear and compelling stories about your organization. Donors want to support charities that are making a difference in the communities and the world around us. Sometimes charities are doing important work but they do not effectively communicate their good work through story-telling. So, effective communication is also critical. This goes hand-in-hand with fiscal accountability and transparency. Donors, after all, want to know that the financial support they provide to a charity is being put to good use. Donors also need to be actively involved and engaged in the work of your charity. Simple ways to foster donor engagement include inviting U.S. donors to serve on your Board or Advisory Board; enlisting U.S. expatriates as volunteers; organizing site visits to key project sites; special donor events for English speaking donors; and a quarterly English language newsletter highlighting the work of your charity. One of the most effective forms of fundraising is friend-raising. So, once you have a core group of U.S. Board members or volunteers supporting your organization, you should actively engage these individuals to reach out to their own social networks to give to your cause. Again, effective communication is critical. So, consider investing in an English language website, newsletter and annual report if your organization has not already done so.

- **How does a non-U.S. Charity get monies from their "Friends of" Fund?**

Answer: A "Friends of" Fund is NOT a charitable checking account. As noted above, the International Community Foundation is required to maintain discretion and control of funds held in all "Friends of" Funds. Accordingly, the Foundation must determine that funds requested are to be used for a charitable purpose. For this reason, all charities requesting funds must submit a proposal and budget outlining how funds will be used. Charities receiving funds will also be required to submit a final report describing how funds were expended. Details on the Foundation's grant reporting guidelines can be found at: <http://www.icfdn.org/grantseekers/reportingguideline.php>

- **Can my charity organize a fundraiser for U.S. donors and have event proceeds sent to the "Friends of" Fund so that donors can receive tax deductibility?**

Answer: Yes, but with conditions. The International Community Foundation is your charity's fiscal sponsor in the United States. As such, the Foundation has a responsibility before the U.S. Internal Revenue Service to ensure that donors that made gifts to your charity did not receive any other goods and services in exchange for the donation that they made. Frequently, in the case of charity

fundraisers, there are costs associated with food, facility rentals and entertainment. These direct costs must be taken into account when determining what percentage of a given donation is directly benefiting the charity. In order to ensure that your charity can legally accept such contributions, the International Community Foundation is required to co-sponsor your event and take responsibility for validating the true cost of your event on a per ticket basis. Once the true cost of your event is determined, then a ticket price can be established which would include a portion of the total value that would be tax-deductible. Similarly, when an event includes a silent auction, item purchases made by event attendees must be carefully evaluated to determine the actual cost of the goods or services acquired relative to the actual sales price. In the case of silent auction purchases, only the net purchase price above the true cost of the item in question can be legally deducted as a charitable contribution. Because it is the International Community Foundation's responsibility to validate that all contributions made by donors are truly charitable, the Foundation cannot accept bundled checks provided by a charity that were collected at a fundraising event of which our Foundation was not a co-sponsor. As a condition of co-sponsorship, the International Community Foundation requires that at least one Foundation staff person be in attendance at your event. The costs associated with the Foundation's staff attendance at your event (travel and time) must be covered by your charity.

- **Can the International Community Foundation help our charity organize an event in the United States?**

Answer: Yes. Charities with "Friends of" Funds in good standing with the Foundation can organize fundraising and donor awareness events in the San Diego area at the Noyes House, a 7-acre historic property owned by the Foundation's supporting organization, Olivewood Gardens. Olivewood Gardens is located in National City in the South County region of San Diego within 9 miles of the U.S.-Mexico border. Alternatively, a special event benefiting your charity can be organized in another U.S. city, however, it is important to emphasize that by law the International Community Foundation must co-sponsor the event and must have a representative present to ensure that all event-related income is accurately recorded to reflect the portion that is truly charitable in nature and where no goods and services were received.

- **My non-US charity has, at times, the need to make payments for goods and services in the United States. Can funds held in a "Friends of" Fund be used to procure such charitable expenses?**

Answer: Yes, so long as the expenses have a demonstrated charitable intent and further the mission of your organization. As with a request for grant funding, a proposal will be required by any non-U.S. charity requesting a charitable expense from their "Friends of" Fund.

- **My non-U.S. charity has a desire to raise money for a specific project or program. Is it possible to undertake fundraising for such a project through a single "Friends of" Fund?**

Answer: Yes, any non-U.S. charity with a "Friends of Fund" at the Foundation may set up additional project-specific sub-funds at no additional charge. Sub-funds are usually established to permit a charity to raise money for a specific project or program beyond general operational support. The Foundation will provide regular reporting of both an organization's fund and sub-funds with balance statements provided on a quarterly basis.

- **Do funds held in a "Friends of" Fund earn interest income?**

Answer: No, funds are held in liquid money market or cash equivalent instruments to maximize liquidity. Any attributable interest is accrued to the Foundation.



**For more information regarding the International Community Foundation
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