

Leading Tactics for Rural Fund Development

FOCUS A

Understanding and Leveraging Endowment in and for Your Community

TACTIC 1

Promote endowment and philanthropic potential

What is it?

Every community—no matter its size, economy or location—can grow an endowment, but most don't understand either what an endowment is or that they have the capacity and ability to grow one.

An endowment is the concept upon which community funds and community foundations are based. It embodies the idea that a community—any community—can decide to take its destiny into its own hands and plan for a better future.

While there is no legal definition of *endowment*, it is commonly understood to be a gift of cash, assets or other property donated to an institution in perpetuity. Typically, the gift is converted into cash—if it isn't cash already—and placed into an endowment fund.

In this endowed fund, the *principal* (that is, the amount of the original gift) is never touched, but it is invested to produce income. Community foundations and funds then use this income every year in three ways:

- A portion is used to make grants to community nonprofit organizations or to initiate community programs

- A portion is added to the principal, which causes the endowment to grow over time
- A small portion pays fees to professional managers who invest the funds and to the community foundation for its services and operations

In essence, the funds become the community's savings account, which will earn interest and be available forever.

Establishing an endowed fund represents taking the long view of the future. Those who contribute to these funds are making a valuable commitment to their community and its generations to come. Even beyond the building of community wealth, having a community endowment can build a sense of community well-being and community pride.

In short, the act of building an endowment *together* can turn the psychology of a community from one of dependency to one of ascendancy, from one of little hope to one of real hope.

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How does it *really* work?

In many rural communities, people are unfamiliar with the idea of endowment building. As a rural community fund or foundation leader you must—with patience and fortitude—devote time and effort to educating the public about what an endowment is and what it can do for your community.

Even when your community understands what an endowment is, you may have to find ways to convince people that the place you call home has any philanthropic potential. In other words, you may have to convince them that the community has enough assets to build an endowment. And this is crucial: Especially in smaller towns and places, unless a sufficient number of key community leaders understand and support the idea and its potential, you won't be able to get the first dollar into

your endowment, much less build it into a tidy sum.

It was once generally believed that a community needed a large population base to support an endowed community fund. Recent experience in rural areas, especially within the last

15 years, has proven that belief to be untrue. Indeed, even small and isolated rural communities with poor economies or boom-and-bust cycles have established endowments. Conventional wisdom also once held that such funds could be created only with contributions from very wealthy individuals. That notion too, has proven untrue.

It was once generally believed that a community needed a large population base and contributions from very wealthy individuals to create an endowed community fund. That notion has proven untrue.

Building helpful capacities

First, you need a small organizing group or board that gets what a community endowment is and wants to grow it. Once you have that, here's how you can help educate the community about what an endowment is—and help them believe they can do it.

Learn about and promote the community endowment idea. The first thing you will want to do is plan to sell the concept of endowment building. To do so, over the course of several months, a year or longer, mount a marketing or education campaign about community endowments. How to do that?

- **Define it.** Develop a basic explanation or definition of what an endowment is. The definition should speak to your community's culture. Some communities have used: "It's the community's savings account." Another, somewhat more technical definition, is this: "A pool of money, contributed to by many, which is invested to produce income that we can use to make grants to local nonprofits whose good work improves everyone's quality of life." (See next page: *A Picture's Worth a Thousand Funds: How do you draw endowment?*)

A picture's worth a thousand funds

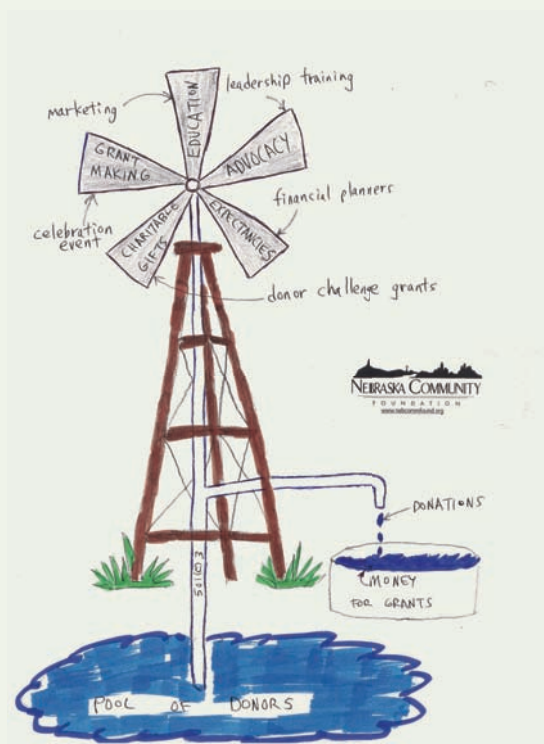
How do you draw endowment?

Doug Friedli, Development Director for the Nebraska Community Foundation, travels the highways and byways of Nebraska to help local leaders set up endowed community funds in rural towns and counties. When some local leaders were having trouble explaining the endowment concept to their neighbors and friends, Doug took out his colored pencils and drew a picture, using an image based in the local economy and culture of Nebraska—a windmill. This picture has helped break through to local givers, and is now being used far and wide in the Big Red state.

It does not hurt that the windmill is also a central image in the Nebraska Community Foundation logo!

The picture is fairly self-explanatory. The “winds,” represented by the arrows pushing the blades of the windmill, help produce what you see written on the blades. So *Donor Challenge Grants* lead to *Charitable Gifts*, *Financial Planners* to *Expectancies*, and so forth. The motion of the mill pulls “water” up from the pool of local donors and channels some of it into a tank to hold until it is needed. This tank, which represents the endowment, is there to provide money for grants forever, even when the wind is not blowing or, heaven forbid, the pool of donors runs dry.

In Nebraska, such tanks are used to capture a reserve amount of water for the cattle and horses, so people make the connection quite readily.



Doug likes to add two more points to his story. Without a tank (or endowment), he explains, the resource just spills on the ground and runs away. And without a windmill, we run around with empty buckets trying to catch raindrops (just like small pass-through charitable donations) ...which is very hit and miss. Endowment is the way to go for rural communities that are looking to the future.

So...how do you draw endowment where you live?

- **Tell stories.** Next, develop a set of stories that describe how endowments can help—or have helped—make things better in your community. There are many such stories. If you don't yet have any local stories, borrow some from other community funds or foundations. Stories are often the best way to explain the purpose or the potential of a community endowment.
- **Talk it up with groups.** Arrange to make presentations—at which you explain the concept and also do some storytelling—to local civic clubs, faith organizations, and any organized groups.
- **Engage your newspapers and media.** Get the idea of community endowment in print and on the air, and keep it there:
 - Write a news release about your community fund and what you're trying to accomplish. Send it to all local newspapers and radio and TV stations.
 - Consider developing a weekly or occasional column about local giving for the local newspaper. Stories about donors and the good that their grants do for other people are powerful marketing and educational tools!
 - Write letters to the editor, praising the action of a local donor, or claiming: "Other communities have done it... We can too!"

Stories can help explain the purpose or the potential of a community endowment.

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- Ask local newspapers if they can donate advertising space to explain endowment over the course of several months. You might even pay for the ad, and thus get the newspaper to pay attention to your serious effort.
- **Ask your nonprofits to spread the word.** Ask for help from your local nonprofits to help you sell the idea of endowments in general. And ask them to consider setting up an organization endowment for themselves in particular. (An *organization endowment*—also called *agency endowment*—is an endowed fund set up specifically to support the operations and work of a nonprofit.)
- **Let the pros know.** Make visits to professional advisors—that is, all the financial advisors, lawyers, CPAs who help people in your community—and tell them what you’re doing. (Don’t forget funeral home directors; in rural areas, they often advise families about their finances when loved ones pass away.)
- **Put it in writing to leave behind.** Develop a simple brochure that you can leave with anyone and everyone you talk to, or that you can mail to people who ask for information. Ask if you can leave multiple copies in people’s homes or offices—especially with financial advisors.
- **Organize or piggyback on community events.** Use communitywide events to educate people about endowment and help build it. This could be a kick-off luncheon or community supper, an annual festival where you set up a booth—whatever attracts crowds and good feeling where you live.
- **Each one teach one!** Once your organizing group is thoroughly trained and conversant with the concept of philanthropy and endowments, talk with all your friends and family members, your neighbors and civic organizations where you volunteer and participate about what your foundation is doing and how it will benefit the whole community. Soon, you have a veritable army of people spreading the word—and the work!

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Discover and uncover your community's wealth. Easier said than done, you think? Well, it does take a little work. Indeed, you might very well run into naysayers who do not believe that there is sufficient wealth to tap for a community endowment, and who think even if you do, no one will give to the endowment.

Truth is that many rural people are living in “land rich, cash poor” economies; some of these places once driven by production agriculture, others by resource-based

You might very well run into naysayers who do not believe that there is sufficient wealth or a sufficiently motivated donor base to tap for a community endowment. *The Assets Start Here* (page 9) has three tools you can use to prepare to convince the skeptical.

industries that may have left long ago. Some of these places are doing new things to get by; others are not. But many are facing a great deal of poverty, aging populations and decades of out-migration by their young adults.

On the other side of the coin, some rural communities are confronting too much rapid

growth that is threatening the well-being of long-time residents. Some of these have beautiful landscapes, mountains or shoreline that are attracting well-off urban people seeking calm and a higher quality of life; others are growing because low-income people are leaving neighboring areas looking for more affordable places to live. In these places, the newcomers may pose challenges to local culture and tradition, may strap local capacity to meet growing demands for services, and may not feel like they are enough a part of the “community” to give to it.

In any of these cases, you may find it difficult to get any locals mobilized to uncover and tap local assets for a community endowment. But building a local strategy to find and grow community assets into community endowments is an important part of building a better future for all these rural places.

Your first defense against the skeptical is a good offense: Tell them the stories you have gathered from other community funds, or the stories of your own successes.

Beyond that, there are new tools for how groups starting to work on developing community funds or foundations help identify where their community has funds,

friends, giving traditions and assets—and how they might tap those sources to build a community endowment. Consider using the three tools you will find in *The Assets Start Here: Helping Communities Recognize Their Endowment Potential on the facing page*.

The usual—and unusual—suspects

- **Retirees.** Retired community members are often the first group you target to understand community endowment—and to tap first for building one. This makes sense because most either have lived in the community all their lives, or have chosen the community as a place to live out their retirement because they like it—and all of them may have accumulated assets over their lifetimes. Moreover, once a community's respected elders start giving to you, they also give your fund credibility.
- **Business owners.** Many local business owners are very charitable in supporting local organizations and causes. Having a local community fund gives them the opportunity to establish an endowed fund that will keep on giving to the community for generations to come. Endowed funds can be named after their businesses so that grant recipients will always be reminded of the businesses' generosity.
- **Working people.** You don't have to own a business to give, and you don't have to give large amounts. Doctors and nurses and assistants at the local clinic, the folks who work at the dry cleaners, the gas stations, the beauty shops and the grocery stores; pastors and their congregants—all working people, no matter their income levels, can help support the community's endowed fund.
- **Youth.** Getting young people involved in understanding endowment and starting to build it is instrumental to establishing a culture of endowed philanthropy that will grow over time. Young people can help build school-based or organization-based funds, make decisions about grants that benefit youth, pledge contributions from their own earnings, and even make a pitch to donors for endowed gifts.

(continued on page 12)

The assets start here

Helping communities recognize their endowment potential

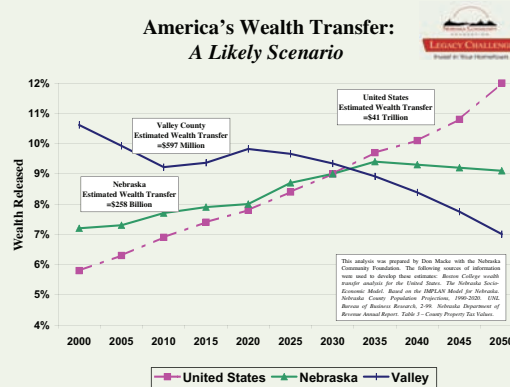
Tool #1: County-Based Transfer-of-Wealth Analysis

In 1999, a national study projected that the United States is experiencing the largest intergenerational transfer of wealth in our history: At least \$41 trillion is expected to transfer from parents or grandparents to their children and grandchildren between 1998 and 2052. In rural areas, this transfer is likely to take place even more rapidly because a larger proportion of the rural population is elderly—or close to it.

In 2001, the Nebraska Community Foundation produced its own local version of this national study. The result? The NCF staff estimated that \$94 billion in assets will transfer from Nebraska's current generation over the next five decades. Equally important is the timing. Eighty-six of Nebraska's 93 counties are expected to experience their peak transfer on or before 2039. And 26 deeply rural counties will peak on or before 2014.

To make these estimates more understandable and less abstract, the NCF staff explained those numbers this way: In Nebraska, if only *five percent* of the estimated transfer in the state's rural areas were given to community funds, nearly \$5 billion could be endowed to sustain their small towns.

Now, in community after community, NCF is working with local leaders to look at their county's transfer-of-wealth projection, and encouraging them to



(continued on next page)

set this local goal: Capture at least five percent of your estimated next-10-year transfer over for a community endowment.

The strategy is raising local consciousness about their philanthropic potential—and it's working. Even though the targets run into the millions in some cases, communities are stepping up to the plate. When 2004 rolled to a close, four of NCF's more than 63 community funds actively building endowment have already exceeded their initial goal—in just a few years! Their success is infecting other communities to do the same.

Other states and regions—including some in Minnesota, Kansas, Iowa, North Dakota, South Dakota, Wyoming and the New Orleans area—have developed their own local transfer-of-wealth analyses to help spur communities to build endowments. Even if you are able to produce a specific analysis for your area, just talking about the compelling national story that the intergenerational transfer is underway can provide the impetus and sense of urgency your leaders need to seek gifts and bequests for your fund.

For more: www.nebcommfound.org

Tool #2: The Philanthropy Index

A few years back, the Southern Rural Development Initiative (SRDI) and the Southeastern Council of Foundations banded together to develop an approach that local leaders can use to identify the time, talent and treasure their community has to build a local endowment. The result—*The Philanthropy Index*, administered by the SRDI—provides a step-by-step process to assess your rural community's potential for creating a charitable fund.

The *Index* uses hard data about your community, compiled from public sources such as the IRS and the Census Bureau, to create an objective measure of the financial wealth of households and businesses in your community. It also poses a number of questions for local leaders—your answers to these questions help you assess how you might engage local individuals and businesses in creating a community fund.

When you use *The Philanthropy Index*, you are able to determine your community's capacity to get a charitable fund going in three basic steps:

1. **Read *The Philanthropy Index Guidebook*.** The Guidebook defines what philanthropy means to small towns and rural communities, explains why creating permanent charitable assets is so important in these communities, and provides an overview of a process that will help you compile your community's "score" for its philanthropic potential, and then act on that potential.
2. **Order and review your community's *Philanthropy Potential Data Report* and *The Philanthropy Index Workbook*.** The Data Report scores your community on 12 *philanthropic potential indicators*, such as number of existing nonprofit organizations, changes in population and number of high-income households. The results in your Data Report create a snapshot of the current social and economic landscape in your community and a "score" for your corresponding potential for building a charitable fund.
Note: SRDI has data available to produce reports at a small fee for every county in the 11 states it regularly serves: Alabama, Arkansas, Florida, Kentucky, Louisiana, Mississippi, North Carolina, Ohio, South Carolina, Tennessee, Virginia and, West Virginia. SRDI can also produce data reports on contract for places outside the South.
3. **Use the *Philanthropy Index Workbook*.** While objective data can provide one measure of philanthropic potential, no one can evaluate your community's chances of building a charitable fund better than the people who live there. The *Philanthropy Index Workbook* will help you understand what the numbers mean. By completing the Workbook's *Local Knowledge Questions* with a group of community leaders, you create a second scoring system that, when combined with the score from your *Data Report*, will create your overall *Philanthropy Index* score. Using this process will help you begin to set goals for creating your new charitable fund. Even if you can't obtain the data for the full process right now, this tool



can help your board coalesce around a shared commitment and plan to do what's needed to build a community fund.

For more: www.philanthropyindex.org

Tool #3: Building Engines for Rural Endowments

Building Engines for Rural Endowments: A Thinking and Action Framework is a guidebook produced for the Rural Development Philanthropy Learning Network by the Aspen Institute Community Strategies Group. It is written for lead community foundations that are trying to build new, rural-focused endowments across a region. But any group of people building philanthropic resources in a rural community or region can use its six sequential workbook steps to help it make better decisions and act more strategically.

The *Framework* can walk your organizing committee or endowment-building team from start to finish in plotting, planning, implementing and measuring your endowment development prospects, approach and priorities. It includes several group exercises to help you analyze who has been giving to whom in your community—which can help you find your market niche in relation to other local fundraising efforts—as well as choose the endowment-growing tactics that make the most sense for you.

For more: www.aspenicsg.org/rdp



- **Sunbirds, snowbirds and vacationers.** People who spend time in your community on a seasonal basis or even on shorter vacations should know about the community's philanthropic efforts. If they didn't care about your place, they would not choose to spend their time there! Include information about your community's philanthropic efforts in all tourism materials. And, if the out-of-towners are staying with you for a season (snowbirds or sunbirds) offer them the opportunity to really get involved.

- **Community alumni.** Even though they no longer live in your community, former residents often have a warm spot in their hearts for where they grew up. They may come back to visit old friends or for alumni reunions. When they do, give them the opportunity to stay connected—and give!
- **Local media.** Make friends with any weekly or daily newspapers, radio or television outlets. Not only are they possible contributors of cash or in-kind services, but they also can regularly publicize your efforts and help establish a philanthropic culture in your community.

<i>Obstacles & challenges</i>	<i>Eliminating the fear factor</i>
<p>Doing this is daunting. Teaching the community about endowments and marketing the concept communitywide is a daunting challenge. A significant large and ongoing public education campaign will take time, persistence, patience and energy.</p>	<p>One step at a time. Endowments are for the long haul...<i>remember?</i> You indeed will undertake many steps and activities, but you can take them one at a time. So give yourself permission to get comfortable yourself. Take the time to read thoroughly everything you can on community funds. Then work with your fellow committee members to develop a step-by-step plan.</p>
<p>Folks in our community just don't "get" endowment. We are running up against a brick wall trying to get folks to understand what an endowment is—as opposed to their regular gifts to charity—much less why it is important.</p>	<p>Keep trying. Draw a picture. Find an influential champion. We know rural communities that had to talk up endowment and educate for a year or more before the “light bulb” went off in the community and the giving started. Like Doug Friedli in Nebraska, you might want to try to draw a picture or explain it in terms that people in your economy and culture would understand. You might also work hard to convince a few people whom everyone listens to—the drug store clerk, a pastor, the woman who volunteers for everything, a respected business person. If <i>they</i> get it, others will too!</p> <p style="text-align: right;"><i>(continued on next page)</i></p>

Obstacles & challenges

Eliminating the fear factor

Some donors don't like endowments. A lot of people *do* understand endowments, but just don't like them. Why? Because they prefer to put their money—*all* of their money—to work *right now*. If they write a check today, they want to see it helping their favorite cause tomorrow. Some of these folks criticize endowments as hoarding money.

Community funds offer a big tent. Don't try to argue the point. Honor it. And remind people that even donors who don't like endowments can still place their *non-endowed* charitable donations with a community fund. The community fund will always abide by the donor's wishes.

And one little-known fact is this: Often, community foundations handle these non-endowed "pass through" donations so well that donors come to know and trust the community fund staff and board members—and eventually name the community endowment in their estate plans.

Our community is too poor to build an endowment. When people hold on to these beliefs, their perceptions become self-fulfilling prophecies, leading to a sense of hopelessness and despair.

Surprise! There's always more than you think! Many rural communities think they know where all the wealth is, and that it only resides with a few people. But part of rural culture is to keep your finances private, so you never know where all the assets lie. Besides, many people may go to nearby large towns to transact their financial business, so even local financial advisors don't know where all of the wealth is.

Simply keep building the fund's size and credibility with smaller contributions from everyone, and do a good job with your publicity and grantmaking. Use stories from other places about "hidden" donors who left a bundle to their hometown. One day that donor will show up in yours—and even if they don't, your fund will grow.

Obstacles & challenges	Eliminating the fear factor
<p>Community events can't help us build endowments. Only rich people can. There is a common perception that to build endowments, it's necessary to focus on people of considerable wealth and that rural places do not have a critical mass of wealthy people.</p> <p>Because that is the conventional wisdom, many will tell you it is the only way. Unfamiliarity with how rural places work and reluctance to honor other cultural and place-based fundraising traditions can be difficult to confront and change.</p>	<p>By growing rural community endowments, you can democratize traditional philanthropy: Everyone can be a donor. Because there are fewer people in rural places, traditional ways of thinking about growing endowments often don't work. In rural places, it is not the size of the gift, but the act and fact of giving that counts.</p> <p>Targeting financial and social elites as donors might fit large urban foundations. But in rural places, there are fewer people of any social or income class; it helps build ownership of "our fund" to have everyone give.</p> <p>Community events—where endowments can be explained and funds raised among friends—are often the mainstay of social cohesiveness in rural areas. Including everyone in the endowment-building process not only builds endowments, but is a key part of community-building.</p>

Types of gifts, payoff, payoff horizon

The payoff of promoting the endowment idea and digging into your community's potential to grow one is continuous community building, new knowledge about your community and a better—and truer—perspective on your chances of success in building a community fund. Your payoff horizon for gifts to your fund will range from immediate to long-term.

- **Many small donations.** By encouraging the entire community to understand and support your community endowment, you can generate a multitude of immediate donations. Because everyone is a potential donor, gift sizes can range widely, but most will be small.

- **Gifts of real property.** Once donors understand the value and the purpose of endowments, they want to participate. Sometimes, however, their gifts may take an unusual form, such as artwork, jewelry, real estate, or other kinds of property.
- **Appreciated property and stock.** Donors often welcome the tax benefits they can get by donating appreciated property or stock to community funds. Many rural people have large, long-term capital gains. And because most nonprofit organizations do not have the expertise or systems to accommodate these kinds of gifts, donors tend to be grateful for community funds available to accept these gifts.
- **Bequests, life insurance, retirement benefits, IRAs and planned gifts.** These are the tried-and-true standbys. These gifts are usually larger than the many small donations mentioned above.

RFD Tool Box

All the resources that follow relate to promoting endowment and philanthropic potential. The websites listed are active links to the materials that are available online. Where materials are not available online, use the email links provided.

Resources for the field. Key organizations and resources that provide critical tools and information to the entire philanthropy field.

1. The Philanthropy Index

Details: See page 10 for a description in “The Assets Start Here” box.

Contact: Southern Rural Development Initiative, 919-829-5900, www.srdi.org and www.philanthropyindex.org

2. Building Engines for Rural Endowment

Details: See page 12 for a description in “The Assets Start Here” box.

Contact: Aspen Institute Community Strategies Group, Rural Development Philanthropy Learning Network, 202-736-5804, rdpinfo@aspencsg.org, www.aspencsg.org/rdp/endowment/bere.php

3. Community Endowments for Community Futures

Details: This brief article, published by the Corporation for Enterprise Development (CFED) in *Ideas in Development* (1999), explains all the great community-building benefits—going beyond purely financial assets—that can come to communities that build endowments. It could be a good inspiring read for your board or local financial advisors.

Contact: Aspen Institute Community Strategies Group, Rural Development Philanthropy Learning Network, 202-736-5804, rdpinfo@aspencsg.org, www.aspencsg.org/rdp/_documents/tactics/community_endowments.pdf

4. Community Foundation Marketing

Details: These National Marketing Action Team materials include useful language, a brochure, invitations, and more. **Note:** All U.S. community foundations may access the NMAT site, but its free, downloadable resources are available only to community foundations that are members of either the Council on Foundations or Community Foundations of America, and have agreed to comply with National Standards for U.S. Community Foundations. See their website for more information.

Contact: National Marketing Action Team, Council of Foundations/Community Foundations of America, 800-727-2357, support@nmat.org, www.cfmarketplace.org

Helpful examples from your peers.

Leading or representative examples of good practice by colleague community foundations.

1. Intergenerational Transfer-of-Wealth Analysis

Details: See description in “The Assets Start Here” box, page 9.

■ **Analysis:** To see NCF’s county-by-county analysis, visit www.nebcommfound.org/wealthanalyses.htm

■ **Endowment results:** Surf the entire NCF website for newsletters, press releases, and Legacy Legends to see how the analysis has led to endowment building success.

Contact: Nebraska Community Foundation, 402-323-7330, www.nebcommfound.org

Note: If you are interested in producing a Transfer-of-Wealth study for your area, two consultants—who already have done such studies for community

foundations and who are willing to talk and produce a proposal based on your needs, pending their availability—are Don Macke, Center for Rural Entrepreneurship, don@ruraleship.org; and Andrea Lubov, Lubov Associates, alnandy@usinternet.com

2. Community endowment gift newspaper columns

Details: Ann Carrithers regularly writes these columns about recent gifts to the community endowment funds of the Hot Springs Area Community Foundation—an affiliate of the Arkansas Community Foundation—and submits them for publication. These columns use simple local stories to challenge local people to think creatively about growing an endowment.

Contact: Ann Carrithers, Executive Director, Hot Springs Area Community Foundation, Bank of America, 501-321-8193, hsacf@hotsprings.net. Download sample at www.aspenccsg.org/rdp/_documents/tactics/carrithers.pdf

How-to's and templates. Generic templates or additional explanations that can help you.

1. How to Arrange a Presentation for a Service Club

www.aspenccsg.org/rdp/_documents/tactics/service_club.pdf

2. How to Write a News Release

www.aspenccsg.org/rdp/_documents/tactics/news_release.pdf

3. How to Write Letters to the Editor

www.aspenccsg.org/rdp/_documents/tactics/letters_to_editor.pdf

4. How to Develop a Simple Brochure

www.aspenccsg.org/rdp/_documents/tactics/simple_brochure.pdf

About the publication

Leading Tactics for Rural Fund Development

Raising endowed assets in a rural setting can be very *different* from asset development in urban or metropolitan areas. *Leading Tactics for Rural Fund Development* was written specifically for rural leaders who want to raise endowments in and for their community.

This *Tactic* is one in a series developed specifically to make the job of the rural fund developer easier. The *Leading Tactics* were compiled from on-the-ground experience with rural endowment builders by the Aspen Institute Community Strategies Group with significant assistance from the Southern Rural Development Initiative. Most *Tactics* were then vetted and improved by a dozen rural community fund developers at a Knowledge Lab in early 2005. The Lab was sponsored by New Ventures in Philanthropy, a national initiative of the Forum of Regional Associations of Grantmakers, which also provided follow-up support to help complete the *Tactics*.

Please go to any of our websites to find more than a dozen other *Tactics* in this series in the following four focus categories:

- *Focus A*: Understanding and Leveraging Endowment In and For Your Community
- *Focus B*: Working with Individual Donors
- *Focus C*: Engaging the Entire Community in Building Community Assets
- *Focus D*: Targeting Community Endowment for Community Outcomes



www.aspenicsg.org/rdp



www.givingforum.org



www.philanthropyindex.org

