



The Power of an Endowment

This chart illustrates how a permanent endowment can grow while providing grants in perpetuity. Scenario: initial gift of \$100,000; 7.80% investment return*; 4% available for grant-making and 2% administrative fee.

Year	Deposit	Fund Balance	Investment Return Amount	SRCF Fee	Percentage for Grant Making	Annual Grant Disbursement	Fund Balance at Year End	Cumulative Grants Made
2017	100,000	\$100,000	\$7,800	\$2,000	4%	\$4,000	\$101,800	\$4,000
2018		\$101,800	\$7,940	\$2,036	4%	\$4,072	\$103,632	\$8,072
2019		\$103,632	\$8,083	\$2,073	4%	\$4,145	\$105,498	\$12,217
2020		\$105,498	\$8,229	\$2,110	4%	\$4,220	\$107,397	\$16,437
2021		\$107,397	\$8,377	\$2,148	4%	\$4,296	\$109,330	\$20,733
2022		\$109,330	\$8,528	\$2,187	4%	\$4,373	\$111,298	\$25,106
2023		\$111,298	\$8,681	\$2,226	4%	\$4,452	\$113,301	\$29,558
2024		\$113,301	\$8,837	\$2,266	4%	\$4,532	\$115,341	\$34,090
2025		\$115,341	\$8,997	\$2,307	4%	\$4,614	\$117,417	\$38,704
2026		\$117,417	\$9,159	\$2,348	4%	\$4,697	\$119,530	\$43,401
2027		\$119,530	\$9,323	\$2,391	4%	\$4,781	\$121,682	\$48,182
2028		\$121,682	\$9,491	\$2,434	4%	\$4,867	\$123,872	\$53,049
2029		\$123,872	\$9,662	\$2,477	4%	\$4,955	\$126,102	\$58,004
2030		\$126,102	\$9,836	\$2,522	4%	\$5,044	\$128,372	\$63,048
2031		\$128,372	\$10,013	\$2,567	4%	\$5,135	\$130,682	\$68,183
2032		\$130,682	\$10,193	\$2,614	4%	\$5,227	\$133,035	\$73,410
2033		\$133,035	\$10,377	\$2,661	4%	\$5,321	\$135,429	\$78,731
2034		\$135,429	\$10,563	\$2,709	4%	\$5,417	\$137,867	\$84,149
2035		\$137,867	\$10,754	\$2,757	4%	\$5,515	\$140,349	\$89,663
2036		\$140,349	\$10,947	\$2,807	4%	\$5,614	\$142,875	\$95,277
2037		\$142,875	\$11,144	\$2,857	4%	\$5,715	\$145,447	\$100,992
2038		\$145,447	\$11,345	\$2,909	4%	\$5,818	\$148,065	\$106,810
2039		\$148,065	\$11,549	\$2,961	4%	\$5,923	\$150,730	\$112,733
2040		\$150,730	\$11,757	\$3,015	4%	\$6,029	\$153,443	\$118,762
2041		\$153,443	\$11,969	\$3,069	4%	\$6,138	\$156,205	\$124,900
2042		\$156,205	\$12,184	\$3,124	4%	\$6,248	\$159,017	\$131,148
TOTALS			\$255,738				\$159,017	\$131,148

* Based upon 5-year average return as of September 30, 2017.
Investment Policy states a desired minimum disbursement return of 6%
Within 20 years, grants disbursed exceeds initial donation.

This chart is for demonstration and informational purposes only average rate of return used may vary.