Why Holding Your Charitable Funds at the El Dorado Community Foundation Matters

In an earlier column, we shared how the El Dorado Community Foundation (EDCF) works behind the scenes to strengthen local philanthropy and respond to community needs. But an important question often follows: *Why should donors choose to give through the Foundation and hold their charitable funds here?*

The answer is simple yet powerful, because doing so amplifies impact, protects donor intent, and keeps generosity rooted in the community it is meant to serve.

When individuals, families, businesses, and organizations establish funds at the El Dorado Community Foundation, they are not just making a gift. They are creating a long-term charitable partnership. Funds held with us are professionally invested, carefully stewarded, and governed by policies designed to ensure compliance, accountability, and transparency. This structure allows donors to focus on what matters most, their philanthropic goals, while we handle the complexity behind the scenes.

One of the most meaningful benefits of holding funds at EDCF is the assurance that donor intent is honored over time. Whether a donor wants to support education, environmental stewardship, arts and culture, human services, or a specific nonprofit, the Foundation serves as a permanent guardian of those wishes. Long after individual circumstances change, charitable priorities remain protected and are carried forward with special attention to the donor's wishes.

Local expertise is another key advantage. As a place-based foundation, EDCF maintains a broad, up-to-date understanding of El Dorado County's needs, opportunities, and challenges. We work closely with nonprofits, schools, public agencies, and community leaders, giving us insight that national institutions simply cannot replicate. This allows us to help donors identify impact opportunities and respond thoughtfully to both immediate needs and emerging issues.

Holding funds locally helps strengthen nonprofits in practical ways. Grants made through the El Dorado Community Foundation are supported by due diligence, financial oversight, and relationship-building that help ensure charitable dollars are used effectively. Beyond grantmaking, EDCF invests in nonprofit capacity through trainings, collaboration, and technical assistance, helping organizations become more resilient and sustainable over time.

For donors, a fund at EDCF offers flexibility. Donor-advised funds, scholarship funds, field-of-interest funds, designated funds, and agency funds can all be tailored to meet different goals. Donors may choose to be actively involved in recommending grants or take a more hands-off approach, trusting the Foundation to carry out their intent. As charitable

priorities evolve, funds can adapt while remaining anchored in the donor's original purpose.

There are also important administrative and legal benefits. The Foundation manages compliance with charitable regulations, grant agreements, reporting, and recordkeeping; these tasks are often time-consuming and complex when handled independently. Modest administrative fees support this stewardship, ensuring funds are managed responsibly while sustaining the Foundation's ability to serve the community for future generations.

Perhaps most importantly, holding funds at EDCF keeps charitable assets working locally. While many donors could choose national or commercial charitable platforms, funds held at EDCF remain connected to El Dorado County. Investment earnings, grantmaking, and community leadership all stay close to home, reinforcing a cycle of local impact.

Choosing to give through the El Dorado Community Foundation is ultimately an act of trust. It is trust in local knowledge, in careful stewardship, and in the belief that philanthropy is strongest when it is rooted in community. By holding funds with EDCF, donors help build a permanent charitable resource that supports today's needs while safeguarding tomorrow's possibilities.

Your generosity is personal. Our impact is collective. Working with El Dorado Community Foundation allows both to endure. We invite you to learn more about the Foundation at eldoradocf.org or stop by our Placerville office to discuss your philanthropic goals.