

YOUR CHARITABLE GIFTS MAKE A DIFFERENCE.

What charitable causes are you passionate about? Perhaps it is preserving our rich history, addressing mental health needs of our youth, providing scholarships for individuals to participate in health and wellness activities, or establishing an orchard. No matter your interest or cause, we are here to help support your charitable giving goals.

When you give through the SVCF, you can put your gift to work today or leave a permanent legacy by creating an endowment fund. Either way, we offer many giving options and flexible services to ensure your gift is meaningful. You can start supporting the community now with an outright gift of cash, securities, real estate, and agricultural commodity. Or you can give through your estate plan by designating the SVCF as the beneficiary of a bequest, retirement plan, or life insurance policy.

The SVCF is the only local organization focused on serving charitable organizations and *connecting donors to the needs of the community.*



The SVCF is a tax-exempt nonprofit investing in the people of rural Barnes, Ransom, and Griggs Counties. Our role is to connect donors with causes they care about and serve as a catalyst for community change. We provide donors with a simple charitable giving process by offering straightforward fund establishment and gift management so you can achieve your personal giving goals. We are the central point of giving and allow donors to dedicate their gifts to charities of their choice.



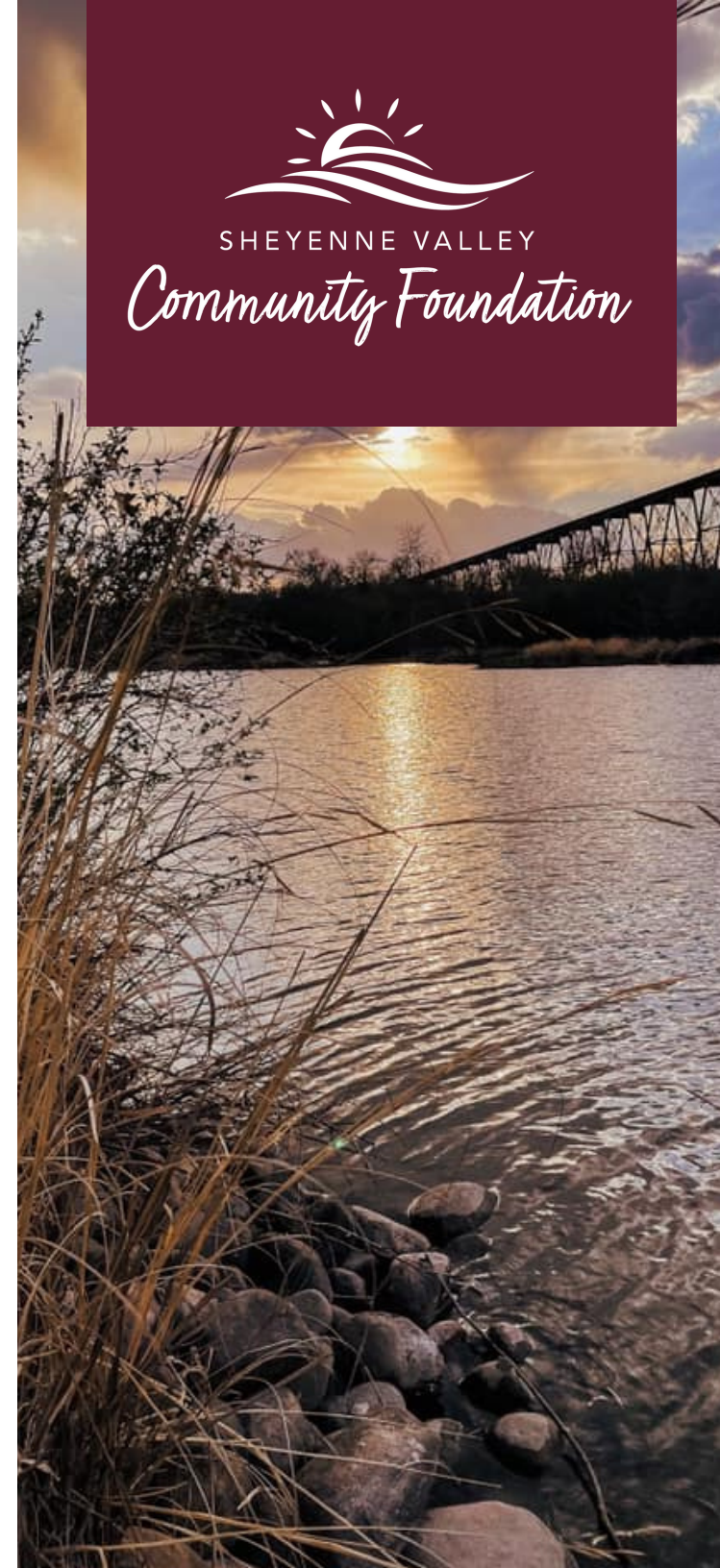
Our staff will work with you and your financial advisor to create effective approaches specifically designed for your unique giving and financial situation.

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SHEYENNE VALLEY
Community Foundation



40% TAX CREDIT FOR INDIVIDUALS

Gifts made by an individual to a qualified endowment fund are eligible for the 40% tax credit if the aggregate of that year's gifts are equal to \$5,000 or more. The maximum credit amount that may be claimed is \$10,000* (based on up to \$25,000 in gifts) for an individual or \$20,000* (based on up to \$50,000 in gifts) for married individuals filing jointly.

Example: Mrs. Smith, a ND resident, donates \$20,000 in cash to an endowment fund. She received an \$8,000 tax credit (40%) on her North Dakota return. If she is in the 24% federal bracket, her federal savings are \$2,880 (24% of \$12,000). The "cost" of her \$20,000 gift is offset by \$10,880 in tax savings.

FOR BUSINESSES

Gifts made by business entities (including financial institutions, estates and trusts) to a qualified endowment fund are also eligible for a 40% tax credit. In some cases the entity will "pass through" some or all of the credit to the business owners or to the beneficiaries of the trust or estate.

Example: Partnership XYZ has three equal partners. They would each receive a \$3,000 tax credit available for use on their North Dakota individual income tax credit if the partnership qualifies for a \$9,000 credit.



GENERAL TAX BENEFITS

24% MARGINAL TAX RATE ON INDIVIDUAL RETURN

Gift Amount	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
Federal Estimated Tax Savings**	(1,200)	(2,400)	(4,800)	(6,000)	(12,000)
ND Income Tax Credit**	(2,000)	(4,000)	(8,000)	(10,000)	(20,000)
Net Cost of Contribution	\$1,800	\$3,600	\$7,200	\$9,000	\$18,000

32% MARGINAL TAX RATE ON INDIVIDUAL RETURN

Gift Amount	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
Federal Estimated Tax Savings**	(1,600)	(3,200)	(6,400)	(8,000)	(16,000)
ND Income Tax Credit**	(2,000)	(4,000)	(8,000)	(10,000)	(20,000)
Net Cost of Contribution	\$1,400	\$2,800	\$5,600	\$7,000	\$14,000

35% MARGINAL TAX RATE ON INDIVIDUAL RETURN

Gift Amount	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
Federal Estimated Tax Savings**	(1,750)	(3,500)	(7,000)	(8,750)	(17,500)
ND Income Tax Credit**	(2,000)	(4,000)	(8,000)	(10,000)	(20,000)
Net Cost of Contribution	\$1,250	\$2,500	\$5,000	\$6,250	\$12,500

37% MARGINAL TAX RATE ON INDIVIDUAL RETURN

Gift Amount	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
Federal Estimated Tax Savings**	(1,850)	(3,700)	(7,400)	(9,250)	(18,500)
ND Income Tax Credit**	(2,000)	(4,000)	(8,000)	(10,000)	(20,000)
Net Cost of Contribution	\$1,150	\$2,300	\$4,600	\$5,750	\$11,500

*Assuming the marginal tax rate on an individual return is as listed and the donor can benefit from itemizing deductions on Federal Schedule A.

**Assuming ND income taxes would be high enough over a 4-year period to use up the credit. (Current year, plus three years carry forward.)

This information is provided for educational purposes only. Please consult your own attorney, accountant, or financial advisor for advice on your situation.