



Acknowledgments and anonymity

Approved grants are typically distributed via check with a letter that acknowledges the fundholder(s) name, address, the name of the Giving Fund, or other giving solution from which the grant was made, as well as the purpose of the grant if one was recommended.

If anonymity is requested, the fundholder's contact information and the name of the fund will not be printed on the grant letter.

The charity is instructed on the back of the check letter that the official tax receipt must be issued to NCF in order to prevent the inadvertent claiming of an additional deduction on gifts previously received by NCF.

The charity is also informed at the time they receive the grant that they may not accept it if they no longer properly qualify to do so.

Grant approval

NCF's team carefully reviews and assesses every giver-recommended grant with an in-depth and devoted process. We check state and federal filings, review charity websites, make phone calls to charity representatives, and more.

We perform two screenings:

1. **Legal compliance:** We ensure each giver-recommended grant complies fully with the laws governing charitable grants. By law, NCF can approve grants to "public charities," which includes 501(c)(3) organizations, but not most private foundations. NCF also may not approve giver-recommended grants that impermissibly "benefit" the giver.
2. **Beliefs and values alignment:** We confirm that the activities of the giver-recommended charity align with NCF's beliefs and values.



If NCF's team deems both screenings to be clearly satisfied, then NCF approves the giver-recommended grant. In the event that a grant recommendation is denied, NCF will notify the fundholder, who will then be given the opportunity to revise the recommendation.

Legal compliance

The tax laws identify the circumstances under which a donor-advised fund such as the Giving Fund and other NCF giving solutions may make grants without violating the Internal Revenue Code or jeopardizing its tax-exempt status. The following list describes the type of organizations eligible to receive grants from a donor-advised fund.

- 501(c)(3) public charities, government entities (ex: libraries, public schools, police stations), and Churches (including a diocese, monastery, etc.)
- Certain 501(c)(3) private operating foundations

- Certain 501(c)(4) volunteer fire stations organized for fire and rescue activities only
- Certain qualifying supporting organizations

The tax laws also prohibit donor-advised funds from issuing grants that impermissibly benefit givers, and the IRS may impose fines on both parties if this occurs. As required by law, NCF will decline grant recommendations if the giver or his or her family would receive any of the following benefits from the grant:

- Dues or membership fees
- Tickets to a charity benefit
- Goods or services at a charitable auction or elsewhere
- Fulfillment of a pre-existing, legally binding pledge
- Political lobbying or campaign contributions
- The right to purchase tickets to an athletic event
- School tuition or other education fees

Beliefs and values alignment

NCF's mission is to mobilize resources by inspiring biblical generosity, and our vision is that every person is reached and restored through the love of Christ. Our ministry, mission, and vision are built upon our belief in the authority of the Bible and our devotion to Jesus.

As is true with all policies of NCF, our grant approval policies and procedures are built upon our beliefs and values. Our beliefs and values are inseparable from our grantmaking services.

NCF has formally established several beliefs and values we consider essential to fulfilling our Christian ministry. These beliefs include the miraculous conception, divinity, and resurrection of Jesus; the need for salvation; Jesus as The Way, The Truth, and The Life; the sanctity of life, sexuality, gender, and marriage; and the inspiration and authority of Scripture.

While we recognize that members of the Body of Christ may sincerely hold differing views on these topics, which we neither judge nor condemn, we are committed to upholding NCF's beliefs and values. We therefore can only approve giver-recommended grants to organizations whose purposes and activities align with NCF's beliefs and values.

NCF is blessed and honored to serve our thousands of faithful, generous givers who entrust us with their resources and the tens of thousands of wonderful charities NCF givers love and feel called to support.

Minimum grant amounts

The minimum dollar amount of a single grant recommendation is \$100.

Scheduling grants

Grant recommendations may be scheduled as a single grant or as a recurring schedule of grants. Future grants from a recurring grant schedule that was approved in the past may be denied if eligibility rules, the organization's status, or legislation changes.

Fund balance considerations

An appropriate fund balance must be available to satisfy a grant prior to the recommended issue date. Grants will not be issued for amounts greater than

the available fund balance. In the instance where investment pool net asset values have adjusted and the fund balance is lower than a pending grant, the grant may not be distributed on the desired transaction date.

The fundholder will be contacted and may decide to revise the recommended grant request, cancel the grant request, or make additional gifts to the fund to satisfy the grant recommendation. Grants outstanding for more than 14 days may be canceled automatically after notification to the fundholder.

Unfunded grant recommendations will be rescheduled if a gift is pending. If no pending gift exists and the available balance is insufficient to satisfy the grant request, the recommendation will be canceled.

Outstanding grant checks

NCF reviews outstanding grant checks on a regular basis. If a charitable organization has not cashed or deposited a grant check within 90 days, NCF will investigate the outstanding check with the organization. We will then contact the fundholder to confirm that the grant should be reissued to the charity.

Upon being notified by a fundholder or grantee of a lost check, we may issue a stop-payment order and forward a new check to the charity.

If a request is made to replace an outstanding check prior to our review of outstanding grant checks, it cannot be replaced until it has been outstanding for at least 30 days.

Additional information

NCF's annual audit

NCF is audited annually by an independent national accounting firm, and a copy of NCF's annual Independent Auditors' Report and Financial Statement is available on our website. A copy of our annual information return, the IRS Form 990, is also available in print format and on NCF's website at ncfgiving.com/reports.

NCF as a member of ECFA

NCF is a member of The Evangelical Council on Financial Accountability (ECFA). Since its founding in 1979, ECFA has provided accreditation to the leading Christian non-profit organizations. ECFA's steadfast purpose is to enunciate, maintain, and manifest a code of financial accountability, ethics, and reporting that is consistent with enlightened and responsible Christian faith and practice. Acceptance for membership in the ECFA indicates that an organization is in full compliance with ECFA's Seven Standards of Responsible Stewardship. For more details, visit www.ecfa.org.

Important note about the purpose of this document

This guide describes how National Christian Charitable Foundation, Inc. and its supporting organizations currently operate in pursuit of NCF's charitable mission and how givers may interact with NCF. NCF at its discretion may modify this document at any time and without prior notice. No part of this document constitutes an agreement between NCF and any giver or any other person, or otherwise binds any person. Any statement in this document regarding tax or other legal rules, authorities, concepts, or consequences is informational only, represents only the general understanding of the staff of NCF, and is not provided as authoritative or as legal advice. Readers should not rely on any tax or other legal information provided herein, but should consult their own legal or other professional tax counsel.

© 2022, National Christian Foundation.

Unless otherwise noted, all scripture references are from the New American Standard Bible Copyright © 1960, 1962, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation, La Habra, California. All rights reserved.

Ministry photography by Samaritan's Purse



ncfgiving.com