Building a Sustainable Endowment for Christian Colleges

Riley Rowan

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Agenda

- Denominational challenges
- Why endowments matter
- Assessing your starting point
- Quality assurance
- Tools and vehicles
- Engaging your donor base
- Building policies and practices
- Measuring progress
- Leveraging partnerships
- Staying mission-focused

Building a Sustainable Endowment: About the Presenter

- Riley Rowan, Director of Business Development, Eder Financial
- In 2023, joined Eder Financial to help nonprofits support their long-term mission impact.
- Holds an MBA from Keller Graduate School of Management and fundraising certifications from NANOE.

Denominational Challenges

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Key Trends Impacting Endowments:

- Demographic shifts: Fewer traditional-age students and alumni giving at lower rates.
- Denominational change: Declining formal affiliations and theological realignment.
- Donor behavior: Increased focus on measurable impact, flexibility, and digital engagement.
- Economic volatility: Market swings and inflation impacting returns and donor confidence.

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Religious Stats From 2007

Data from PewResearch.org

Religious composition

2023-24 | 2014 | 2007

Christians

78%

of U.S. adults identify as Christians.

⊕ Evangelical Protestant	26%
⊕ Mainline Protestant	18%
⊕ Historically Black Protestant	7%
Catholic	24%
Latter-day Saint (Mormon)	2%
Orthodox Christian	1%
Jehovah's Witness	1%
⊕ Other Christian	<1%

Other religions

5%

of U.S. adults identify with other religions.

Jewish	2%
Muslim	<1%
Buddhist	1%
Hindu	<1%
Other world religions	<1%
⊕ Something else	1%

Religiously unaffiliated

16%

of U.S. adults identify as religiously unaffiliated.

Atheist	2%
Agnostic	2%
Nothing in particular	12%

Religious Stats From 2014

Religious composition

2023-24 | 2014 | 2007

Christians

71%
of U.S. adults identify as Christians.

⊕ Evangelical Protestant	25%
⊕ Mainline Protestant	15%
⊕ Historically Black Protestant	6%
Catholic	21%
Latter-day Saint (Mormon)	2%
Orthodox Christian	<1%
Jehovah's Witness	1%
⊕ Other Christian	<1%

Other religions

6%
of U.S. adults identify with other religions.

Jewish	2%
Muslim	1%
Buddhist	1%
Hindu	1%
Other world religions	<1%
⊕ Something else	2%

Religiously unaffiliated

23%
of U.S. adults identify as religiously unaffiliated.

Atheist	3%
Agnostic	4%
Nothing in particular	16%

Religious Stats From 2023

Religious composition

2023-24 | 2014 | 2007

Christians

62%

of U.S. adults identify as Christians.

⊕ Evangelical Protestant	23%
⊕ Mainline Protestant	11%
⊕ Historically Black Protestant	5%
Catholic	19%
Latter-day Saint (Mormon)	2%
Orthodox Christian	1%
Jehovah's Witness	<1%
⊕ Other Christian	1%

Other religions

7%

of U.S. adults identify with other religions.

Jewish	2%
Muslim	1%
Buddhist	1%
Hindu	1%
Other world religions	<1%
⊕ Something else	2%

Religiously unaffiliated

29%

of U.S. adults identify as religiously unaffiliated.

Atheist	5%
Agnostic	6%
Nothing in particular	19%

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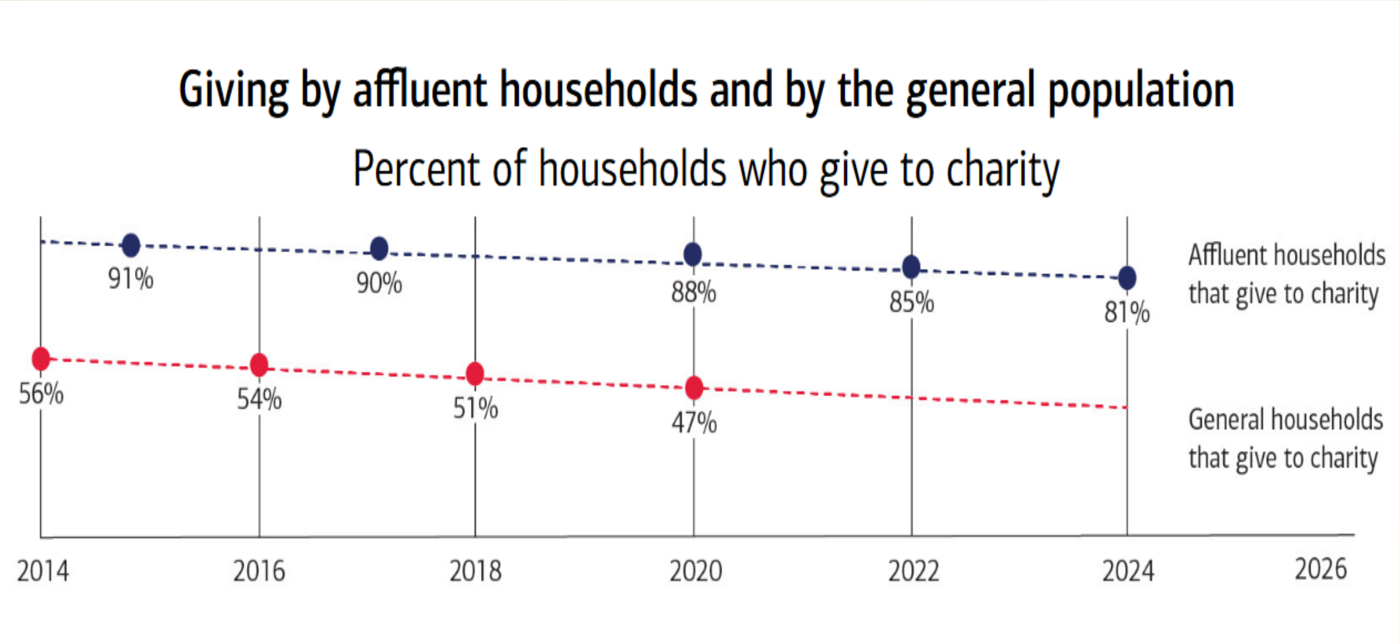
Giving Reports

“The vast majority of affluent Americans continue to give generously. In 2024, **81%** of affluent households made charitable contributions, with donors giving an average of \$33,219 to charity — more than **10 times the giving level of the general population.**” Bank of America Giving Report



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Why Endowments Matter

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The Role of Endowments for the Organization:

- Provide stable, predictable income for scholarships, faculty support, and mission programs.
- Reduce dependence on annual giving or tuition revenue.
- Signal financial stability to donors, accrediting agencies, and denominational partners.
- Preserve mission integrity through dedicated funding for ministry or faith-based programs.

The Role of Endowments for the Giver:

- Create a legacy through perpetual support for meaningful programs.
- Gain tax advantages, including charitable deductions and estate planning benefits.
- Ensure impact beyond your lifetime by funding scholarships, ministries, and mission initiatives.
- Receive recognition through named endowments that honor your generosity.
- Align your gift with values and faith-based priorities for enduring influence.

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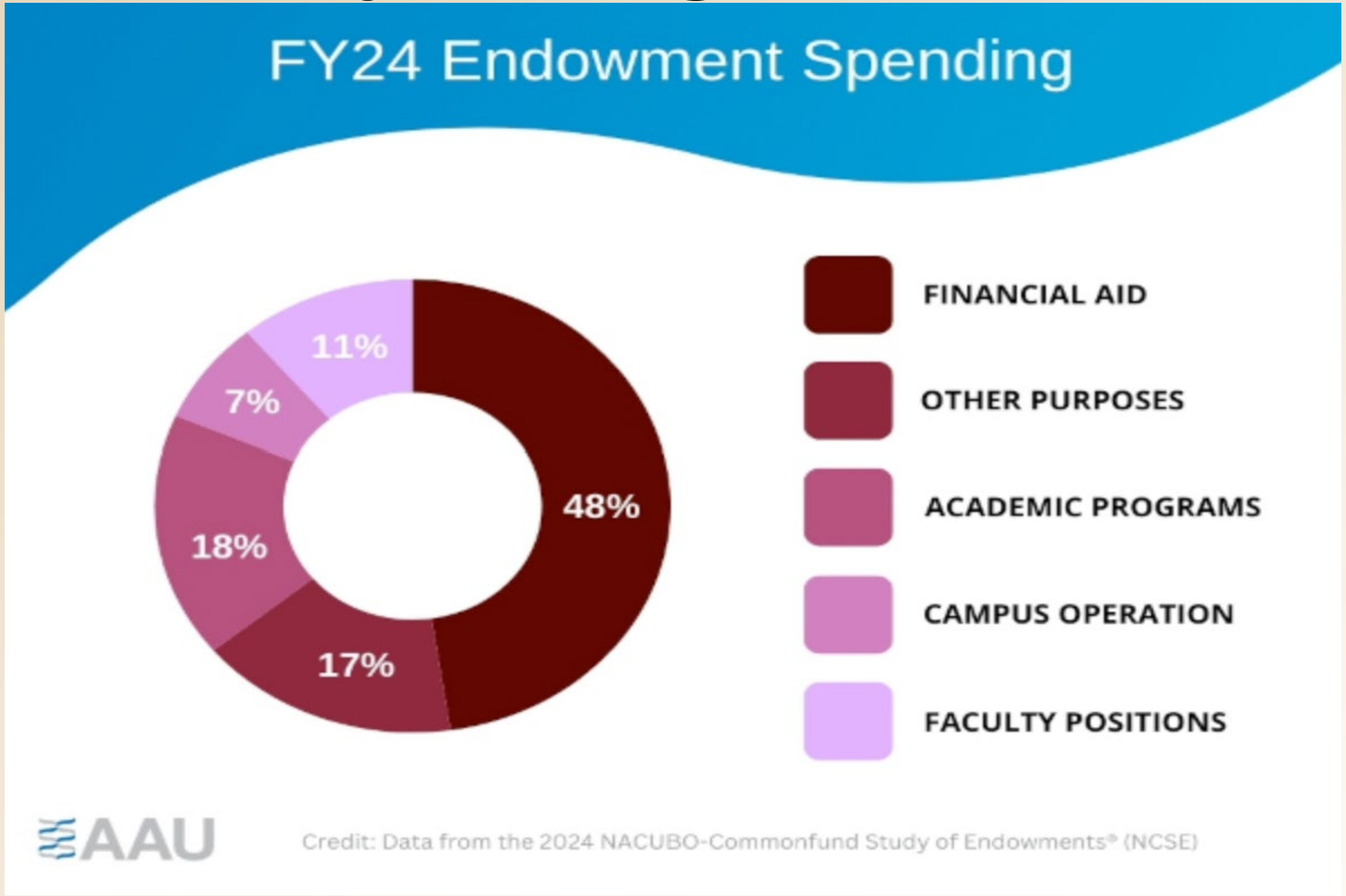
Example of Endowment Spending.

Association of
American Universities



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Assessing Your Starting Point

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Assessing Your Financial Starting Point:

- Step 1: Identify what portion of your operating or scholarship budget could ideally be funded by endowment income.
- Step 2: Conduct a financial "gap analysis."

Formula: Endowment Target = Annual Need ÷ Spending Rate

- Step 3: Evaluate existing endowed funds, restrictions, and investment performance.
- Step 4: Engage board and finance teams in setting a clear endowment goal.

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Assessing Your Strategic Starting Point:

- Step 1: Clarify your organization's long-term mission and priorities that require sustained funding.
- Step 2: Identify programs or initiatives most critical to your identity and future impact.
- Step 3: Analyze donor base and giving trends to gauge capacity for endowment growth.
- Step 4: Review competitive benchmarks and peer institutions' endowment strategies.
- Step 5: Engage leadership in aligning endowment goals with strategic plan and vision.

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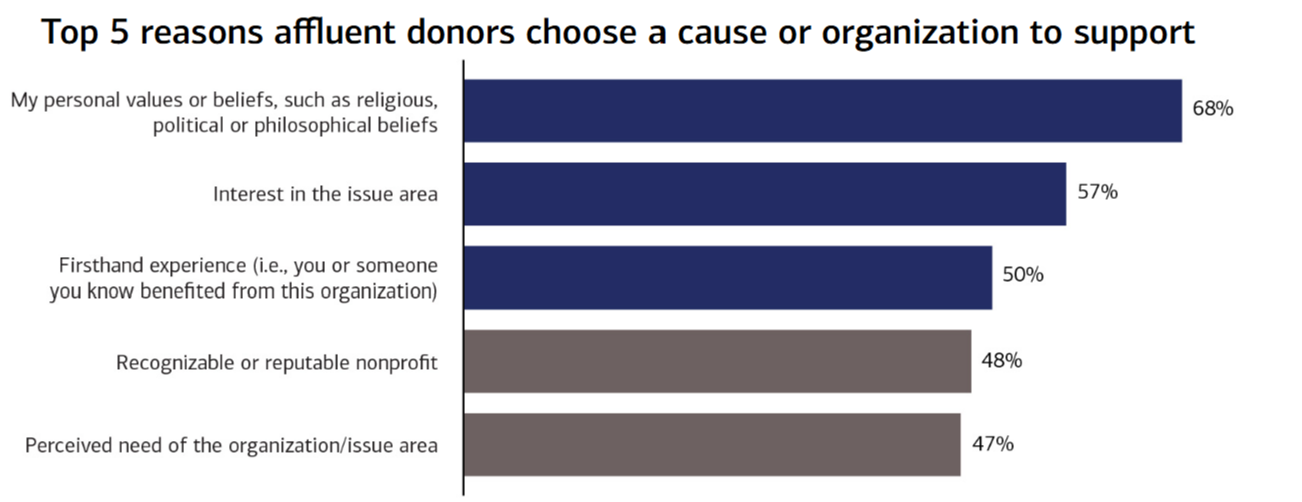
Reasons Donors Give

- ❖ Personal beliefs or values
- ❖ Interest in the cause
- ❖ First-hand experience
- ❖ Reputation of the nonprofit
- ❖ Perceived need for the issue



Source: Affluent data from 2025 Bank of America Study of Philanthropy.

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Eder's Asset Allocation Models

A wide variety of solutions to meet different organizational and investment objectives

Risk Tolerance		Time Horizon: Short 0 to 3 Years	Time Horizon: Medium 3 to 10 Years	Time Horizon: Long More than 10 Years
Risk Tolerance	Low	**A** 100% Short Term	**B** 60% Fixed Income 40% Equities	**C** 50% Fixed Income 50% Equities
Risk Tolerance	Medium	**D** 70% Short Term 30% Fixed Income	**E** 50% Fixed Income 50% Equities	**F** 40% Fixed Income 60% Equities
Risk Tolerance	High	**G** 50% Short Term 50% Fixed Income	**H** 40% Fixed Income 60% Equities	**I** 30% Fixed Income 70% Equities

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Quality Assurance

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Quality Assurance:

- Maintain a written Investment Policy Statement (IPS) outlining goals, risk tolerance, and benchmarks.
- Use diversified portfolios to reduce volatility.
- Consider integrate mission-aligned investing when possible (faith-based screening, ESG, or stewardship criteria).
- Conduct annual performance reviews and periodic third-party audits.

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Tools and Vehicles

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CHARITABLE REMAINDER UNITRUST

WHAT IS A CHARITABLE REMAINDER UNITRUST (CRUT)?

A Charitable Remainder Unitrust (CRUT) pays noncharitable beneficiaries a fixed percentage of the value of the trust each year, or other payment terms.

HOW DO CRUT PAYMENTS WORK?

In general, payments must equal at least 5% of the fair market value of the assets valued annually ~

- ✔ The payments continue for a specific term of up to 20 years, or the life of one or more beneficiaries.
- ✔ At the end of the payment term, the remainder of the trust, which is required to be at least 10% of the original fair market value (FMV), passes to one or more qualified U.S. charitable organizations.

A CRUT WORKS BEST IF YOU...

- ✔ Are interested in market-influenced income solutions and have cash or appreciated assets.
- ✔ Want to transfer cash or other liquid securities into an irrevocable trust.
- ✔ Want a charitable fund that can receive funding in multiple rounds, or years.

WHAT ARE THE BENEFITS OF A CRUT?

A CRUT provides market influenced income generated by investing the balance of your trust ~

- ✔ You or a loved one will be able to receive payments during your life or their life, while allowing you to direct the remaining balance to your favorite causes.
- ✔ You can transfer appreciated assets without paying capital gains taxes.

A CRUT MIGHT NOT BE THE BEST FIT IF YOU...

- ✔ Are seeking a fixed income.
- ✔ Are NOT comfortable with an irrevocable trust.
  - Once the CRUT's terms are set, and you sign on the dotted line, you won't be able to change your mind.

For more information, please email or call our experts ~

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OR
Lindsay Cart-Turner
Operations Manager, Organizational Investing and Deferred Gifts

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Other Giving Vehicles to Consider

- ✔ Charitable Remainder Annuity Trust
- ✔ Charitable Lead Trust
- ✔ Donor Advised Fund
- ✔ Endowment
- ✔ Immediate Charitable Gift

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CHARITABLE LEAD TRUST

WHAT IS A CHARITABLE LEAD TRUST (CLT)?

After selecting your charitable beneficiary, the Charitable Lead Trust (CLT) automatically makes charitable donations out of the trust for the term of the trust.

- ✔ These charitable donations can be variable or fixed in amount.
- ✔ When the term period expires, the remaining CLT balance goes to the non-charitable beneficiary, which is most frequently a family member.

HOW DO CLT PAYMENTS WORK?

A CLT is usually for $1,000,000 or more.

- ✔ High net-worth donors typically employ CLTs.
    - Their complex estates may face gift or estate taxes.

A CLT WORKS BEST IF YOU…

Would like to set aside money so that a designated charitable beneficiary receives income for the term of the trust, or during your lifetime.

WHAT ARE THE BENEFITS OF A CLT?

A CLT enables you to provide financial benefits to a charitable beneficiary of your choice.

You can also receive a potential tax benefit during your lifetime.

- ✔ Upon reaching the term or life limits, you will still be able to leave a financial legacy to your loved ones.
- ✔ Tax treatments may benefit either the grantor or non-grantor depending on circumstances.

A CLT MIGHT NOT BE THE BEST FIT IF YOU . . .

- ✔ Or your heirs need to access funds before the term of the trust has ended.
    - Funds are only released to you, or your chosen non-charitable beneficiary, at the defined end of the term or at the time of your death.
- ✔ Are NOT comfortable with an irrevocable trust.
    - Once you agree to the CLT's terms, you won't be able to change your mind.

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CHARITABLE REMAINDER ANNUITY TRUST

WHAT IS A CHARITABLE REMAINDER ANNUITY TRUST (CRAT)?

A Charitable Remainder Annuity Trust (CRAT) is ideal for someone with cash or appreciated securities.

- ✔ A charitable remainder annuity trust (CRAT) pays a specific dollar amount each year to any designated income beneficiary, as specified upon the trust's inception.

HOW DO CRAT PAYMENTS WORK?

The payment amount is at least 5% of the value of the corpus (property in the trust) when the trust is established.

- ✔ At the end of the payment term, the remainder of the trust passes to one or more qualified U.S. charitable organizations.
  - The remainer of the trust is required to be at least 10% of the original fair market value (FMV).

A CRAT WORKS BEST IF YOU...

- ✔ Are interested in fixed income during a defined lifetime.
- ✔ Want to leave the remaining balance of your trust to charitable organization(s) of your choice.
- ✔ Want to transfer cash or other liquid assets into an irrevocable trust.

WHAT ARE THE BENEFITS OF A CRAT?

With a CRAT, you'll be able to direct fixed payments during the lifetime of your designated income beneficiary.

- ✔ A CRAT will also allow you to leave the remaining balance to your favorite cause.
- ✔ You can transfer appreciated assets without paying capital gains taxes.

A CRAT MIGHT NOT BE THE BEST FIT IF YOU...

- ✔ Are NOT seeking a fixed income.
- ✔ Don't want to experience lost purchasing power over the life of the trust, based on the time value of money.
- ✔ Are NOT comfortable with an irrevocable trust.
  - Once the CRUT's terms are set, and you sign on the dotted line, you won't be able to change your mind.

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DONOR ADVISED FUND

WHAT IS A DONOR ADVISED FUND (DAF)?

A Donor Advised Fund (DAF) enables you to donate to one or more of your favorite charitable causes.

- ✔ You'll be able see the current impact of your donation and also have the ability to name up to one more generation of successor advisers.
- ✔ You can also qualify how the recipient will be able to use your donation.

HOW DO DAF PAYMENTS WORK?

You influence the strategy of how your gift is invested and donated to your charitable organization.

- ✔ A DAF is flexible to enable contributions and distributions at any time, as opposed to only at formation, or at death.
- ✔ You define and reorient directives for your money when you want.
- ✔ You avoid capital gains taxes on the transfer of appreciated assets.

A DAF WORKS BEST IF YOU . . .

- ✔ Have considered a private foundation but don't want to incur the costs and invest the extra time to create it.
- ✔ Want the opportunity to see the direct impact of your donations during your lifetime.
- ✔ Would like the ability to affect future donors.

WHAT ARE THE BENEFITS OF A DAF?

A DAF operates in a similar capacity as a private foundation but avoids the expenses and administrative burdens.

A DAF provides many advantages, which include enabling you to -

1. Realize tax benefits on your terms.
2. Recommend donations on your terms.
3. See the impact of your giving during your lifetime.
4. Establish a legacy of giving without the cost of a family foundation.
5. Choose your donation recipient.
6. Qualify how the recipient can use your donation.

A DAF MIGHT NOT BE THE BEST FIT IF YOU . . .

- ✔ Are seeking income from the DAF.
- ✔ Do NOT want options to name multiple successors, including family members, non-profit grant recipients, or endowed giving arrangements.

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IMMEDIATE CHARITABLE GIFT

WHAT IS AN IMMEDIATE CHARITABLE GIFT (ICG)?

An outright gift, also known as an Immediate Charitable Gift (ICG), is a ***one-time*** gift of cash and other liquid assets.

- ✔ An ICG requires you to name the charitable recipient(s) and further specify the purpose of the gift.
- ✔ Either cash (check) or liquid securities transfers, such as stocks/bonds, can fund an ICG.

HOW DO ICG PAYMENTS WORK?

- ✔ Eder Deferred Gifts (EDGI) will provide you, as the ICG donor, with a gift acknowledgment letter.
- ✔ For an ICG funded by transfer of securities, the assets must have a fair market value of at least $50,000 at the time of transfer.

AN ICG WORKS BEST IF YOU . . .

- ✔ Want to provide an anonymous gift.
- ✔ Would like to donate appreciated securities, as opposed to cash.
- ✔ Wish to forgo paying capital gains taxes but still retain the right to deduct the entire fair market value.
  - By directly transferring the asset, you will be able to deduct the market value of the donation, while also avoiding capital gains taxes on the appreciated asset.

WHAT ARE THE BENEFITS OF AN ICG?

- ✔ If you are over age 70½, you can directly transfer a traditional IRA Rollover tax-free.
  - This transfer can be used to satisfy your required minimum distribution (annual limit of $100,000 per IRA owner)*.
- ✔ You'll receive a tax benefit when donating appreciated assets.
- ✔ This is also called a Qualified Charitable Distribution

AN ICG MIGHT NOT BE THE BEST FIT IF YOU . . .

- ✔ Want to give more regularly, rather than through a one-time gift.
- ✔ Are looking for an income benefit, which an ICG doesn't provide.

** Generally, you need to start taking withdrawals from your IRA, SIMPLE IRA, SEP IRA, or retirement plan account when you reach age 72 (or age 73 if you reach age 72 after Dec. 31, 2022).*

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CHARITABLE GIFT ANNUITY FREQUENTLY ASKED QUESTIONS (FAQS)

HOW MUCH DO I NEED TO FUND A CHARITABLE GIFT ANNUITY?

Charitable gift annuities start at a minimum of $10,000.

- ✔ However, you can establish an annuity with much more using cash, stocks, bonds, or other means.

WILL THE CHARITABLE GIFT ANNUITY GUARANTEE THAT I'LL RECEIVE INCOME FOR LIFE?

Yes! Your organization will guarantee that you receive annuity payments at a fixed rate for the rest of your life.

- ✔ You may start receiving payments immediately or defer them.
- ✔ You can also receive the payments yourself, take them jointly with another person, or designate someone else as a recipient.
- ✔ Payments are sent quarterly, semiannually, or annually, as you request.
- ✔ You can also recommend dividing remainder assets across multiple charitable beneficiaries.

CAN I DEDUCT A CHARITABLE GIFT ANNUITY FROM MY INCOME?

Maybe! If you itemize your income taxes, you'll be entitled to an income tax deduction in the year you make your gift.

- ✔ A portion of your future annuity payments may be tax-free.

HOW DO I ESTABLISH A CHARITABLE GIFT ANNUITY?

It's easy! Complete a simple form, review required information, sign the agreement, and arrange to transfer the funds.

- ✔ Eder Financial will administer your Charitable Gift Annuity contract on behalf of your organization, who is the sole party responsible for annuity payments.
- ✔ You won't be charged legal fees or any other costs.

WILL I AVOID PAYING CAPITAL GAINS TAXES?

Likely Not! Charitable gift annuities typically defer capital gains taxes and spread them out over a longer period.

ARE PLANNED GIVING OPTIONS EASY TO UNDERSTAND?

Yes! When you have a heart to give but aren't familiar with the process, you'll appreciate the simplicity of a Charitable Gift Annuity offers as an introductory point to tax-advantaged giving.

HOW WILL INFLATION IMPACT MY CHARITABLE GIFT ANNUITY?

You are very wise to consider the impact inflation might have on your purchasing power.

- ✔ You may be glad to know that gift annuities provide the same dollar amount in the first payment as in the last payment.

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Engaging Your Donor Base

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Effective Donor Engagement Strategies:

- Tell stories, not statistics. Highlight transformed recipients and faculty impact.
- Connect legacy gifts to mission outcomes not operations.
- Recognize and steward legacy donors through societies, events, and personalized updates.
- Use consistent messaging across marketing, advancement, and leadership teams.

Finding The Right Tool:

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Building Policies and Practices

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Institutional Confidence Builders:

- Develop or update Gift Acceptance Policies and Endowment Spending Policies.
- Clearly define how funds are invested, spent, and reported.
- Address donor intent: include reversion clauses or mission continuity language.
- Provide annual endowment reports to donors with transparency on market performance and use.

Measuring Progress

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Key Performance Indicators (KPIs):

- Endowment market value performance year-over-year
- Number and value of new endowed gifts
- Percentage of operating budget funded by endowment
- Donor stewardship and legacy gift commitments
- Alignment between spending rate and policy target

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Leveraging Resources

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Vendor Partner Relationships

- Administer your Charitable Gifts
- Asset Management
- Manage Employee Benefits

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Nonprofit Tool Kit

- https://ederfinancial.org/Nonprofit-Tool-Kit-Access

Staying Mission-Focused

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Balancing Faith and Finance:

- Regularly reaffirm how endowment strategy supports institutional mission.
- Include faith-based language in investment and spending policies.
- Train staff and board members on the theological importance of stewardship.
- Evaluate partnerships through both financial and missional lenses.

Key Takeaways

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Key Takeaways:

- Sustainability requires intention. Build for the long term, not just the next campaign.
- Transparency builds trust. Donors invest in credible institutions and compelling visions.
- Mission alignment is non-negotiable. Keep Christ-centered purpose at the core of every policy and partnership.

Questions

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