



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; 7.93% 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	\$7,930	\$2,000	4%	\$4,000	\$101,930	\$4,000
2018		\$101,930	\$8,083	\$2,039	4%	\$4,077	\$103,897	\$8,077
2019		\$103,897	\$8,239	\$2,078	4%	\$4,156	\$105,902	\$12,233
2020		\$105,902	\$8,398	\$2,118	4%	\$4,236	\$107,946	\$16,469
2021		\$107,946	\$8,560	\$2,159	4%	\$4,318	\$110,030	\$20,787
2022		\$110,030	\$8,725	\$2,201	4%	\$4,401	\$112,153	\$25,188
2023		\$112,153	\$8,894	\$2,243	4%	\$4,486	\$114,318	\$29,674
2024		\$114,318	\$9,065	\$2,286	4%	\$4,573	\$116,524	\$34,247
2025		\$116,524	\$9,240	\$2,330	4%	\$4,661	\$118,773	\$38,908
2026		\$118,773	\$9,419	\$2,375	4%	\$4,751	\$121,065	\$43,659
2027		\$121,065	\$9,600	\$2,421	4%	\$4,843	\$123,402	\$48,502
2028		\$123,402	\$9,786	\$2,468	4%	\$4,936	\$125,784	\$53,438
2029		\$125,784	\$9,975	\$2,516	4%	\$5,031	\$128,211	\$58,469
2030		\$128,211	\$10,167	\$2,564	4%	\$5,128	\$130,686	\$63,597
2031		\$130,686	\$10,363	\$2,614	4%	\$5,227	\$133,208	\$68,825
2032		\$133,208	\$10,563	\$2,664	4%	\$5,328	\$135,779	\$74,153
2033		\$135,779	\$10,767	\$2,716	4%	\$5,431	\$138,399	\$79,584
2034		\$138,399	\$10,975	\$2,768	4%	\$5,536	\$141,071	\$85,120
2035		\$141,071	\$11,187	\$2,821	4%	\$5,643	\$143,793	\$90,763
2036		\$143,793	\$11,403	\$2,876	4%	\$5,752	\$146,568	\$96,515
2037		\$146,568	\$11,623	\$2,931	4%	\$5,863	\$149,397	\$102,378
2038		\$149,397	\$11,847	\$2,988	4%	\$5,976	\$152,281	\$108,354
2039		\$152,281	\$12,076	\$3,046	4%	\$6,091	\$155,220	\$114,445
2040		\$155,220	\$12,309	\$3,104	4%	\$6,209	\$158,215	\$120,654
2041		\$158,215	\$12,546	\$3,164	4%	\$6,329	\$161,269	\$126,982
TOTALS			\$251,742				\$161,269	\$126,982

* Based upon 5-year average return as of June 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.