



“

**“We like to give back to make a difference in the place we call home.”**

— John and Annette Romans  
John and Annette Romans Family Fund & Mission Ranches Fund

The Romans give back through their donor advised and company funds.

Read their story:  
[cfmco.org/Romans](http://cfmco.org/Romans)



# Donor Advised Funds

## A Personal Approach to Giving

### Simplify Your Giving—Create a Donor Advised Fund

Donor advised funds at the Community Foundation for Monterey County (CFMC) help simplify and maximize the impact of your giving. You make a tax deductible gift to establish your fund and recommend grants over time to the causes you care about. You benefit from the convenience and community knowledge of our professional staff.



**CREATE**

Our team works with you to create a fund that reflects your charitable vision.



**CHOOSE**

You choose the assets to make a gift that creates the fund. You can also direct a gift from your will or trust to create or add to a fund.



**GIVE**

You recommend grants from the fund to support nonprofits in Monterey County or anywhere in the world.

### Benefits

Donor advised funds at the CFMC are convenient, flexible tools for individuals, families, businesses, or groups, making it an ideal vehicle for fulfilling your charitable wishes.

- Easy to establish and manage
- Can utilize a wide variety of assets (such as cash, appreciated stock or real estate)
- Receive immediate tax benefits in the year the gift is made
- Make grant recommendations now and in the future
- Receive grantmaking support and co-investment opportunities from our professional staff
- One gift can support multiple organizations
- Increased impact by investing and combining your gifts with others
- Simplify record-keeping with 24/7 online access to donation and grant history
- Less costly and easier to administer than family or corporate foundations

## Donor Advised Funds – A Personal Approach to Giving

### How it Works—it's Simple

- You can start your fund with a gift of \$5,000 or more (using cash, appreciated stock, real estate, or other assets).
- A fund is established in your name, in the name of your family or business, or in honor of any person or organization you choose.
- Family members can be named as donor advisors and successor donor advisors.
- You receive tax benefits in the year your gift is made.
- You recommend grants from your fund—working with our professional program staff to support the causes you care about most in Monterey County and beyond.
- We handle all administrative details and issue grants to nonprofits in the name of your fund. (If you prefer, grants can be made anonymously).

#### Fund types:

- Non-endowed – You can recommend grants up to the full balance of the fund.
- Endowed – A percentage of the fund is made available for grantmaking each year.
- You can add to your fund at anytime, or include the fund in a legacy gift through your estate. There is no minimum balance needed to maintain your fund.

### Donor Advised Funds



### CFMC DONOR ADVISED FUNDS AT A GLANCE

#### Minimum initial contribution:

\$5,000 (*non-endowed*)

\$25,000 (*endowed*)

Minimum grant amount: \$500

Can be anonymous

#### Annual Fees:

\$0-\$1 million: 1.25 %

\$2-\$3 million: 1.0 %

> \$3 million: .5 %



**“The CFMC makes giving so easy. It’s an infrastructure for philanthropy that you can tap into at any level. It’s a wonderful way to connect to your local community.”**

– Amy Anderson and George Somero

### Charitable Giving Options

The CFMC can help you realize your philanthropic vision. Giving options include a variety of funds, charitable remainder trusts (CRTs), charitable gift annuities (CGAs), gifts of real estate or complex assets and more. We are happy to meet with you or your professional advisor to maximize the impact of your philanthropy.



2354 Garden Road • Monterey, CA 93940  
945 South Main Street, Suite 207 • Salinas, CA 93901  
cfmco.org/DonorAdvisedFunds • [f](#) [i](#) [in](#)

**CFNS**

ACCREDITED FOUNDATION Confirmed in Compliance with Community Foundations National Standards

NOVEMBER 2025

*To inspire philanthropy and be a catalyst for strengthening communities throughout Monterey County*



Cecilia Romero  
Vice President of Philanthropic Services  
ceciliar@cfmco.org  
(831) 375-9712 x124



Anna Faith  
Director of Gift Planning  
annaf@cfmco.org  
(831) 375-9712 x126

The Community Foundation for Monterey County is a 501(c)(3) nonprofit organization. Federal Tax Identification #94-1615897.