



Future Proof Your Nonprofit: Power + Perks of Endowments

February 12, 2025





Update Your Zoom Name: Name, Nonprofit

The screenshot shows a Zoom chat window with a title bar containing window control buttons (green, yellow, blue), a 'Mute' button with a microphone icon, a 'Stop Video' button with a camera icon, and a red 'Leave' button. The main content area displays the following text:

Zoom Chat Icebreaker:

What's the best thing that happened to you already in February?

Type your response in Zoom chat

Webinar Chat

Type your response here... Send

The chat input area is highlighted with a yellow border, and a yellow arrow points from the text 'Type your response in Zoom chat' to the input field.





Good morning, everyone!



Tim Zeckser
Endowment Manager
[Connect w/ Tim - Schedule](#)



Jordan Brown
Nonprofit Success Manager
[Connect w/ Jordan - Schedule](#)



A Community Foundation Unlike Any Other

Dedicated to improving the lives of people in Jefferson County and building nonprofit and donor capacity statewide.

Connection of people, ideas and nonprofits so **together we can build resilient, connected and thriving communities, which is good for everyone.**

Statewide Capacity Builder for Nonprofits and Donors

Investing in:

- Free Digital Fundraising on ColoradoGives.org
- Colorado Gives Day
- Donor Services
- Giving Funds
- Endowments
- Group Giving

Our Work for a Thriving Jefferson County

Providing millions in grants annually in addition to:

- Convening
- Impact Investing
- Advocacy
- Data and Research

All aligned with our Impact Areas so that all of Jeffco is thriving.



4 Key Learning Outcomes

1. What endowments are (*and aren't*) today
2. How organizations integrate them into fundraising and digital messaging
3. Simple, donor-friendly ways to talk about endowments
4. Practical stewardship and planned giving strategies



Webinar Recording & Guidelines

- This webinar is recorded. Slides & recording will be emailed and posted on the Nonprofit Resources page.
- All accounts, names, businesses, events, and data are fictional; any resemblance to real persons or events is coincidental.
- Please stay muted and use Zoom chat for questions unless prompted.
- Technical questions? Email support@coloradogives.org.



What Endowments Are (and aren't) Today



What is an Endowment?



Gifts to the fund represent the principal, or seed of the endowment.



The endowment fund grows over time through investment interest and earnings.



Fund earnings are used by the organization to make a difference in the community.

A nonprofit endowment is a **long-term fund invested for the current and future needs** of your organization.

It is designed to provide a **reliable source of income** for a nonprofit's mission **for generations to come**.

Endowment funds are typically structured to be **held in perpetuity** and only a portion of the fund value can be spent each year.



What Endowments Are



A permanent fund that supports your nonprofit forever.



Only a portion of the fund is spent each year (4%), but because the investments returns are more than what is spent, the fund grows.



Can be restricted to a specific program or unrestricted for general operating and support.



Often supported by individuals, families, or businesses who want to leave a legacy or create lasting impact.



Managed professionally to maximize growth, minimize risk, and alleviate burden on the nonprofit.



What Endowments Are **NOT**

 Not a rainy-day fund!

 Not complicated to start — you can begin small and grow over time.

 Not a substitute for your annual campaign — it complements ongoing fundraising.

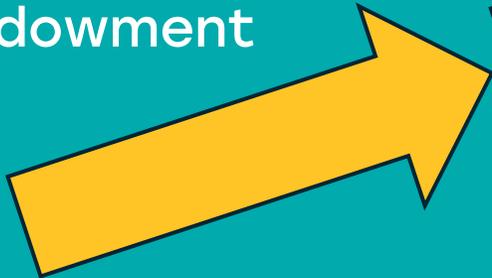
 Not only for “big” nonprofits — any organization can start one when the time is right.



Endowment Summary



The initial capital to establish the endowment



Grant Funding



Fundraising Resources



Investment Management



...and annual distributions continue to be made!



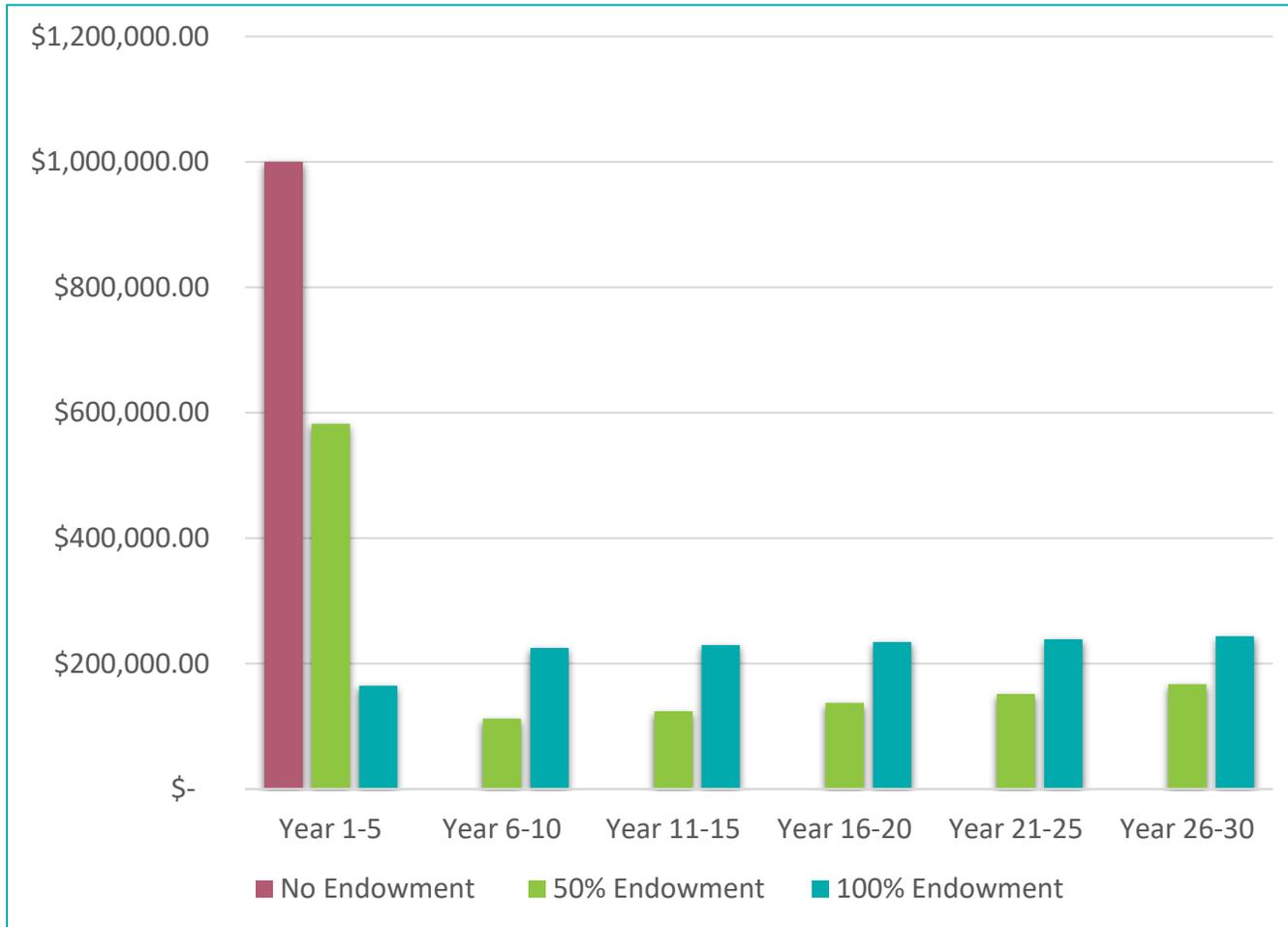


Questions on How Endowments Work or Why they are Important?





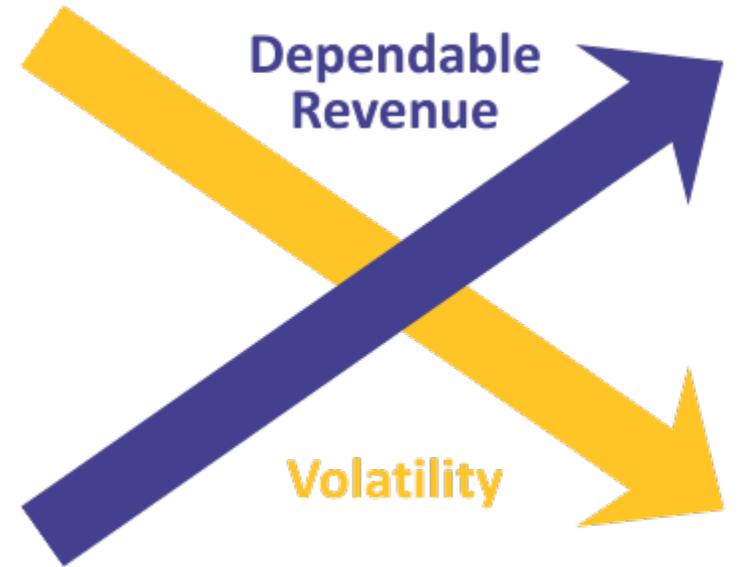
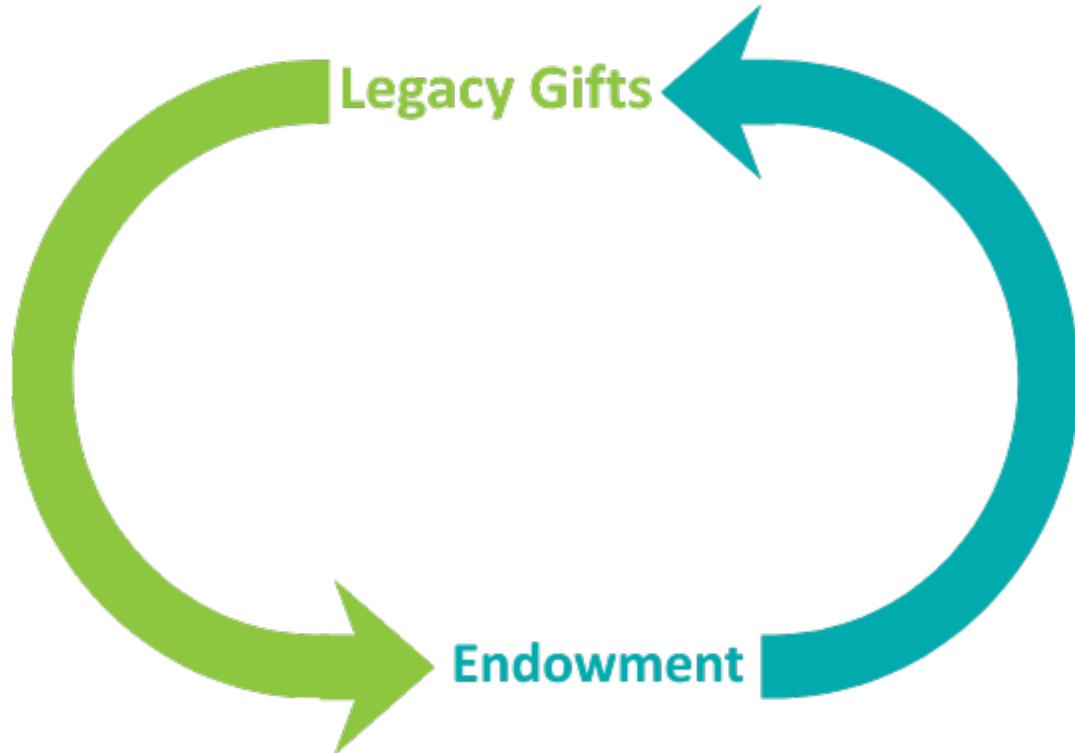
The Power of Endowments





Why Endowments Matter in 2026

“By 2035, your goal as a nonprofit should be to have 20% of your operating budget coming from endowments.” -Bryan Clontz





Why Endowments Matter in 2026

→ **Colorado donors are giving more than ever.** Fundraising is expanding both during events and year-round — making *now* the best time for nonprofits to build capacity, invest in endowments and deepen donor relationships.

→ **Donor Behavior Trends.** National studies show while *total giving is increasing*, the *donor base is narrowing* (fewer people giving larger gifts). That means engaging donors and building long-term loyalty is more important than ever.

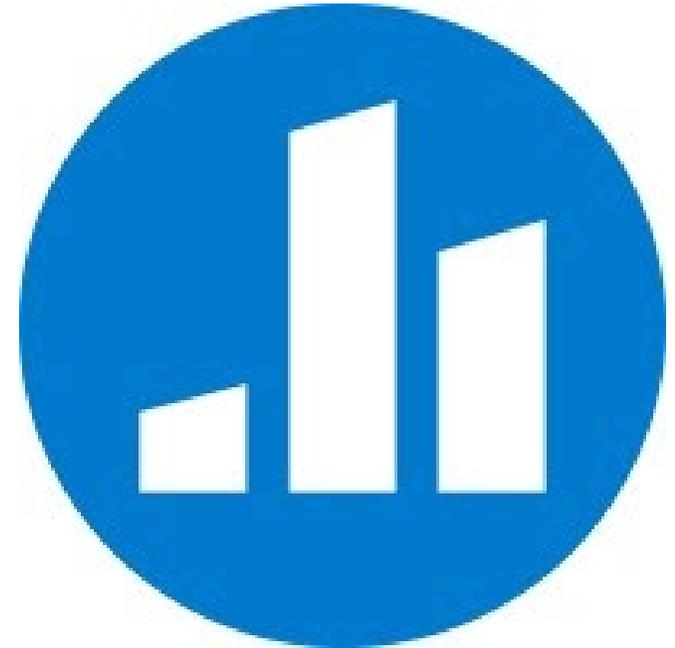
→ **Your Strategic Response.** Building an endowment and/or a recurring giving program stabilizes revenue streams and allows donors to make a lasting impact beyond a one-time gift— providing long-term support regardless of annual swings.

→ **2026 is not just another year.** It's a pivotal moment to grow enduring support structures (like endowments), deepen year-round donor engagement, and meet rising community needs despite federal funding gaps.



Zoom Poll: What is your biggest barrier to starting an endowment?

- Raising the initial capital to start an endowment
- Taking money away from annual operating to invest in future
- Getting my Board to agree to this strategy
- Having the long-term vision and case for an endowment
- Seeing the true need or benefit
- Other?





Featured Endowment Resource

Want to build long-term financial stability for your nonprofit?

Watch our webinar to discover how endowments can provide a sustainable funding source for your



Endowments 101 from March 2025

Future Proof Your Nonprofit: Power + Perks of Endowments

[Watch Recording](#) | [View Presentation](#)

Top 5 Takeaways from This Webinar:

- 1. Planned Giving Helps Get Endowments**—Encourage donors to add your nonprofit to a will or beneficiary designation to kickstart your fund.
- 2. Get Buy-In from Your Board Members**—Engage and educate your board to turn them into strong advocates for your endowment.
- 3. Leverage Endowment Grants**—Colorado Gives Foundation offers a 10% grant match to help nonprofits start + grow their endowments.
- 4. Use ColoradoGives.org to Fundraise**— Highlight your endowment on a fundraiser page and make it easy for donors to contribute.
- 5. Get Personalized Support**— Every nonprofit’s endowment journey is unique! Connect with our team for guidance + support.



Future Proof Your Nonprofit 2025: Power + Perks of Endowments
[Watch Recording](#)
[View Presentation](#)



Three Endowment Scenarios



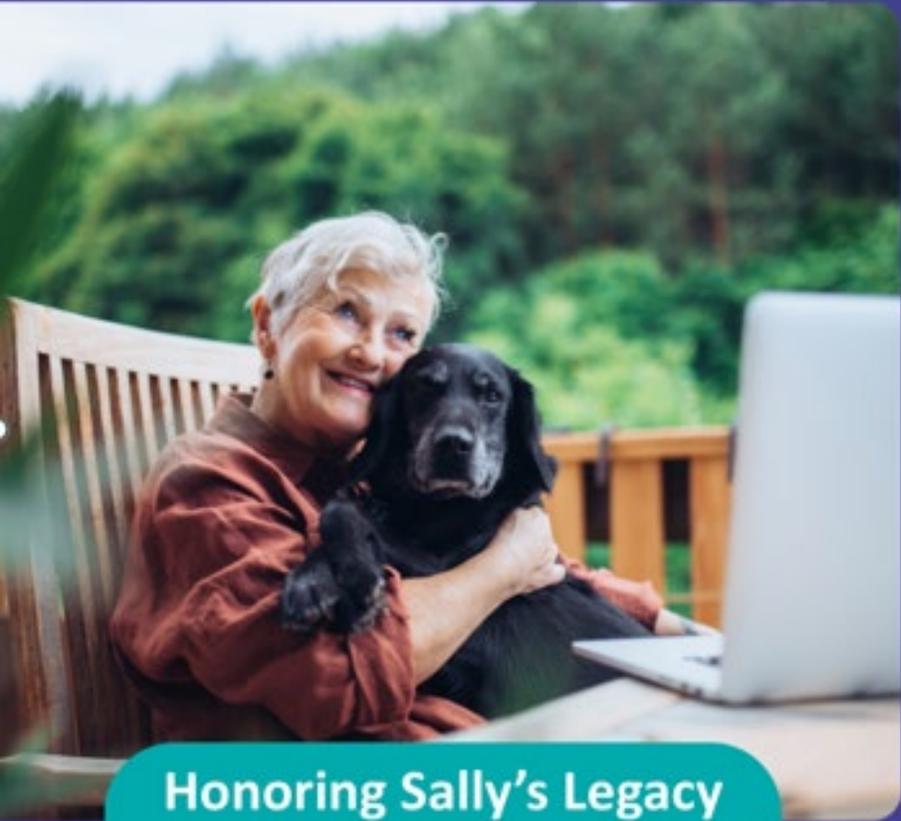
Scenario 1: Planned Giving

Sally gave \$20,000 to her favorite dog rescue nonprofit, almost every year, to help fund veterinarian services. While the development team was grateful for these gifts, ***they worried about what would happen when Sally was gone and no longer making these generous, annual donations.*** So, they met with Sally and invited her to consider putting the organization in her will, to fund an endowment.

When Sally passed away, ***she left approximately \$500,000 to the nonprofit to set up a named fund to support her favorite program.*** With a 4% distribution, the nonprofit will now receive \$20,000+ each year, continuing Sally's legacy and impact.



Scenario 1: Planned Giving



Honoring Sally's Legacy
A gift that keeps on giving.

Key Takeaways:

- An endowment made Sally's annual gift continue forever
- Sally kept giving annually in her lifetime because this cost her nothing today
- She got to choose her favorite program to support
- Revenue towards the program is predictable and requires minimal work for the nonprofit



Scenario 2: Major Donor (+ Digital Fundraising)

Karl and Helen love the local museum and want to make sure their transportation exhibits have permanent funding. ***Instead of continuing the give \$5,000 each year, they chose to create an endowment for \$100,000 in their lifetime***, named after their family, to help the ensure the future of the museum.

The museum leveraged Colorado Gives Foundation's 10% matching grant on the initial gift ***AND raised additional funds via ColoradoGives.org, bringing the fund up to nearly \$150,000, which creates \$6,000 in annual revenue each year***. Because the fund is named after them, Karl and Helen have left money to it in their will and their family has also made gifts to the fund in their honor.



Scenario 2: Major Donor (+ Digital Fundraising)



Key Takeaways:

- Created a permanent funding source for what the donor loved
- Named the fund after the donor
- Used ColoradoGives.org to raise additional dollars for the effort
- Donors then put fund in their will
- Engaged the donors' community and next generation
- Used Colorado Gives Foundation's grants

Karl and Helen Secure Museum Funding



Scenario 3- Board Buy-in

Mountain Park Health Clinic realized the power of endowment revenue and solid investment returns, so they wanted to establish a fund as a part of their overall resources. Without raising any new dollars, they:

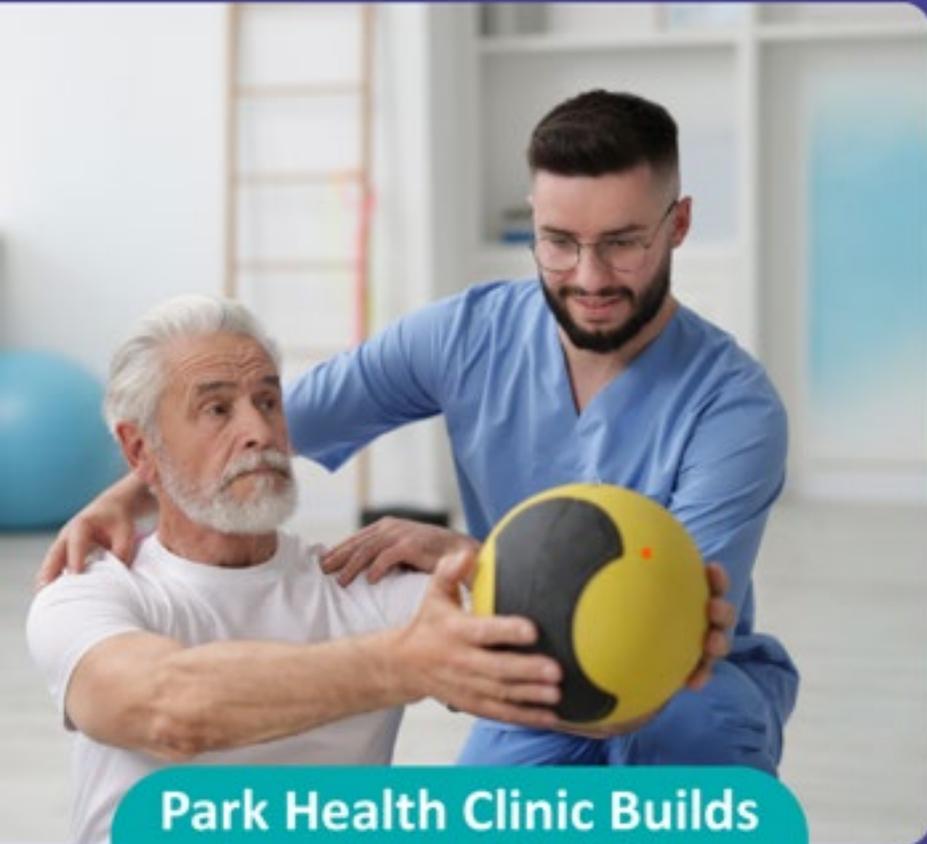
- Evaluated their current cash reserves
- Implemented a Wind-Fall Policy
- Found an investment partner to add matching grant dollars

Now, any time they ***end the year in the black and possess at least 3 months of cash reserves on hand, they will roll money into their endowment***, increasing their distributions back to them each year.

The endowment is for general operating, and some board members feel so tied to and proud of the fund that they have listed it in their own wills.



Scenario 3- Board Buy-in



Key Takeaways:

- Visionary board, invested in the future
- Took existing assets, identified objectives- higher returns, predictable revenue
- Felt good with cash reserves
- Secured grant funding
- Outsourced responsibilities
- Resulted new planned gifts to the fund

**Park Health Clinic Builds
Long-Term Stability**



Scenarios: Lessons Learned

- Donors care about lasting impact for their favorite programs
- You don't need to have the full amount funded- planned giving, digital fundraising, and continued annual gifts can add to the funds
- You don't need to do it all yourself
- Grant funding exists to help amplify donor impact
- Nonprofits of all sizes can utilize endowed funds



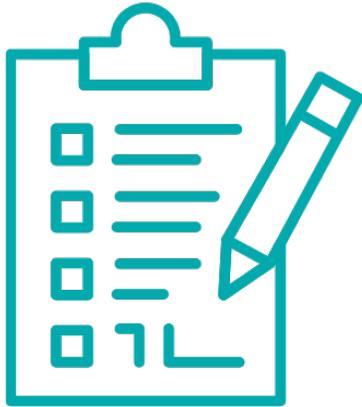


Tactics & Endowment Resources





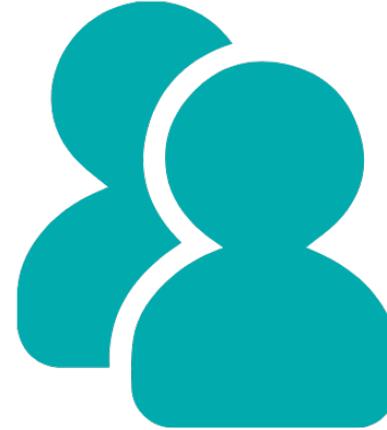
4 Endowment Fundraising Tactics



Planned Giving



Major Donor Engagement



Board Support



Digital Fundraising



Why Endowments Resonate with Planned Giving Donors

“Because an endowment gift is invested for the long term, it can serve as a lasting tribute—extending a donor’s values to future generations. Endowment gifts are often a donor’s final—and largest—commitment to the organizations they value most.”
— *Benefactor*



Planned Giving Best Practices

Use Social Norms

- People give when they see others like them giving
- Share stories of board members, volunteers, and donors, explaining what they chose to do

Use Easy, Human Language

- Say “a gift in your will”
- Not *bequest in your estate plan*

Endowments Matter

- If you have an endowment, mention it!
- It signals permanence for your organization, long-term impact for the donor



Planned Giving Best Practices

Keep It Simple:

- 90% of planned gifts are bequests or beneficiary designations
- If you can accept a check, you can invite donors to add you to their will

Make it visible everywhere:

- Add planned giving language to emails
- Include it in volunteer orientations and new board welcome packets
- Update website for accessibility
- Put little stickers on event nametags (with permission)

Keep Learning:  **June 23, 2026** — Partnership webinar with **CPGR**



Major Donor Engagement Tactics

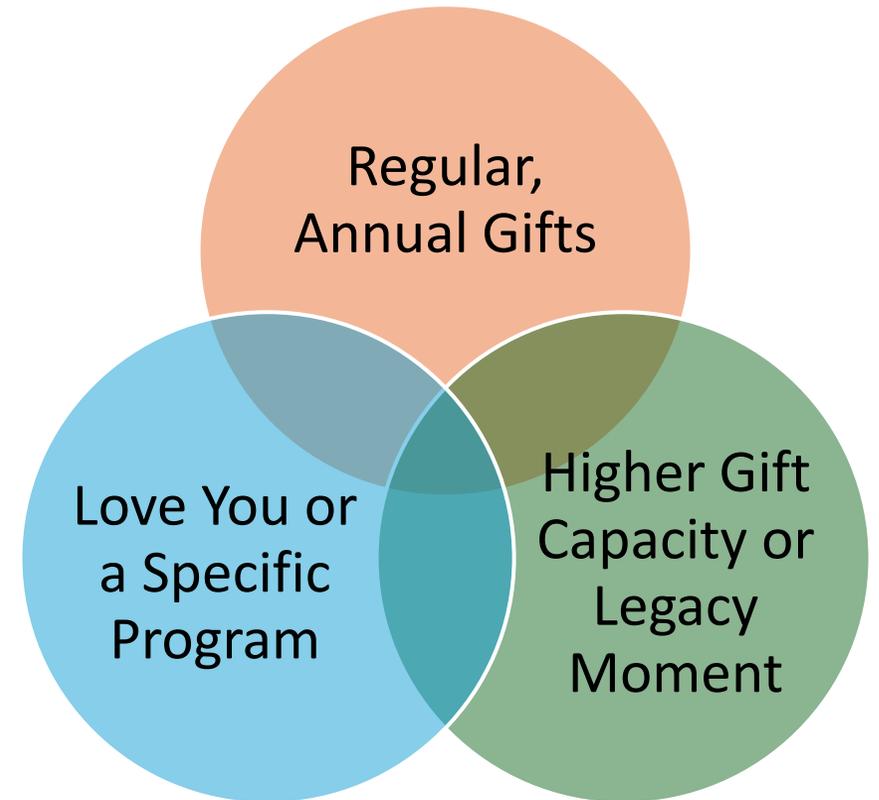
Donor Identification:

- Donors who make annual moderate to major gifts
- Your long-term needs match their favorite programs
- Wealth Screening tools can help

Ask to make a capstone or legacy gift to your organizations to seed an endowment!

Bonus Strategies:

- Make Giving Easy- IRAs, DAFs, stock transfers
- Utilize Colorado Gives Foundation Matching Grants
- Some (not all) like the idea of a named fund





Helping Your Board Support an Endowment

Apprehensions:

- Misconception that we are locking money away where we can't access it
- Psychology of a temporary leader- often envisions success in correlation with their own term
- Discrepancy between how they operate their own finance with how the nonprofit should handle its finances



1. Long-Term Strategy

- Endowments earned ~14% in 2025 (long-term ~7%), much better than the returns on our cash reserves
- Will help us attract planned gifts in the future
- Signals strong governance and vision to other funders

2. Immediate Impact

- 10% match from Colorado Gives Foundation to endowment partners

3. Alleviating Staff Pressures and Workload

- Providing Future Leadership with Resources with Guardrails to spending
- Protects and funds core programs
- Does not add work as assets grow



Nonprofits are Raising Endowment Funds on ColoradoGives.org

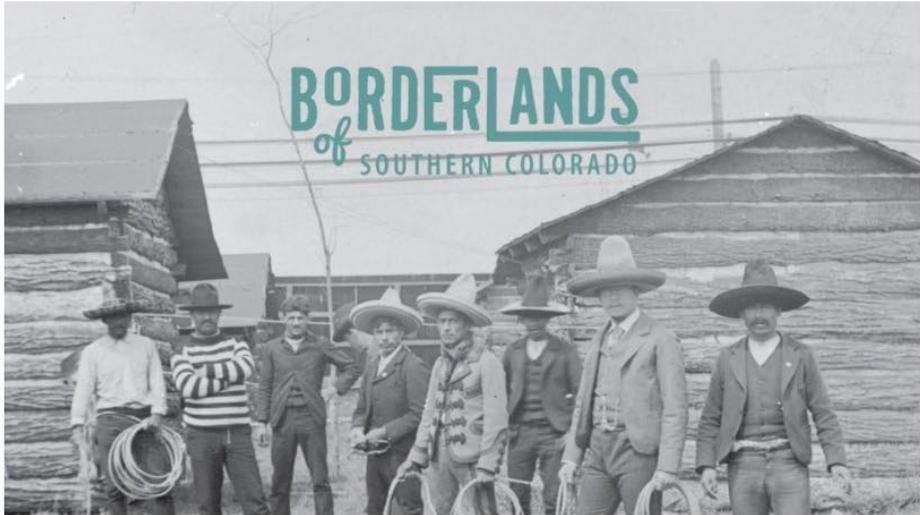
Fundraiser Page

Edit mode

Salazar Borderlands Fund



A nonprofit fundraiser supporting
Colorado Gives Foundation



The Salazar Borderlands Fund is a part of History Colorado's Endowment, to honor Southern CO history

\$63,831

raised by 31 people

Donate

Share this page

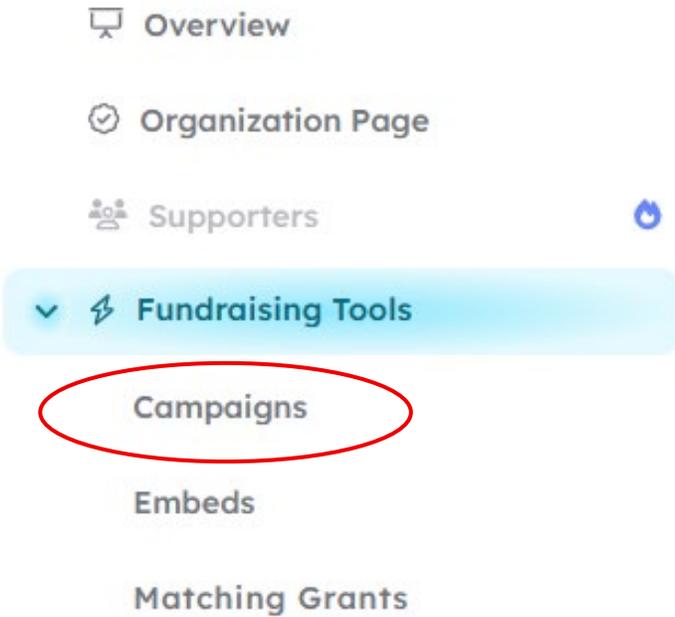
Step 1: Set Up a Free Fundraiser Page

Step 2: Share Fundraiser Page

Step 3: Raise Funds online for free on ColoradoGives.org



Raise Money for Endowments on ColoradoGives.org



1. **Create a free fundraiser page for your endowment** and separate from your main organization page
2. **Share the fundraiser page link** with your network thoughtfully
3. **Set fundraiser goals** and leverage incentives to boost giving
4. **Accept donations easily online including complex assets** — stocks, IRAs, DAFs and wire gifts.



Online Donations for Endowments on ColoradoGives.org



Major Credit Cards



Bank Account



PayPal



Apple Pay



Google Pay



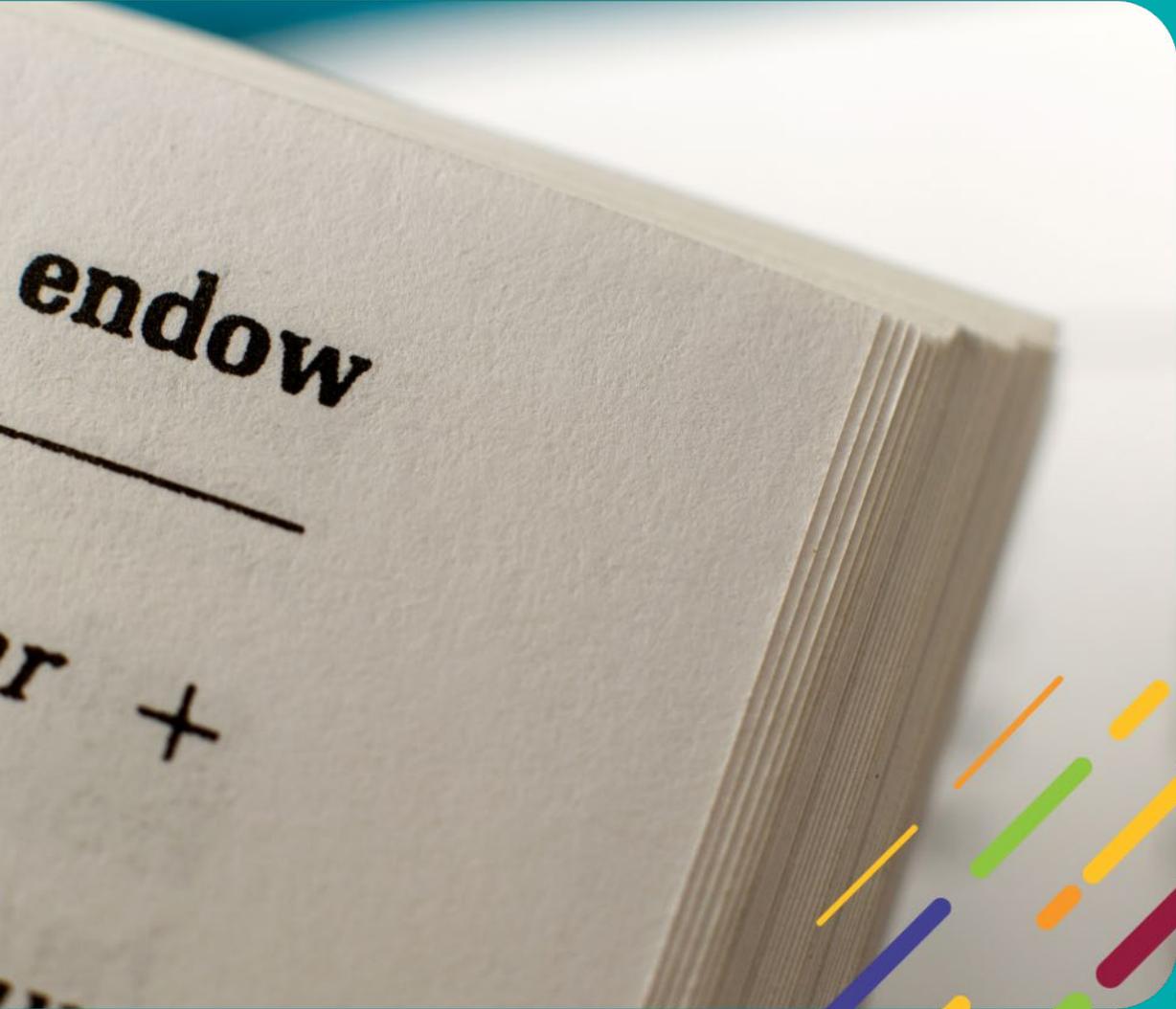
IRA



Donor Advised Fund (DAF)



Wire Transfer



Endowment Messaging



Why Donors Give to Endowments



-  **Legacy & Permanence:** Leave a lasting mark on the causes they care about
-  **Impact & Certainty:** Support programs that thrive forever
-  **Control & Flexibility:** Choose how gifts are used (restricted vs. unrestricted)
-  **Recognition & Connection:** Feel aligned and appreciated
-  **Emotional Fulfillment:** Pride and meaning from a permanent gift



“Support [their] mission. Sustain [their] future.”

Category	Details / Examples	Why It Matters / Donor Reaction
 Why Donors Loved It	<ul style="list-style-type: none"> • Concrete: Clearly connects action to outcome • Mission-oriented: Focuses on programs they care about • Emotionally meaningful: Creates pride & connection • Not exaggerated: Realistic & trustworthy • Immediate & Lasting Impact: Shows tangible results 	<p>Creates trust, emotional connection, sense of pride, and confidence in giving</p>
 Terms Donors Disliked	<ul style="list-style-type: none"> • Forever Fund • “Infinite impact” • “Impact that never ends” • “In perpetuity” 	<p>Avoids skepticism, disbelief, and confusion; abstract terms reduce engagement</p>
 Reasons for Dislike	<ul style="list-style-type: none"> • Skeptical / Unrealistic — “Nothing lasts forever” • Emotionally disconnected — Hard to feel connected to abstract terms • Financially vague — Hard to visualize real effect 	<p>Explains why certain messaging fails; helps guide donor-centric communication</p>



Where to Start Talking About Your Endowment

Channel / Touchpoint	Donor Motivation Focus	Tip
Website / Donation Page	Legacy & Impact	Show how an endowment ensures their gift lasts beyond today. Include real examples of programs funded long-term.
Email Campaigns	Empowerment & Compounding Impact	Highlight how recurring or one-time gifts multiply through the endowment, giving donors lasting influence.
Social Media	Social Proof & Storytelling	Share stories of programs thriving thanks to donor support; invite participation in challenges or milestones.
Events & Fundraisers	Recognition & Belonging	Emphasize exclusive endowment giving opportunities tied to milestones, matches, or donor circles.
Direct Mail / Annual Report	Tangibility & Pride	Demonstrate the long-term effect of gifts through charts, success stories, or “legacy gifts” examples.
Major Donor Conversations	Legacy & Personal Significance	Discuss planned giving, naming opportunities, and how their gift secures programs for decades.



How to Talk About Your Endowment

Nonprofit Type	Channel	Donor-Centric Messaging	Donor Psychology Focus
Youth & Education	Email to recurring donors	<i>“Your gift creates a legacy of learning, ensuring students have the programs and resources they need for decades.”</i>	Legacy, impact, empowerment
Arts & Culture	Website donation page / blog	<i>“By supporting our endowment, you ensure inspiring performances and exhibits continue for future generations. Be part of something that lasts.”</i>	Legacy, pride, social proof
Health & Wellness	Annual gala / special appeal	<i>“Your contribution to our endowment helps sustain vital health programs for years to come. Leave a lasting mark on the lives of those we serve.”</i>	Legacy, personal significance, empowerment



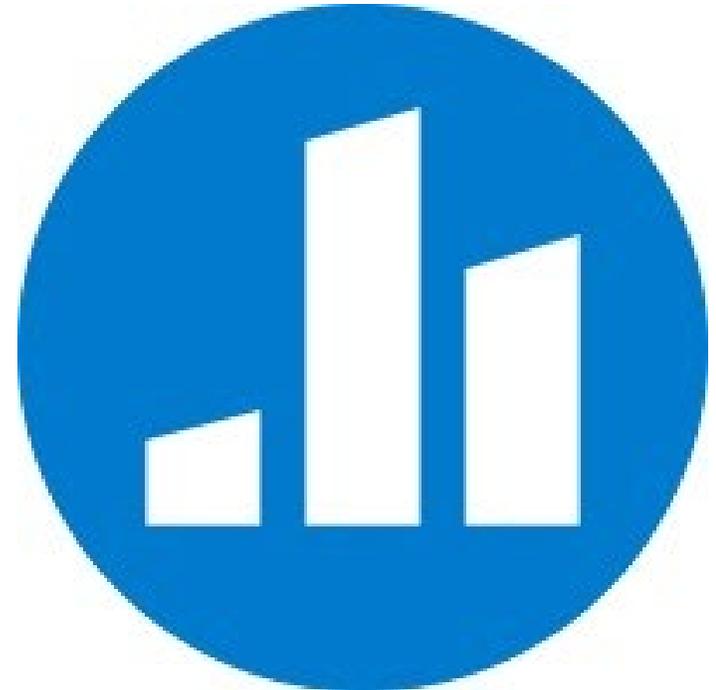
How to Talk About Your Endowment

Nonprofit Type	Channel	Donor-Centric Messaging	Donor Psychology Focus
Community Development / Social Services	Social media campaign	<i>“Every gift to our endowment strengthens programs that lift families and neighborhoods long-term. Join others in building a stronger future.”</i>	Social proof, impact, belonging
Science & Research / Environment	Newsletter / direct mail	<i>“Your endowment gift fuels groundbreaking research for decades, ensuring discoveries continue to benefit our community and future generations.”</i>	Legacy, impact, pride
Youth Sports / Leadership Programs	Recurring donor email / Instagram story	<i>“Your monthly support multiplied through our endowment creates opportunities for young leaders to thrive far into the future. You make lasting impact possible.”</i>	Compounding impact, empowerment, pride



Zoom Poll: What endowment resources do you need to get going?

- I am ready for an endowment assessment
- Planned giving materials to help donors consider supporting endowments
- Fundraising for my endowment on ColoradoGives.org toolkit
- How to sell endowments to my board with talking points
- Case studies and examples of how nonprofits have established funds
- Grant funding opportunities when i start and endowment





Questions



Thank You



ColoradoGivesFoundation.org

50

years of
making
good
happen
together