

The Power of an Endowment Fund

What a \$50,000 Endowment Fund at the Community Foundation of North Florida Could Do



Calculations based on 12 months

Year	Deposits	Beginning Fund Balance	Investment Return Rate	Investment Return Amt.	Fund Balance Before Grants	Grant %	Grants Made	Fund Balance After Grants	Admin Fee	Fund Balance @ Year End	Cumulative Grants Made
Year 1	\$50,000.00	\$50,000.00	7%	\$3,500.00	\$53,500.00	4%	\$2,000.00	\$51,500.00	\$772.50	\$50,727.50	\$2,000.00
2020	\$0.00	\$50,727.50	7%	\$3,550.93	\$54,278.43	4%	\$2,029.10	\$52,249.33	\$783.74	\$51,465.59	\$4,029.10
2021	\$0.00	\$51,465.59	7%	\$3,602.59	\$55,068.18	4%	\$2,058.62	\$53,009.55	\$795.14	\$52,214.41	\$6,087.72
2022	\$0.00	\$52,214.41	7%	\$3,655.01	\$55,869.42	4%	\$2,088.58	\$53,780.84	\$806.71	\$52,974.13	\$8,176.30
5 years	\$0.00	\$52,974.13	7%	\$3,708.19	\$56,682.32	4%	\$2,118.97	\$54,563.35	\$818.45	\$53,744.90	\$10,295.26
2024	\$0.00	\$53,744.90	7%	\$3,762.14	\$57,507.05	4%	\$2,149.80	\$55,357.25	\$830.36	\$54,526.89	\$12,445.06
2025	\$0.00	\$54,526.89	7%	\$3,816.88	\$58,343.77	4%	\$2,181.08	\$56,162.70	\$842.44	\$55,320.26	\$14,626.14
2026	\$0.00	\$55,320.26	7%	\$3,872.42	\$59,192.68	4%	\$2,212.81	\$56,979.86	\$854.70	\$56,125.17	\$16,838.95
2027	\$0.00	\$56,125.17	7%	\$3,928.76	\$60,053.93	4%	\$2,245.01	\$57,808.92	\$867.13	\$56,941.79	\$19,083.95
10 years	\$0.00	\$56,941.79	7%	\$3,985.93	\$60,927.71	4%	\$2,277.67	\$58,650.04	\$879.75	\$57,770.29	\$21,361.63
2029	\$0.00	\$57,770.29	7%	\$4,043.92	\$61,814.21	4%	\$2,310.81	\$59,503.40	\$892.55	\$58,610.85	\$23,672.44
2030	\$0.00	\$58,610.85	7%	\$4,102.76	\$62,713.61	4%	\$2,344.43	\$60,369.17	\$905.54	\$59,463.64	\$26,016.87
2031	\$0.00	\$59,463.64	7%	\$4,162.45	\$63,626.09	4%	\$2,378.55	\$61,247.55	\$918.71	\$60,328.83	\$28,395.42
2032	\$0.00	\$60,328.83	7%	\$4,223.02	\$64,551.85	4%	\$2,413.15	\$62,138.70	\$932.08	\$61,206.62	\$30,808.57
15 years	\$0.00	\$61,206.62	7%	\$4,284.46	\$65,491.08	4%	\$2,448.26	\$63,042.82	\$945.64	\$62,097.17	\$33,256.83
2034	\$0.00	\$62,097.17	7%	\$4,346.80	\$66,443.98	4%	\$2,483.89	\$63,960.09	\$959.40	\$63,000.69	\$35,740.72
2035	\$0.00	\$63,000.69	7%	\$4,410.05	\$67,410.74	4%	\$2,520.03	\$64,890.71	\$973.36	\$63,917.35	\$38,260.75
2036	\$0.00	\$63,917.35	7%	\$4,474.21	\$68,391.56	4%	\$2,556.69	\$65,834.87	\$987.52	\$64,847.34	\$40,817.44
2037	\$0.00	\$64,847.34	7%	\$4,539.31	\$69,386.66	4%	\$2,593.89	\$66,792.77	\$1,001.89	\$65,790.87	\$43,411.34
20 years	\$0.00	\$65,790.87	7%	\$4,605.36	\$70,396.23	4%	\$2,631.63	\$67,764.60	\$1,016.47	\$66,748.13	\$46,042.97
2039	\$0.00	\$66,748.13	7%	\$4,672.37	\$71,420.50	4%	\$2,669.93	\$68,750.57	\$1,031.26	\$67,719.32	\$48,712.90
2040	\$0.00	\$67,719.32	7%	\$4,740.35	\$72,459.67	4%	\$2,708.77	\$69,750.90	\$1,046.26	\$68,704.63	\$51,421.67
2041	\$0.00	\$68,704.63	7%	\$4,809.32	\$73,513.96	4%	\$2,748.19	\$70,765.77	\$1,061.49	\$69,704.28	\$54,169.85
2042	\$0.00	\$69,704.28	7%	\$4,879.30	\$74,583.58	4%	\$2,788.17	\$71,795.41	\$1,076.93	\$70,718.48	\$56,958.03
25 years	\$0.00	\$70,718.48	7%	\$4,950.29	\$75,668.78	4%	\$2,828.74	\$72,840.04	\$1,092.60	\$71,747.44	\$59,786.77
2044	\$0.00	\$71,747.44	7%	\$5,022.32	\$76,769.76	4%	\$2,869.90	\$73,899.86	\$1,108.50	\$72,791.36	\$62,656.66
2045	\$0.00	\$72,791.36	7%	\$5,095.40	\$77,886.76	4%	\$2,911.65	\$74,975.10	\$1,124.63	\$73,850.48	\$65,568.32
2046	\$0.00	\$73,850.48	7%	\$5,169.53	\$79,020.01	4%	\$2,954.02	\$76,065.99	\$1,140.99	\$74,925.00	\$68,522.34
2047	\$0.00	\$74,925.00	7%	\$5,244.75	\$80,169.75	4%	\$2,997.00	\$77,172.75	\$1,157.59	\$76,015.16	\$71,519.34
30 years	\$0.00	\$76,015.16	7%	\$5,321.06	\$81,336.22	4%	\$3,040.61	\$78,295.61	\$1,174.43	\$77,121.18	\$74,559.94
2049	\$0.00	\$77,121.18	7%	\$5,398.48	\$82,519.66	4%	\$3,084.85	\$79,434.81	\$1,191.52	\$78,243.29	\$77,644.79
2050	\$0.00	\$78,243.29	7%	\$5,477.03	\$83,720.32	4%	\$3,129.73	\$80,590.59	\$1,208.86	\$79,381.73	\$80,774.52
2051	\$0.00	\$79,381.73	7%	\$5,556.72	\$84,938.45	4%	\$3,175.27	\$81,763.18	\$1,226.45	\$80,536.74	\$83,949.79
2052	\$0.00	\$80,536.74	7%	\$5,637.57	\$86,174.31	4%	\$3,221.47	\$82,952.84	\$1,244.29	\$81,708.55	\$87,171.26

Year	Deposits	Beginning Fund Balance	Investment Return Rate	Investment Return Amt.	Fund Balance Before Grants	Grant %	Grants Made	Fund Balance After Grants	Admin Fee	Fund Balance @ Year End	Cumulative Grants Made
35 years	\$0.00	\$81,708.55	7%	\$5,719.60	\$87,428.14	4%	\$3,268.34	\$84,159.80	\$1,262.40	\$82,897.41	\$90,439.60
2054	\$0.00	\$82,897.41	7%	\$5,802.82	\$88,700.22	4%	\$3,315.90	\$85,384.33	\$1,280.76	\$84,103.56	\$93,755.50
2055	\$0.00	\$84,103.56	7%	\$5,887.25	\$89,990.81	4%	\$3,364.14	\$86,626.67	\$1,299.40	\$85,327.27	\$97,119.64
2056	\$0.00	\$85,327.27	7%	\$5,972.91	\$91,300.18	4%	\$3,413.09	\$87,887.09	\$1,318.31	\$86,568.78	\$100,532.73
2057	\$0.00	\$86,568.78	7%	\$6,059.81	\$92,628.60	4%	\$3,462.75	\$89,165.84	\$1,337.49	\$87,828.36	\$103,995.48
40 years	\$0.00	\$87,828.36	7%	\$6,147.98	\$93,976.34	4%	\$3,513.13	\$90,463.21	\$1,356.95	\$89,106.26	\$107,508.62
2059	\$0.00	\$89,106.26	7%	\$6,237.44	\$95,343.70	4%	\$3,564.25	\$91,779.45	\$1,376.69	\$90,402.76	\$111,072.87
2060	\$0.00	\$90,402.76	7%	\$6,328.19	\$96,730.95	4%	\$3,616.11	\$93,114.84	\$1,396.72	\$91,718.12	\$114,688.98
2061	\$0.00	\$91,718.12	7%	\$6,420.27	\$98,138.38	4%	\$3,668.72	\$94,469.66	\$1,417.04	\$93,052.61	\$118,357.70
2062	\$0.00	\$93,052.61	7%	\$6,513.68	\$99,566.30	4%	\$3,722.10	\$95,844.19	\$1,437.66	\$94,406.53	\$122,079.81
45 years	\$0.00	\$94,406.53	7%	\$6,608.46	\$101,014.99	4%	\$3,776.26	\$97,238.73	\$1,458.58	\$95,780.14	\$125,856.07
2064	\$0.00	\$95,780.14	7%	\$6,704.61	\$102,484.75	4%	\$3,831.21	\$98,653.55	\$1,479.80	\$97,173.75	\$129,687.27
2065	\$0.00	\$97,173.75	7%	\$6,802.16	\$103,975.91	4%	\$3,886.95	\$100,088.96	\$1,501.33	\$98,587.62	\$133,574.22
2066	\$0.00	\$98,587.62	7%	\$6,901.13	\$105,488.76	4%	\$3,943.50	\$101,545.25	\$1,523.18	\$100,022.07	\$137,517.73
2067	\$0.00	\$100,022.07	7%	\$7,001.55	\$107,023.62	4%	\$4,000.88	\$103,022.74	\$1,545.34	\$101,477.39	\$141,518.61
50 years	\$0.00	\$101,477.39	7%	\$7,103.42	\$108,580.81	4%	\$4,059.10	\$104,521.72	\$1,567.83	\$102,953.89	\$145,577.71
Totals	\$50,000.00			\$254,760.99			\$145,577.71		\$56,229.39		

Assumptions:

- 1) 7% annual investment return
- 2) Grants are made at year-end and are 4% of the total fund balance.
- 3) Admin Fee computed at year end after grants distributed

This chart is for demonstration and informational purposes only.

Investment Return Rates and Grant Percentages will fluctuate depending on individual fund guidelines.