



It's like planting trees:  
The best time to do it is  
yesterday. The true benefits  
will come once it is fully  
grown.

Start out small with whatever  
you have, even if it is just an  
idea or a dream, and keep  
working at it.

Remember that  
**every dollar or donated  
asset is a gift  
to your community  
forever.**



—Tom Labrie, board member  
of the Clark Area  
Community Foundation

## Challenge met!

In March 2021, the North Brown Community Foundation achieved a matching challenge: \$150,000 was raised within the three-year challenge period. In meeting that challenge, the South Dakota Community Foundation donated \$37,500 to the NBCF.

As of December 2021, the fund has a principal balance of more than \$225,000! The fund awarded \$3,400 in grants in 2021 and \$6,400 in 2022. Once the four-year rolling average catches up to the current balance, the NBCF will be able to award more than \$10,000 in grants every year.

**NORTH BROWN  
COMMUNITY  
FOUNDATION**

*Investing in a bright future.*

P.O. Box 576  
Frederick, SD 57441

*Like us on Facebook!*

 North Brown Community Foundation



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Investing  
in a  
bright  
future.

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Serving the communities of Frederick, Westport, Barnard, and Elm Lake S.D., and the rural areas in the boundaries of the Frederick Area School District.

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# The mission of the North Brown Community Foundation is to build a brighter future through philanthropic giving to address community needs in the North Brown area.

**WHAT IS IT?** The North Brown Community Foundation was established in April 2014 and is a community savings account of the South Dakota Community Foundation. The NBCF is one of more than 80 other community savings accounts in South Dakota.

**WHAT AREA DOES IT SERVE?** The North Brown Community Foundation serves the area covered by the Frederick Area School District, including the communities of Frederick and Westport and the unincorporated areas of Barnard and Elm Lake.

**HOW DOES IT WORK?** Funds invested in the North Brown Community Foundation are invested by the South Dakota Community Foundation. Part of the interest that the account generates is returned to the community to be distributed as grants. The North Brown Community Foundation's board gives out the equivalent of 4.5 percent of the fund's principal\* to respond to community needs every year.

This can result in significant additional dollars being available for community projects. For example, using the actual rate of return that other SDCF community savings accounts did receive:

If a fund was established in 1994 with **\$100,000**, and no additional funds were added, by 2014 that fund would have grown in value to more than **\$150,000**. AND it would have given out nearly **\$125,000** in grants over those 20 years.

**WHO MAKES DECISIONS ABOUT HOW GRANTS ARE AWARDED?** All grant-making decisions are made by the North Brown Community Foundation board of directors, which has representation from across the North Brown area.

Grants can only be given to recognized nonprofit organizations.

\* The grant amount is 4.5 percent of the rolling average of the principal balance for the previous four years.

**WHAT ROLE DOES THE SOUTH DAKOTA COMMUNITY FOUNDATION SERVE?** The SDCF, through its volunteer board of some of the state's top investment minds, manages the fund. The SDCF takes care of the accounting and tax filings for the fund. They receive a 1 percent administration fee.

**HOW CAN I GIVE?** Individuals or businesses can give by check, including the form here. Or donations can be made online: <https://www.fredericksd.com/nbcf>. Donors can designate the North Brown Community Foundation in their wills. And donors can also give stock, real estate, insurance policies, or other intangible assets. The SDCF is available to advise on such donations.

**WHY SHOULD I INVEST?** The North Brown Community Foundation is a perpetual resource for the community. As long as our communities are around, the fund will be available to support community needs.

Communities that have this kind of a resource to draw from often go through a change in what they see as possible for their communities.

"People who have focused for too long on their deficits instead **focus on their assets**. People move from thinking about scarcity to **considering abundance**. They begin to take control of their investments and their futures."

— Ahmet Binerer,  
"Transfer of Wealth in Rural America"

Investing in the North Brown Community Foundation is a way to show appreciation for the way our communities has supported and benefitted us. We can give back in gratitude, knowing that our gifts will help to ensure that future generations will also know the blessings that this community can provide.

## Invest in the future of our communities.

I'd like to make a contribution to the North Brown Community Foundation in the amount of \$ \_\_\_\_\_

Please make checks payable to the North Brown Community Foundation.

Optional: This gift is in honor/memory/recognition of: \_\_\_\_\_



Detach and mail to:  
North Brown Community Foundation  
P.O. Box 576  
Frederick, SD 57441

*Thank you!*

For tax purposes, acknowledgement of this gift should be sent to:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State, ZIP: \_\_\_\_\_

You can also donate securely online: <https://www.fredericksd.com/nbcf>