An endowment built from the giving you already receive.

A two-page summary for boards and finance committees: what Plero does, who holds the money, and what the board decides.

WHAT AN ENDOWMENT IS

A permanent fund. It is invested, the principal is preserved under a written policy, and each year a set share is paid out to fund the mission. Savings and reserves are meant to be spent in a hard year; an endowment is meant to last.

HOW THE MONEY MOVES

1
Gift received
Through your existing giving platform.

2
Share set aside
The board's percentage of each eligible gift.

3
Nightly transfer
To your endowment account at Schwab.

4
Yearly payout
Under the board's spending policy.

Most giving keeps funding ministry today. Members can also add one-time or monthly gifts to the fund, and the endowment can receive estate gifts, stock and bequests.

WHO HOLDS THE MONEY

- An account in your organization's name.
- Charles Schwab & Co., Inc., Member SIPC, as custodian.
- Plero never holds or pools your money.
- No lock-in. Records export anytime.

WHAT PLERO DOES

- Applies the board's share to every eligible gift.
- Runs the nightly transfer to Schwab.
- Records every approval and policy change.
- Produces quarterly board and donor reports.

What the board decides

Allocation	The share of eligible giving set aside. Often 10%. There's no minimum, so you can start smaller and raise it over time.
Eligible giving	Which gifts count. Restricted gifts are honored as designated.
Investment policy	How the fund is invested. SEC-registered advisors manage to it, reviewed quarterly.
Spending policy	The yearly payout, for example 4%, and when it begins.
Signers	Who must approve changes, for example treasurer and board chair.

EXAMPLE RESOLUTION · FOR DISCUSSION

"The board establishes the [Organization] Endowment Fund. Beginning [date], [10]% of eligible giving will be set aside for the fund. The principal will be preserved under the board's investment and spending policies, with an annual distribution of up to [4]% of the fund's value. Changes to this policy require approval by [the treasurer and board chair]."

Sample wording only. Have your counsel review before adoption.

EXAMPLE · CONTRIBUTIONS ONLY

Annual giving of $645,000 at 10%

$64,500 a year

About $5,375 a month set aside, before any investment results.

GETTING STARTED

1. Board approves the share and policy.
2. Account opened at Schwab in your name.
3. Giving platform connected.
4. First allocation, usually within 30 days.

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