

# THE GIVING GUIDE

A Guided, Personal Approach to Your Philanthropy



"Whoever practices charity and justice fills the world with loving kindness."  
Talmud: Sukkah



Jewish Community Foundation  
San Diego

# WHY A GIVING GUIDE?

While we may feel compelled to be philanthropic, the prospect can be overwhelming. How do we know where to make a gift? How do we know that our gift will make a difference? Are we sure that we can trust the organizations in which we are investing?

This guide is intended to help you craft a personalized approach to philanthropy that is meaningful, productive, and fulfilling. It is a series of questions with options for consideration and concludes with a framework for your philanthropy.

Our staff is available to help you in any way as you work through this guide. Contact the Foundation at **(858) 279-2740** or **info@jcfsandiego.org**.



# THE JEWISH COMMUNITY FOUNDATION OF SAN DIEGO

THE FOUNDATION ENGAGES, EDUCATES AND INSPIRES philanthropists throughout the San Diego Jewish community and beyond. We strive to build a strong culture of service, respect and trust with our multigenerational donors, community, volunteers and staff.

## TABLE OF CONTENTS

|                   |    |
|-------------------|----|
| Introduction..... | 1  |
| Values .....      | 4  |
| Interests.....    | 6  |
| Community.....    | 10 |
| Impact.....       | 11 |
| Funding.....      | 12 |
| Legacy .....      | 14 |
| Endowment .....   | 16 |
| Family .....      | 17 |
| Evaluation.....   | 20 |
| Plan.....         | 23 |
| Resources.....    | 24 |
| Journal.....      | 26 |



# INTRODUCTION

## Philanthropy and Jewish Values

In Judaism, our giving is guided by *tzedakah*, the Hebrew word for 'an obligation to give to charity', which includes giving assistance and money to worthy causes. The Jewish tradition of giving is the commitment to maintain a strong, vibrant community. However, the true nature of *tzedakah* is very different from the idea of charity. The word "charity" suggests generous acts by the wealthy and powerful for the benefit of the poor and needy. The word *tzedakah* is derived from the Hebrew *Tzadei-Dalet-Qof*, meaning righteousness, justice or fairness. In Judaism, giving to the poor is not viewed as a generous, magnanimous act. It is an act of justice and righteousness, the performance of a duty.

Giving to those in need is an obligation in Judaism that cannot be forsaken even by those who are themselves in need. Some sages have said that *tzedakah* is the highest commandment.

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Below, please write down what *tzedakah* means to you:

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### How Jews Value Giving

It is a *mitzvah* (commandment) for all Jews to give *tzedakah*, even the poorest, those who need help themselves. A small donation is as impactful as the large donations of the wealthy. However, if making a contribution would impair the person's ability to be self-sustaining, giving is not required. If one truly cannot give, words of comfort and acts of service are also generous gifts.

WELCOME



# KEY QUESTIONS

## Start Planning Your Giving Strategy

1. How does the concept of *tzedakah* translate into your philanthropy?

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2. Why are you thankful?

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3. Why do you give, or why are you thinking about giving?

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Rabbi Assi said: "*Tzedakah* is equivalent to all the other mitzvot combined."

**Talmud**

WELCOME



# KEY QUESTIONS

## Start Planning Your Giving Strategy

4. How will you involve others in your giving? Whom might you involve?

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5. How will you evaluate your progress?

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6. What do you hope to change or sustain through your giving?

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7. What do you wish for future generations?

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"How wonderful it is that nobody need wait a single moment before starting to improve the world."

**Anne Frank**



# DEFINING VALUES

Our experiences create our personal values and help us prioritize what is most important to us. Values can be rooted in faith, spirituality, tradition, and by your career choices or family experiences.

1a. List three influential experiences in your life.

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

1b. How did these influential experiences shape your values?

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2a. List three people who have influenced your values: family, friends, public or historical figures.

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

2b. What values did you learn from these people?

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# DEFINING VALUES

From the list below, check off your ten most important values.

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Achievement      | <input type="checkbox"/> Equality              | <input type="checkbox"/> Peace                           |
| <input type="checkbox"/> Acknowledgement  | <input type="checkbox"/> Faith                 | <input type="checkbox"/> Personal Growth                 |
| <input type="checkbox"/> Change           | <input type="checkbox"/> Family                | <input type="checkbox"/> Preservation                    |
| <input type="checkbox"/> Collaboration    | <input type="checkbox"/> Freedom               | <input type="checkbox"/> Respect                         |
| <input type="checkbox"/> Commitments      | <input type="checkbox"/> Generosity            | <input type="checkbox"/> Responsibility                  |
| <input type="checkbox"/> Communication    | <input type="checkbox"/> Happiness             | <input type="checkbox"/> Self-reliance                   |
| <input type="checkbox"/> Community        | <input type="checkbox"/> Health                | <input type="checkbox"/> Service                         |
| <input type="checkbox"/> Compassion       | <input type="checkbox"/> Justice               | <input type="checkbox"/> Stability                       |
| <input type="checkbox"/> Creativity       | <input type="checkbox"/> Kindness              | <input type="checkbox"/> Tolerance                       |
| <input type="checkbox"/> Democracy        | <input type="checkbox"/> Knowledge             | <input type="checkbox"/> Welcoming People into Community |
| <input type="checkbox"/> Dignity          | <input type="checkbox"/> Leadership            | <input type="checkbox"/> Wisdom                          |
| <input type="checkbox"/> Diversity        | <input type="checkbox"/> Love                  | <input type="checkbox"/> Other _____                     |
| <input type="checkbox"/> Entrepreneurship | <input type="checkbox"/> Love of Jewish People |  |

## Questions to consider:

1. Which of the above values are the most significant to you?

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2. Why are these values important to you and how do they guide your life choices?

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3. How do these values speak to the kind of philanthropist you are or want to be?

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4. If applicable, what values and/or messages do you hope to pass down to future generations?

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# DEFINING INTERESTS

Each day provides us with diverse philanthropic options locally and globally. How do we translate our experiences into defining interests for philanthropy.

List organizations that have received your financial contributions.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

List any volunteer activities in which you currently participate, or have participated in the past.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

*"For in my tradition, as a Jew, I believe that whatever we receive, we must share."*

**Elie Wiesel**



# DEFINING INTERESTS

1. What concerns you about life and/or the world today?

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2. Has any event, individual or organization had a profound impact on you? If so, what, who, and why?

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3. Is there an issue or organization you are currently involved with in which you would like to become more engaged?

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4. Do you have a desire to honor a family member or close friend? If so, why and how?

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# DEFINING INTERESTS

Below are a number of focus areas of philanthropy.

Please rate the following sub-areas from 1 to 5, with a 1 for “not interested” and a 5 for “very interested.”

## Arts and Culture

- Art
- Cross-culture
- Film
- Literature
- Museums/cultural centers
- Music
- Religion
- Theatre

## Children

- Abuse and neglect
- Foster care and adoption
- Juvenile justice
- Mentoring
- Parental training
- Special needs
- Youth violence

## Education

- Camping
- Children
- Interfaith families
- Jewish adult education
- Jewish day schools
- Jewish outreach to college students
- Literacy
- Public schools
- Scholarships
- Special education
- Universities

## Health

- Access to care
- Communicable diseases
- Family planning
- Medical research
- Mental health
- Substance abuse
- Violence prevention

## Human Rights/Social Action/Environment

- Democracy/advocacy
- Economic development
- Emergency relief
- Environment
- Global human rights
- Immigrants and refugees
- LGBT
- Women’s rights
- World health
- World hunger

## Human Services

- Basic needs: food, shelter, clothing
- Counseling
- Crisis intervention
- Domestic violence
- Employment
- Intergroup relations
- Legal aid
- Transportation

## Israel

- Anti-Terrorism
- Arts and culture
- Children
- Education
- Environment
- Health
- Human services
- Seniors
- Social action

## Seniors

- Caregiving
- Housing
- Medical care
- Quality of life
- Residential facilities
- Transportation

## Synagogues

- Adult education
- Programs
- Supplementary schools
- Youth groups

## Other

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# DEFINING INTERESTS

1. Please list your top five philanthropic interests from the previous page in order of importance.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

2. Why are these interests important to you and how do they guide your life choices?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. How do these interests speak to the kind of philanthropist you are or want to be?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*"The more charity, the more peace."*

**Talmud**



# DEFINING COMMUNITY

Your community is not just the place where you live. People identify communities and populations, both locally and globally, by ethnicity, religion, culture, sexual orientation, age and other ways.

## In which communities are you most involved?

| COMMUNITY         | REASONS WHY                             |
|-------------------|---|
| <i>Ex: School</i> | <i>Ex: My children and their future</i> |
|                   |   |
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“Whoever gives *tzedakah* to the poor with a sour expression and in a surly manner, even if he gives a thousand gold pieces, loses his merit. One should instead give cheerfully and joyfully, and empathize with him in his sorrow.”

**Maimonides**



# DEFINING IMPACT

Strategies for giving philanthropically vary depending on the ways that donors want to contribute to and invest in society.

There are **three main strategies** for effecting change through grantmaking.

1. **Prevention** programs identify causes and proactively offer services and support to avoid the need for additional services in the future. Job training and medical illness prevention programs fall into this category.
2. **Intervention** provides direct service to those requiring immediate help. For example, programs that offer food, emergency housing, or clothing are means of intervention.
3. **Systems change** efforts advocate for improvements to current systems, laws, and policies. Empowerment programs for residents of low-income neighborhoods are examples of systems change programs.

Which of the above do you feel is/are most effective and why?

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"Do not be wise in words; be wise in deeds."

**Jewish Proverb**



# DEFINING FUNDING

Donors give in different ways.

Please rate the following types of funding from 1 to 5, with a 1 for “not interested” and a 5 for “very interested.”

- \_\_\_\_\_ Advocate of public or social policy
- \_\_\_\_\_ Capacity builder of an organization
- \_\_\_\_\_ Change agent of social or legal structures
- \_\_\_\_\_ Community builder developing human or social capital
- \_\_\_\_\_ Developer of leaders in organizations, schools or communities
- \_\_\_\_\_ Implementer of effective models or best practices
- \_\_\_\_\_ In-kind giving
- \_\_\_\_\_ Innovator/Incubator of new ideas and programs
- \_\_\_\_\_ Responder to immediate needs and crisis
- \_\_\_\_\_ Supporter of faith-based causes, community and programs
- \_\_\_\_\_ Venture capitalist supporting social entrepreneurs
- \_\_\_\_\_ Other:

Why are your top choices important to you?

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“Each act of giving is an investment in people.”

**Russell Berrie**



# DEFINING GRANT SIZE AND DURATION

1. If applicable, how much are you presently granting each year?

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2. If applicable, would you like to continue with this amount? Why or why not?

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3. How often would you like to grant?

One-time grant

Endowment with annual payout

Multi-year grants (based on performance)

Other \_\_\_\_\_

“Philanthropic dollars need to be invested only in the best way. They are too precious, and the charitable needs are too great, for anyone to be satisfied with anything less.”

**Charles Bronfman**

*Do you use your **JCF Donor Advised Fund** for all your giving? If not, would you like to centralize all of your giving?*





# PLANNING YOUR LEGACY

Legacy planning is not just about passing on your assets. It is also about passing on your values and how you want to be remembered.

1. What are your long-term hopes for giving locally and globally?

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2. Which organizations, day schools or synagogues would you like to help sustain in the long-term?

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3. Are there family members or friends you would like to honor in perpetuity?

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4. If you had unlimited funds, which organizations or programs would you endow?

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# PLANNING YOUR LEGACY

## DESIGNING LEGACY SPECIFICS

|  | Yes   | No    |
|--|-------|-------|
| 1. Are you interested in making a legacy gift through your will or trust?                  | _____ | _____ |
| 2. Are you interested in making a gift that will provide you with lifetime income?         | _____ | _____ |
| 3. Are you interested in making a gift of appreciated stock?                               | _____ | _____ |
| 4. Have you considered gifting a part of or your entire retirement plan?                   | _____ | _____ |
| 5. Have you considered gifting real estate or business assets?                             | _____ | _____ |
| 6. Would you consider gifting part or all of the death benefit of a life insurance policy? | _____ | _____ |
| 7. Would you consider purchasing a new life insurance policy to fund a legacy gift?        | _____ | _____ |
| 8. Are you interested in gifting the required minimum distribution from your IRA?          | _____ | _____ |

"As my father planted for me, so do I plant for my children."

**Talmud**

*Create a Jewish Legacy*

**Did you know?**

The Jewish Community Foundation can meet with you to help design your legacy plan at no cost.



# ENDOWMENT

Endowments are easy! An endowment is a charitable, forever fund that is permanently invested for generations to come. Each year, a percentage of the assets are distributed to your chosen charities or causes.

## OPTIONS TO CONSIDER

- Select one or more grantees to support: an eligible non-profit; a Foundation field of interest or agency endowment fund; local, national or in Israel (Jewish or nonsectarian).
- Donate now, later as a bequest, or both.
- Decide what to donate – cash, marketable securities or other assets.

What organizations or fields of interest might you consider for an endowment?

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# EXPLORING FAMILY PHILANTHROPY

Family philanthropy bridges the bonds of family with the satisfaction of helping others.

1. What are your family's core values and how will they be manifested in your philanthropy?

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2. How do you and your family want to work together philanthropically?

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3. What goals would you like to achieve through your family's philanthropy?

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*"When you teach your son, you teach your son's son."*

**Talmud**



# EXPLORING FAMILY PHILANTHROPY

What are some of your family's giving stories?

1.

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2.

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3.

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"If you will it, it is no dream."

**Theodore Herzl**

*Did you know?*

*The Jewish Community Foundation can help facilitate family meetings at no cost.*



# MISSION STATEMENT

Many individuals and families find it helpful to create a philanthropic mission statement that clearly and accurately defines their core values, interests and the types of giving they seek to do. A mission statement typically consists of no more than three sentences and may be easily communicated to others. As you reflect on the information from the previous pages, consider what your mission statement might be.

Below are some examples:

1. I am dedicated to improving the lives of low-income Jewish individuals and families in San Diego County through employment and social service programs, helping them meet their basic needs and become self-sufficient.
2. Our family philanthropy will seek to support children with special needs through inclusion, education, and therapy programs.
3. I am dedicated to providing a voice to the vulnerable in our community, with an emphasis on the very young and the very old.
4. My giving is targeted to assisting strong institutions that contribute to the cultural fabric of our community.

Please draft your philanthropic mission statement below:

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"Whoever practices charity and justice  
fills the world with loving kindness."



# IDENTIFYING ORGANIZATIONS

There are a number of resources to help you effectively find organizations that match your interests.

## Identifying

1. Friends and colleagues
2. Jewish Community Foundation staff and other like-minded donors
3. Online searches and rating websites, including Guidestar ([www.guidestar.org](http://www.guidestar.org)) and Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)), which offer extensive financial information, including access to required IRS forms for most nonprofits across the country
4. Credible websites focused on philanthropy
5. Nonprofit organization websites
6. Phone calls to nonprofit organizations
7. Site visits (refer to the next page)

## Evaluating

### Signs of Effective Organizations

1. A mission statement that clearly defines the organization's purpose
2. A clear understanding of the community needs that the organization aims to meet
3. Appropriate strategic and funding plans for the organization's size and development stage
4. Clearly defined priorities, goals and measurable outcomes
5. Experienced and highly qualified staff and leadership
6. A skilled board with strong fiscal oversight and community knowledge
7. Community and volunteer support

### Actions of Effective Programming

1. Addresses an identified community need(s)
2. Extensive knowledge of need(s) and expertise in addressing
3. Uses proven service delivery approaches that take into account accepted or best practices
4. Applies a thoughtful plan that outlines specific outcomes
5. Includes partnerships and innovative approaches
6. Responds to and respects the dignity of the people it serves
7. Is delivered in user-friendly ways and locations
8. Offers resources and referrals to other needed programs
9. Fosters civic engagement

Even successful organizations may not meet all of these criteria.



# IDENTIFYING ORGANIZATIONS

## Visiting

Site visits are a great way to get to know an organization and see its work in action. Foundation staff can assist in identifying organizations to visit. Questions asked during the visit will vary depending on the level of support and type of funding you are interested in accomplishing. The following are a few questions to help start a conversation:

- Would you give a brief overview of your organization?
- How has your organization changed over time?
- What urgent need(s) of the community does your organization address?
- How many people do you serve each year?
- How many staff do you employ?
- In what geographic area(s) do you provide service?
- How do you evaluate your success?
- How has your organization learned from a program or experience that wasn't successful?
- How is your organization funded?
- What is your organization's biggest need?
- Who are your community allies and partner organizations?
- What financial and time commitments are expected of your board members? (e.g. number of board meetings and required attendance)

"If you want the present to be different from the past, study the past."

**Bruce Spinoza**





# IDENTIFYING ORGANIZATIONS

Which of the criteria on the previous pages are most important to you?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

What resources would you like to use to evaluate potential grantees?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

*"It is not your duty to complete the work,  
but neither are you excused from it."*

**Rabbi Tarfon, Talmud**



# NEXT STEPS

Create a plan and put it into action.



## VALUES

Which of your values do you most want to meet?



## INTERESTS

With which issue areas do you most identify?



## COMMUNITY

Which communities will you help?



## IMPACT

Which impact strategy will you employ?



## YOUR PLAN



## FUNDING

How will you know if the grant was successful?



## LEGACY

How do you want to be remembered?



## FAMILY

How will you include your family?



## EVALUATION

What evaluation criteria are most important to you?

**Need more assistance?**

Contact the Jewish Community Foundation at (858) 279-2740 or [info@jcfsandiego.org](mailto:info@jcfsandiego.org).



# WEBSITES AND BOOKS

Below are some great resources to help learn more about nonprofit organizations.

## CharityNavigator

- Provides a 4-Star rating system based on financial and accountability standards
- Breakdown of expenses i.e. Administration, Fundraising and Programs
- Fundraising efficiency – how much it costs to raise one dollar
- Comparable organizations doing similar work

**[www.charitynavigator.org](http://www.charitynavigator.org)**

## GuideStar

- Synopsis of an organization's information
- Access to IRS 990 form filings
- Mission and vision of the organization
- Individual program details
- Public reviews supported by Great Nonprofits

**[www.guidestar.org](http://www.guidestar.org)**

## National Center for Family Philanthropy (NCFP)

Provides research, expertise and learning opportunities to inspire its national network of giving families and those who work with them.

**[www.ncfp.org](http://www.ncfp.org)**

24

## Council on Foundations

Consists of approximately 1,600 independent, operating, community, public and company-sponsored foundations, and corporate giving programs in the United States and abroad. The Council's mission is to provide the opportunity, leadership, and tools needed by philanthropic organizations to expand, enhance, and sustain their ability to advance the common good.

**[www.cof.org](http://www.cof.org)**

"I feel that the greatest reward for doing is the opportunity to do more."

**Jonas Salk**



The Art of Doing Good: Where Passion Meets Action

Charles Bronfman and Jeffrey Solomon, 2012

The Art of Giving: Where the Soul Meets a Business Plan

Charles Bronfman and Jeffrey Solomon, 2010

Do More than Give

Leslie R. Crutchfield, John V. Kania and Mark Kramer, 2011

Give a Little: How Your Small Donations Can Transform Our World

Wendy Smith, 2009

Giving 2.0: Transform Your Giving and Our World

Laura Arrillaga-Andreessen, 2012

Giving Well: The Ethics of Philanthropy

Patricia Illingworth, Thomas Pogge and Leif Wenar, 2011

Money Well Spent

Paul Brest and Hal Harvey, 2008

Splendid Legacy: The Guide to Creating Your Family Foundation

Virginia M. Esposito (editor), 2002

Wealthy and Wise: How You Can Get the Most Out of Your Giving

Claude Rosenberg, Jr., 1994

American Jewish World Service: Where Do You Give?

Videos: <http://wheredoyougive.org/get-inspired/watch-videos/>

*Views expressed by Foundation staff are not intended, nor may they be relied upon, as legal, accounting or other professional advice. We also encourage you to consult with your professional advisor.*

The Foundation runs the *Create a Jewish Legacy*® program for San Diego's Jewish organizations, synagogues and day schools to build endowments for the long-term vitality of the San Diego Jewish community.

The Foundation can help with legacy planning to benefit both Jewish and secular organizations.



# SUMMARY

Please use this space as a journal of your personal thoughts and notes.

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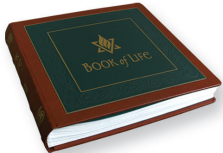
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Supporting our community on behalf of our donors through grants,  
endowments and special programs.



*Create a  
Jewish Legacy*



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