Tioga Area Community Foundation
C/O Farmers Daughter
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Tioga, ND 58852

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April 2026

2025 Annual Report

A Status Update for Donors and Supporters of Tioga's Permanent Endowment Fund.

Dear Friends,

Our partner in philanthropy, the North Dakota Community Foundation, is celebrating its 50th anniversary this year!

NDCF administers our fund and its assets, sends receipts to our donors, files the proper paperwork with the IRS, provides fundraising and marketing support to our committee, and has relationships with other funding entities in the region, sometimes directing other grant dollars our way. We couldn't do it without them!

Our community and entire area has benefitted greatly from this organization that believes strongly in the power of place-based philanthropy and especially in endowed funds like ours. **Thanks to NDCF for all the support over the years and congrats on reaching this milestone!**

As always, please reach out to me or any committee member if you have questions about the Tioga Area Community Foundation. Thanks to everyone who continues to donate to this important LOCAL endowment fund!

- *Nancy Carlson*, Committee Chair

Tioga Area Community Foundation

- **Established in 2001**
- **Total Market Value of Fund (as of 12/31/25): $698,759**
- **Total Grants Awarded in 2025: 4 grants totaling $11,278**
- **Total Grants Awarded since inception: 80 grants totaling $97,497**

$11,278 Awarded in 2025

- **Acro Stars Gymnastics:** $4,778 for a new bar training mat
- **Ray Food Pantry:** $4,000 to replace the flooring
- **Opportunity Foundation, Inc:** $1,500 for laptops for staff development/training
- **Tioga Public School District:** $1,000 to assist with creating a digital version of data

Found on Facebook!

"We want to highlight the graciousness of Tioga Area Community Fund in their donation to help us purchase our "banana bars"! Funds were received from the Tioga Area Community Fund, a component of the North Dakota Community Foundation. This set of uneven bars helps our athletes build confidence and perfect skills before they get to the competition bars! Thank You for supporting ASG!"



(Photo and text from the Acro Stars Gymnastics Facebook page.)

The Power of Endowment

Why did some of our residents start an endowment fund so many years ago? Because of its incredible power to become a permanent resource for our community.

A community endowment fund is like a tree that feeds the community forever. You plant the tree (donate money), and instead of chopping it down (spending the principal), you only harvest the fruit (the investment returns). Every year, the fruit goes to local causes — schools, parks, food banks, arts programs — and the tree keeps growing.

Here's how it works in practice:

1. **People donate money** — individuals, families, businesses, or estates contribute to the fund over time.
2. **The money is invested** — our partner, the North Dakota Community Foundation, manages the pool of money and grows it through diversified investments.
3. **Only the earnings are spent** — approximately 4% of the fund's 12 quarter rolling average value is distributed each year as grants. The original donations stay intact.
4. **Grants support local needs** — nonprofits and community projects apply for funding each cycle. Our local committee reviews applications and recommends the best use of grant dollars each year.
5. **It compounds over time** — because the principal is preserved and ideally grows, the fund can give more each year, not less.

The key idea: it's designed to last forever, unlike a one-time donation that gets spent. It's the community investing in itself, permanently.

The Tioga Area Community Foundation started in 2001 and grew significantly in 2023 with a gift from the Marion Raad estate.

"The best time to plant a tree was 20 years ago. The second best time is now."

- Chinese proverb



Thanks to all our donors to date for investing in the future of Tioga and seeing the value of a permanent fund.

Gifts to our fund are welcome at any time—you can donate online at www.NDCF.net/Tioga or by mailing a check to the address at the right.

Other ways to support our fund:

- Donate stock and avoid capital gains tax.
- Give agricultural commodities
- Take advantage of the IRA Charitable Rollover and make a Qualified Charitable Distribution from your IRA
- Leave a gift in your will. Suggested bequest language is below.

"I give and bequeath to the North Dakota Community Foundation (Tax ID 45-0336015), a qualified charitable organization under IRS 501(c)(3), located in Bismarck, North Dakota, _____(a percentage of the estate, specific dollar amount, or remainder of estate) to the Tioga Area Community Foundation, a permanent component of the North Dakota Community Foundation."

* Be sure to visit with your attorney

If you would like to talk to someone about charitable-giving, John Heinen with the North Dakota Community Foundation has many years of experience and is available for free, confidential conversations about various ways to give and their tax implications. Contact him at 701-590-4614 or John@NDCF.net.



Questions or want more information?

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Committee Members:
Nancy Carlson (Chair) Karen Vetsch
Ryan Albrecht Melissa Johnson

The Tioga Area Community Foundation is a component fund of the North Dakota Community Foundation (NDCF). Established in 1976, NDCF provides comprehensive charitable services including donor gift planning, bequest planning, and fiduciary services such as accounting, audit, and money management.