

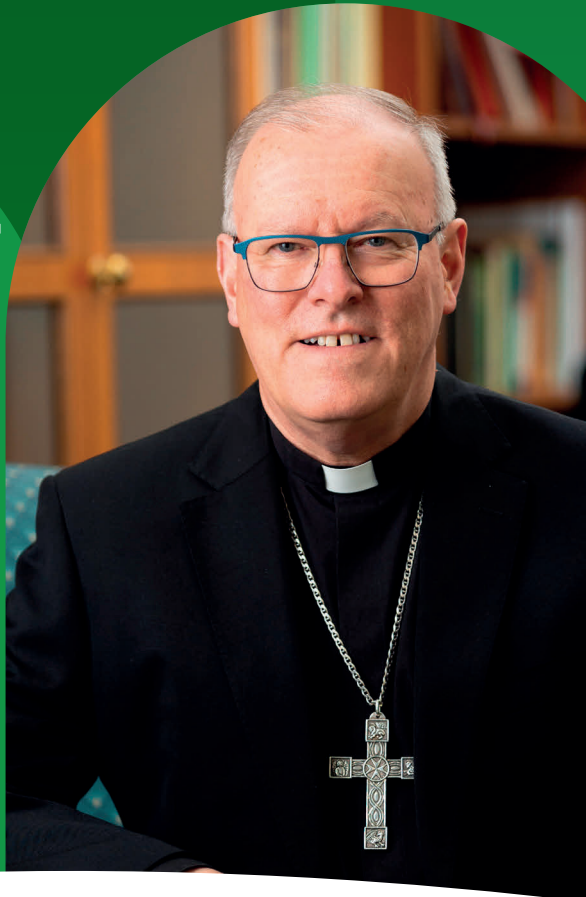
Creating a Legacy: **UNDERSTANDING ENDOWMENTS AND THEIR LASTING VALUE**



Catholic Diocese of
TOOWOOMBA

An endowment is more than a financial gift; it is a promise to future generations. It ensures that the ministries, parishes, and programs we cherish today will continue to flourish tomorrow. By establishing an endowment, you create a lasting legacy of faith and service that will endure for decades, even centuries. I invite you to prayerfully consider this option in your giving and join us in building a future of hope and sustainability for our Church."

**- Bishop Ken Howell,
Catholic Diocese of Toowoomba**



The Catholic Diocese of Toowoomba is proud to partner with the Catholic Foundation to deliver this initiative, ensuring long-term financial sustainability for our parishes, schools, and ministries. Our parishes and ministries are a living legacy of the vision, sacrifice, and determination of those who handed on the faith to us. Today, one of the biggest challenges we face is how to

honour our Catholic forebears and hand on to the next generation a Church that is vibrant, engaging, and financially secure.

An endowment fund is one of the most powerful ways to make that happen. It is a gift that lasts forever, providing perpetual support for the causes closest to your heart.

What is an **ENDOWMENT?**

An endowment is a permanent fund established with a financial gift. The principal amount is invested and never spent down, while annual earnings-typically **5% of the fund's rolling average balance**-are distributed to support the designated beneficiary (such as a parish, school, or ministry). Additional gifts can be added at any time, allowing the fund to grow and increase its impact.

KEY FEATURES:

Perpetual Support: Your gift works forever, providing a stable source of income year after year.

Donor Recognition: Endowments can be named in honour or memory of a loved one, creating a lasting legacy.

Professional Management: Funds are managed by the Catholic Foundation under strict governance and investment policies.

Minimum to Establish: \$50,000 (no minimum for subsequent contributions).

Tax Benefits: Gifts to Designated Gift Recipient (DGR) organisations are tax-deductible for Australian taxpayers.

Why Consider an **ENDOWMENT?**

BENEFITS FOR DONORS:

Legacy Giving: Your values and faith live on through a permanent fund.

Impact Over Time: A \$500,000 endowment can provide \$25,000 annually-forever-while the principal grows.

Security: Endowment funds are legally protected and cannot be used for any purpose other than what you designate.

BENEFITS FOR OUR COMMUNITY:

Financial Stability: Endowments provide predictable income, helping parishes and ministries plan confidently for the future.

Growth and Innovation: With a steady funding source, we can expand programs, maintain facilities, and serve more people.

COMMON QUESTIONS:

Q. Can the fund be accessed in full?

A. No. The principal remains intact in perpetuity.

Q. Is there a risk of loss?

A. Like any investment, returns can fluctuate, but funds are professionally managed to minimise risk.

Q. Do I have to be Catholic to give?

A. No. Anyone who wishes to support our mission is welcome.

How to Establish an **ENDOWMENT?**

SIMPLE STEPS:

- 1. Decide Your Purpose:** Choose the parish, school, or ministry you want to support.
- 2. Make Your Gift:** Establish your fund with a minimum of \$50,000.
- 3. Name Your Fund:** Honour a loved one or a cause dear to you.
- 4. Enjoy Peace of Mind:** Your gift is invested and managed professionally, with annual distributions supporting your chosen beneficiary.

WAYS TO GIVE:

Immediate Gift: Contribute now to start your fund.

Bequest in Your Will: Include a clause directing a gift to the Catholic Foundation for your chosen purpose.

Additional Contributions: Add to your fund at any time.

RECOMMENDED BEQUEST CLAUSE:

"I give [insert amount/percentage/asset] to The Corporation of the Trustees of the Roman Catholic Archdiocese of Brisbane ABN 25 328 758 007 for the use and benefit of [insert parish/ministry name] Endowment Fund."

CONTACT DETAILS:

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**BUILDING A
FUTURE OF FAITH**