



CFRC – The Community Foundation of Rutherford County
Board of Directors & Guild Members
Talking Points



Elevator Speech 1

The CFRC promotes philanthropy by connecting our donor's generosity with our vetted community nonprofit needs. Since our inception we have granted over \$1.1 million to Rutherford and Cannon County nonprofits. Our Donors trust our vetting system to distribute to needy nonprofits.

Elevator Speech 2

The Community Foundation of Rutherford County (CFRC) connects generosity with need® by helping donors make lasting gifts supporting local nonprofits. Founded in 2017, we promote philanthropy to meet current and future needs in Rutherford and Cannon Counties. Our professionally managed endowment grows community impact year after year, with annual distributions supporting organizations enriching lives locally.

Over-Lunch Talking Points


The CFRC promotes the betterment of Rutherford and Cannon Counties, providing a way to make lasting gifts for the benefit of nonprofits in our community. Our mission is to promote philanthropy by identifying and addressing present and future community needs. Our purpose is Connecting Generosity with Need® while enriching the quality of lives of those we serve. CFRC is a 501(c)(3) charitable organization and is an affiliate of the Community Foundation of Middle Tennessee (CFMT).

Overall Impact

All numbers listed below are since inception, 2017 through June 30, 2025.

Note: Our first Discretionary Grant Distribution took place in 2018.


Donations Received:

 2017 thru June 30, 2025 = **\$1,666,792**


CFRC Discretionary Grants Awarded (Directly from CFRC):

 2018 thru June 30, 2025 = **\$442,671** (26.6% of Donations Received)

Other Funding Sources, Discretionary Grants Awarded (CFMT Donor Advised, FOI Funds, etc.):

 2018 thru 2024 = **\$689,570**

Total Awarded to Nonprofits:

 $\$442,671 + \$689,570 = \underline{\underline{\$1,132,241}}$

For every **\$1.00** awarded by CFRC, as an Affiliate of CFMT, an additional **\$1.56** is awarded through other CFMT Funding Sources. We refer to this as a Synergy Ratio of **1.56**. Synergy is referencing our affiliation with the Community Foundation of Middle Tennessee (CFMT). (Supporting Math: $\$689,570 / \$442,671 = 1.56$)

Where Does My Money/Donation Go?

We have an endowment (*savings*) fund specific for our community managed by professional financial advisors. Annually a portion of our earnings are distributed to local nonprofits. For more information, please click on the 5% rule explained link below.

What Nonprofits does CFRC Support?

This information can be referenced in detail on our website at cfrutherford.org under the menu item titled Discretionary Grant Info.

How does a Nonprofit Organization Qualify?

A prerequisite for a nonprofit is they must be registered with and in good standing with GivingMatters.com. Local nonprofits can apply annually to be eligible.



Allocations

Our Allocations Committee meets and reviews all Rutherford and Cannon County based grant applications and determines the allocated funds to be distributed within our community. Each grant is reviewed, and the overall needs of the nonprofit are discussed as outlined in the grant application. Allocations are distributed according to requested amount and other factors determined by the committee.

Annual Distribution (5%)

The United States government expects foundations to use their assets to benefit society, and it enforces this through Section 4942 of the Internal Revenue Code, which requires private foundations to distribute **5%** of the fair market value of their endowment each year for charitable purposes. The complexity comes in understanding how the 5% is calculated, and which expenses qualify. To learn more, click on the Blog link below.

[The 5% Rule Explained - Pacific Foundation Services \(pfs-llc.net\)](https://pfs-llc.net)

[Section 4942 of the Internal Revenue Code](#)

Grant Distribution Detail Since Inception

Year	Discretionary Grants #	CFRC Award ¹	Other Donor Funds ^{2 3}	Total of All Awards Funded	Synergy Ratio ⁴
2025	23	\$66,070	TBD in Q4	\$66,070	TBD
2024	41	\$53,950	\$62,000	\$115,950	1.15
2023	29	\$51,000	\$100,843	\$151,843	1.98
2022	37	\$48,765	\$151,250	\$200,015	3.10
2021	38	\$50,000	\$156,864	\$206,864	3.14
2018 - 2020	115	\$172,886	\$218,613	\$391,499	1.26
Total	283	\$442,671	\$689,570	\$1,132,241	1.56

¹ Speical Interest Grants - Decisions made locally by CFRC | Grant Application Window, March 1 thru March 31, 2025 (Will change to January in 2026)

² Community Impact Grants - Decisions made in Nashville by CFMT | Grant Application Window, July 1 thru July 31, 2025 (Process is currently open)

³ Other Donors Funds consist of the following: Donor Advised Funds, Donor Designated Funds, Donor Unrestricted Funds, Donor Field of Interest Funds, Etc.

⁴ Synergy Ratio - for every \$1.00 Awarded by CFRC, an additional \$ amount is awarded through other CFMT Donor Funding Sources.