COMMUNITY FOUNDATION for Cecil County

Investment Management

ENDOWMENT FUNDS
Endowed gifts to the Community Foundation for Cecil County (CFCC) are invested for the long-term benefit of Cecil County nonprofits. The earnings from the fund are distributed annually by CFCC to nonprofits as designated by the donor or organization (agency) who established the endowment. CFCC General Endowment Funds are managed and invested in the same manner as Donor and Agency Endowment funds.

LONG TERM GROWTH
All endowed funds are invested for long-term growth as described in the Investment Policy Statement for a maximum return with reasonable financial risk. The amount available for distribution each year is based on the CFCC Spending Policy. CFCC's Board of Directors reviews the Spending Policy annually and approves the spending rate for the following year. Our goal is to distribute approximately 4% of the fund annually. A portion of the income remains in the fund for future growth.

INVESTMENT COMMITTEE
The Investment Committee recommends and monitors the investment firm to manage the investment assets of CFCC. The committee is held accountable for overseeing the investment process and ensuring compliance the Investment Policy Statement of CFCC. The investment committee is comprised of three (3) board members and an external professional. A copy of the Investment Policy Statement as well as a list of the investment committee members is available upon request.

INVESTMENT ADVISORS
STONECROP WEALTH ADVISORS of West Chester, PA. https://www.stonecropadvisors.com/

Stonecrop Wealth Advisors was recommended by the Investment Committee as the investment manager for CFCC based on an analysis of performance, review of investment personnel and overall investment philosophy. The Board of Directors approved their recommendation in August 2026. The Investment Committee reviews performance of the investment management firm annually.

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