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## GIVING CIRCLES

# Putting Their Heads Together, Then Their Cash

By CHRISTIAN L. WRIGHT

THEY started getting together on Thursday nights for a glass of wine about 10 years ago, after one woman's husband died.

They were just a group of old friends in Oshkosh, Wis., who saw one another through children's weddings, the births of grandchildren and rounds of cancer treatment.

"We'd support each other, as women do, through these joys and challenges," said Sue Ebling, 58.

Then, on a Thursday in 2002, one woman suggested they start a charitable fund. And their giving circle was born. Each of the 12 women in the Wine Ladies Fund agreed to give \$25 twice a year. "Twenty-five dollars doesn't mean very much," said Ms. Ebling, the chairwoman of the circle, "but when pooled together, it makes a huge impact."

It's not just the pooling together. The giving circle's money is managed by the Women's Fund of the Oshkosh Area Community Foundation, which invests a portion. So part

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of each donation is put to work immediately while the rest grows.

In the Wine Ladies' case, the fund grows faster than it would based on \$25 gifts: some members contribute large sums, and people outside the group make gifts as well.

The nonprofit world calls it leveraging philanthropy.

A giving circle is a bit like a book club, a sewing bee or those investment groups for church members who pool resources and buy stock. A giving circle can be big or small and vary in demographics, interests and resources. The Wine Ladies Fund in Oshkosh focuses on adolescent girls in the area. Each member of the circle has a vote on which grants to make. In 2005, the group gave \$5,000, earmarked for a girls' nutrition program in the Boys and Girls Club.

"Probably people wouldn't bother to make an individual donation," said Ms. Ebling. But in the giving circle, she said, "There's a camaraderie and a group motivation to do good, especially for those of us in small communities without deep pockets."

The National Philanthropic Trust says that 89 percent of American households make charitable contributions each year. The gifts may be piecemeal: \$25 to save the leatherback turtle and \$50 to a college alumni fund, or maybe a larger pledge to be paid over years to fight world hunger or help the environment.

Giving circles join like-minded people across socioeconomic lines. Some of the circles are informal, with each member writing a check to the chosen charity or cause. Others are more organized, with bank accounts and tax advisers. Fields of interest include children, women, education, economic development, human services, the arts, gay and lesbian issues and natural and historic preservation.

More formal groups include the Full Circle Fund in San Francisco, which calls itself an engaged philanthropic organization. The fund was started six years ago by Josh Becker. At the time, Mr. Becker was busy with his job at a venture capital firm, but kept thinking about education

and housing, the issues that had always been important to him. He wanted to have an impact, and so did a lot of his colleagues.

They decided to harness their "intellectual, financial, social and political capital" as the group's mission states, to tackle the community's most pressing problems and find solutions.

The group of 10 has grown to 75. The members, many of whom work in finance or technology, commit both time and money in three areas: housing, technology and education.

"We use all the tools in the toolbox to create social change," said Mr. Becker, 37, the fund's chairman. "We actively look for ways to change policy."

Jeff Camp, chairman of the education committee of the fund, said: "My commitment was \$5,000. But the time commitment in some ways is more challenging. Do we do painting days? No, that's not the kind of organization we are."

Instead, they help with business plans (as they did for the Leadership High School, a small charter school in San Francisco) and act as management consultants (as they did for

an expansion at the New Teacher Center at the University of California, Santa Cruz). Since it began in 2000, the Full Circle Fund has raised about \$2.5 million and has made about 20 grants.

The giving circle model is particularly popular among women, said Anne Mosle, president of the eight-year-old Washington Area Women's

### Like-minded people across socioeconomic lines pursue a cause.

Foundation, which has generated two such circles. "Historically, we're the volunteers and have done the bake sales," she said. "We're building a pipeline of women philanthropists to reclaim that power."

Her foundation has grown 50 percent in the last five years. In 2000, \$40,000 went into the community. In 2005, the foundation and the giving circles gave more than \$1 million in

grants.

Barbara Strom Thompson is a co-chairwoman of the Rainmakers Giving Circle, one of two circles that operate under the umbrella of the Washington foundation. The Rainmakers are 20 women, "from stay-at-home moms to doctors," each of whom pledges \$5,000 over two years, Ms. Thompson said. "All of us could give checks on our own," she said. "But together we can be more strategic and more public about it."

One grant made by the Rainmakers in 2005 was \$10,000 to a reading program at the Middle School for Girls in Anacostia, a poor neighborhood in southeast Washington.

There is a waiting list for the Rainmakers and the other giving circle that grew from the foundation, the African-American Giving Circle, Ms. Mosle said. In three years, the Washington Area Women's Foundation may have eight more circles up and running, she said.

"There's a buzz in the room when people come together and connect through their sense of community," Ms. Mosle said. "People are looking to be part of something bigger than themselves."



Tyrone Turner for The New York Times



Randi Lynn Beach for The New York Times

**GATHERING** Betsy Ganther, top left, and Phyllis Leach, right, belong to the Wine Ladies Fund in Oshkosh, Wis. The Rainmaker Giving Circle in Washington helps the Washington Middle Girls School, above. People in the Full Circle Fund help students at Bret Harte Elementary School in San Francisco, left.