# CHAPTER V. FUNDRAISING HELP

### General Information

Our dollars impact the most blind people when spent nationally. Still, we must have money in our local chapters, in our state affiliate treasuries, in our division treasuries, and in our national treasury. We need to keep in mind that funding our national needs will help all chapters and states.

It is appropriate to offer some members some assistance to attend state and national conventions or to attend the Washington Seminar. The appropriate amount depends on the size of the membership and the size of the state.

State affiliates may find it desirable to subsidize the cost of the hotel or banquet at our state conventions. We may wish to plan a special day or evening to host legislators to provide them with information regarding legislation affecting the blind. We want to fund our state programs like BELL Academies.

Chapters and states need money to do all the things discussed in this guide and to support all our NFB services. It is not appropriate to distribute Federation money to members personally unless it is to reimburse them for organizational activities and expenses.

### Branding

Please keep in mind that in our fundraising we want to stay on brand. Candidly, it would sometimes be easier to raise money if we played the “poor me” card. That is not our brand. Our messaging should consistently be honest and positive. It is okay to talk about how it is hard to win acceptance, but let us not reinforce negative stereotypes.

### Borrowing Money

In the Federation, we do not borrow. If we cannot afford to do something, it must wait. We are not afraid of challenges or hard work, but we must not spend publicly contributed funds or member donations on interest. And we must not risk funds we work so hard to raise. Thus, we should spend what we have and know that we can raise more, but we must not spend more than we have.

## Key to Successful Fundraising

There is a key to successful fundraising. It is relationship building. We can build relationships by learning to tell our stories. This is why we are developing a storybank. Those stories need to be told at our events, in newsletters, on street corners, in the media, and anywhere else we can convey our authentic experiences. Relationship building is about sharing our love, hope, and determination in phone calls, community events, and throughout our neighborhoods. We build relationships with genuine and grateful thank yous. Acknowledgement letters, calls, videos, texts, and posts are so important. Reach out to businesses and foundations, as well as individuals. Visit Lions Clubs, Moose Clubs, Kiwanis Clubs, and the like. Make the press our friend.

## Legal issues

### Tax Implications

Our affiliates are all recognized by the IRS as 501(c)(3) entities. Because the new tax code increases the standard deduction, this has less advantage than it used to in terms of giving. Many end-of-year gifts are sent in anticipation of a tax deduction on an itemized tax return. With the standard deduction increasing, fewer people will itemize. Some people may give every two or three years in order to give a larger amount that will make it worth itemizing, but some may give less or none under the new tax laws.

The IRS requires that we issue a receipt whenever someone gifts more than $250 and requests one. We should not put a monetary value on goods or services we receive. Give the receipt outlining exactly what amount we received. It is up to the taxpayer to establish the value.

Most of our chapters are not 501(c)(3) entities, nor should they be. The designation would mean that filings were required for our chapters, which would eat up time and money. Since our chapters are not 501(c)(3) entities, larger donations that the donor wants credit for should be given to an affiliate and then granted back to the chapter. Donations given to chapters are not deductible.

### Filings

We need to be sure we are aware of any legal filings that must be made. All affiliates must file a 990 with the federal government. Many also file a state 990. Some also have to file an annual corporate filing with their state.

All of these filings delve into fundraising. States are trying to establish who is responsible for corporations and their fundraising efforts.

## Chapter and State Fundraising

Most fundraising events involve many members. Many chapter fundraisers are relatively simple and straightforward, while others can be more involved. Regardless of the complexity, a basic framework is helpful.

###  Best Fundraising Practices

* Have a plan
* Accumulation is not the goal; i.e. increasing a bank account so that it can sit is not helpful
* Fundraising is not a channel separate from other chapter activities
* There are lots of ways to succeed but a structure is best
* Could use a fundraising and/or development committee
* Development is more long term, e.g. planned giving and grants
* Fundraising is shorter term—events, sales, annual appeal, etc.

### Developing a Plan

* What do you want to do?
* How much will that cost?
* Develop goals for each program
* Figure out how you will measure your outcomes
* Figure out all costs
* Think about all benefits
* Develop a budget for each program and one for the year
* Evaluate and adjust after each program

## Fundraising Ideas

Please remember that fundraising can be a lot of fun and is almost always combined with education of the public about blindness.

Local chapters and state affiliates of the National Federation of the Blind may choose any of dozens of fundraising projects. We should not contract with professionals without conferring with our national president. Almost anything imaginable may work. With time and experience, strong chapters can raise tens of thousands of dollars each year. This gives us the opportunity to have all the money we need and to assist our state and national organizations. Please see best practices section for steps that should apply.

### Simple Fundraising Ideas

Auctions

• Handmade quilt, afghan, sweater, scarf

• Appliances, donated merchandise from stores

• Baskets (food baskets, collections of cosmetics, assortment of items for an evening’s entertainment, or any other collection of items)

Sales

* Food/beverages
* Helium balloons
* Jewelry
* Specially designed items such as jewelry, laptop cases, T-shirts, canvas bags, hats, etc.
* Bake sale, garage sale, candy sale, craft sale
* NFB jewelry, NFB art calendars, coupon books, and used books
* Donated products sold from businesses or percentage of sale donations (i.e., coffee or pizza sales in restaurant on White Cane Awareness Day)
* Book sales in bookstores on Louis Braille’s birthday
* Items group can make for sale—candy wreathes, Hershey’s Kisses roses, wooden crafts, greeting cards, etc.

• Evergreen wreathes available from Frank Likar before Christmas, stuffed Christmas stockings

* ice cream at an ice cream social

Sale of Advertising

* For state convention agendas or for other special events
* In newsletters

Planned Giving

* Memorials
* Bequests

Car wash

Collect Change at Meetings

Conventions

* Entry fees
* Exhibit fees
* Business sponsors
* Pledges
* Gratuities for getting drinks from a cash bar or assisting with luggage, etc.

Walk-a-thon, Bowl-a-thon, Dance-a-thon, Bike-a-thon

Make the Ask

* Booths and tables
	+ Fairs, festivals, conventions, shopping malls, etc.
* Club meetings like Lions Clubs
* On our web pages
* In our newsletters
* From those who benefit from our services and programs
* Annual appeal letters
* In holiday cards
* Emails
* Social media

Write Something to Sell

* cook books, coloring books, etc.

Business Offers

* A percentage of sales from Barnes & Noble, Walmart, or Outback Steakhouse (contact store managers for more information)
* Discounted gift cards (You buy at a discount and sell at face value.)

If you wish to exchange ideas about how to successfully carry out any of these fundraisers, you can join the listserv, Cash and Caring, at [www.nfbnet.org](http://www.nfbnet.org).

As a chapter or a committee within a chapter gains experience with the kinds of fundraisers suggested in this list, the group may wish to take on more substantial projects. Not every chapter wants or needs to do big events. Fundraising, from the little projects to the more involved ones, can be challenging, stimulating, strengthening to individuals and chapters, and very rewarding. Of course, we need the money; however, the benefits of fundraising beyond the money are apparent.

## More Sophisticated Fundraising

### Special Events

It is possible to raise large amounts of money by planning and holding special events. Here are some possibilities:

* Dances
* Barbecues
* Luncheons
* Banquets
* Games nights
* dinners (spaghetti, chili, Italian, etc.)
* Tours – city or boat tours
* concerts, gospel extravaganzas, talent/variety shows, etc.

Sometimes two or more of these events can be combined in one evening. When planning this kind of fundraiser keep in mind all costs and benefits, including volunteer time and public education. Insurance should be considered, as should any permit requirements. Carefully read venue contracts. For example, we do not agree to blanket indemnification clauses.

### Fundraising Platforms

These abound. Our outreach personnel have been researching many fundraising platforms to ascertain cost, benefit, accessibility, and contact points. It is important that any platform we employ is accessible and on brand. We don’t want a platform that retains our donor information. It is crucial that we obtain our contributor name, phone, email, address, etc. We should not use these platforms for donations from our own members. Get members to give directly. Let us not give away a percentage of money we receive to an outside platform. Please reach out for information on these resources. Many are too good to be true.

### AmazonSmile

Many of our affiliates have signed up as eligible charitable organizations with AmazonSmile. You must be a 501(c)(3) organization. While listing is fine so that people can give a small percentage of what they buy to us, promoting helps Amazon more than it assists us. You can expect twenty to fifty dollars a quarter from this fundraiser. It is complicated to sign up.

### Raffles and Drawings

Raffles and drawings used to be a simple way to bring in money. Please be aware that they are now highly regulated in many states. This is especially true of online raffles, which are defined as gaming by the IRS. You need to read the IRS publication on raffles and drawings if you wish to conduct one. The URL is in the Resources section at the end of this chapter. You should also check with your state government to see if you need a permit and/or a license. Finally, one more word of caution. Some internet providers amalgamate charities and allow only the winning charity to receive any money back. These drawings may be fraudulent since you are selling tickets as NFB, and NFB is likely to receive no benefits. Some state governments have started prosecuting charities who participate in fundraisers where the charity is likely to reap no cash at all.

## Grant Writing

Some of our affiliates have been very successful at obtaining grants. Grant writing need not be daunting. Some grant forms are a simple one-page document or online form. Since many questions arise on getting started, we include a grant basics outline below and helpful grant writing links at the end of this chapter.

### Introduction

Grants are non-repayable funds or products that are usually given to a nonprofit organization. Most require an application and reporting. Most grants are made to fund a specific project or purchase of equipment. Keep in mind that grants are given by foundations, corporations, individuals, and nonprofits.

### Grant Writing Basics

* 1. Do you know why you’re looking for funding? Fund required programs; do not chase the money.
	2. Limiting rejections – follow directions and proofread.
	3. Funding searches—think local
		+ Internet
		+ Local library
		+ Check with local chain stores like Walmart
		+ Check with small locally owned businesses
		+ Electronic mailing lists
		+ Federal and state government
		+ Who do you know?
		+ Where are other local non profits getting money?
		+ Services like Forefront or Foundation Directory Online
	4. Grant writing basics

### Getting Your Act Together

* 501(c)(3) designation and official letter
* Recent 990s
* EIN-TIN-Employer ID#: it’s all the same and it is on your 501(c)(3) letter
* Organizational description/history
* Organizational budget
* Create a list of your board members with phones, emails, and addresses
* Testimonials – thank yous

### Proposal Meat (Proposals are also sometimes called submissions.)

* Need
* Project Description
* Goals and Objectives
* Evaluation
* Project Budget
* Publicity/Dissemination

### Follow Up

Acknowledgements and reporting back are crucial.

## Making the Ask

A few notes on making the ask. Many people are not totally comfortable doing so. Here are some tips:

* People do not generally donate money unless they are asked directly. You will not get what you don’t ask for!
* The worst people can do is say no. If that happens, thank them graciously and move on.
* Be direct and clear that you are fundraising so the donor is not surprised when you ask for money.
* Know what you want to ask for before you start talking and ask for a specific amount of money so donors don’t have to guess what is needed or appropriate.
* Make sure your ask is positive, on-brand, and focused on the good work that donations support.
* Tell your own story
* It is very helpful to practice making fundraising asks aloud so you feel comfortable. You could do practice scenarios at chapter meetings or write a practice script.
* Make sure donors feel valued, recognized, and thanked, no matter how much they give.

## Our National Fundraising

The National Federation of the Blind is a large and complex organization and must depend upon a complex system to raise funds for its work. This involves every member and every chapter in one way or another. There are projects that are managed through our national office, but there must be more than that. We must fund the operation of our national staff and programs.

We must fund legal assistance for blind persons whose cases will make a difference for many. We must pay for assistance for affiliates that are having problems or need to expand their work. We must assist divisions from time to time. We need to continue to write and publish materials, such as the Braille Monitor and Future Reflections, to help with the education of both blind and sighted people in our society. We must participate in international organizations of the blind. Our social media presence continues to be essential. We must monitor governmental and private programs that serve the blind. We need to build more momentum and fund the research and training projects of the NFB Jernigan Institute. We should not forget about state and national legislation. The list of Federation activities is as long as the list of needs of the blind. No one wants to reduce this work, but none of this work can occur without financial resources. The work of the Federation affects every blind person in the country, whether he or she is even aware of what is happening.

Some kinds of fundraising projects are conducted by our membership for our national treasury. All leaders should be aware of these efforts and encourage affiliates, chapters, and members to participate.

### Dream Makers Circle

People who include one of our state affiliates or our national organization in their planned giving become members of our legacy society. Our legacy society is called “Dream Makers Circle.” Planned giving involves a will, pension plan, other retirement instrument, life insurance, or any other way of providing for the Federation after an individual passes. For more information or to join, please contact our outreach staff.

### PAC

The Pre-Authorized Contribution (PAC) plan is a system whereby members can support our national activities by having a specified donation withdrawn from their checking account, savings account, or charged on a credit card monthly. It is necessary to fill out a [PAC form](https://nfb.org/images/nfb/documents/pdf/pac-form-fillout-accessible.pdf) to instruct the NFB accounting staff and your bank or credit card provider regarding your wishes.

The minimum monthly amount that can be contributed through PAC is $5.

This system was designed for individual members, and many are proud to participate. Some chapters and state affiliates also contribute through PAC, and this is appreciated. However, it should not be considered a replacement for individual PAC donations. There should be a PAC coordinator in each state.

### Jernigan Fund

Shortly before the death of Dr. Kenneth Jernigan, we created a special fund in honor of one of our longtime, great leaders. The purpose of the fund is to provide national convention scholarships of various types to members of the Federation. Priority is given to first-time attendees. Contributions to the Jernigan Fund should be made out to the NFB with “Jernigan Fund” written in the memo of the check.

### White Cane Fund

We use this fund’s contributions for operating expenses. Checks should be made out to “NFB” and should have White Cane Fund in the memo.

### Jacobus tenBroek Fund

As part of its mission to integrate the blind into society, the Jacobus tenBroek Fund owns and operates the facilities where our NFB Jernigan Institute is located. These services are provided at no cost to NFB. Donations to this fund should be made out to “JTB fund” and should have tenBroek Fund in the memo.

### Imagination Fund

Many of us have friends, family members, and business associates who are aware that we are active in a national organization of the blind that helps us live the lives we want. Some of us know community leaders who may help. Often, individuals do not wish to become active members but would be happy to support our work. These are potential contributors to the Imagination Fund.

There should be at least one Imagination Fund coordinator in each state and as many others to help as possible. These people are called “Imaginators.” Imaginators can raise money in several ways. They can ask their friends and associates for donations. We know and meet people who want to support programs that benefit the blind, and it is up to us to tell them how much the NFB is doing. After all, people will not contribute unless they know their dollars will make a difference. So visit clubs, make presentations, solicit general donations, and be creative. Many of our friends and associates are interested in our work and will support it financially if we ask. Many others will help if we educate them about what the Federation means to blind people.

### SUN

Since the NFB depends on public donations and we are an advocacy organization, we are building a reserve fund. This fund is called Shares Unlimited for NFB (SUN). Individuals, chapters, state affiliates, and divisions make donations to the SUN fund as they can. These funds are invested and kept as a reserve.

## Resources

1. Books

*The Little Book of Gold: Fundraising for Small and Very Small Not For Profits*

<http://thelittlebookofgold.com/>

1. Commonly Used Grant Resources.

The Foundation Center

<http://foundationcenter.org/>

Foundation Directory Online

<https://fconline.foundationcenter.org/>

Forefront

<http://forefront.org/>

Government grants

<https://www.grants.gov/web/grants/home.html>

Fundraising basics

<https://www.501c3.org/nonprofit-fundraising-basics/>

How to write a grant proposal Wikihow

<https://www.wikihow.com/Write-a-Grant-Proposal>

# 3. Tax implications

1. IRS publication on raffle requirements for nonprofits

[https://www.irs.gov/pub/irs-tege/notice\_1340.pdf](https://protect-us.mimecast.com/s/BnY3CqxMJgT9oO6TX8MVY?domain=irs.gov)

IRS Publication on Quid-Pro-Quo valuations (dinner tickets and anything the donor receives something for)

[https://www.irs.gov/charities-non-profits/charitable-organizations/charitable-contributions-quid-pro-quo-contributions](https://protect-us.mimecast.com/s/6zkeCv29OnFMXlEtQa9_O?domain=irs.gov)

IRA rollovers

<https://www.cof.org/content/analysis-ira-charitable-rollover-extension>

1. Generally Helpful Resources for Nonprofits

National Council of Nonprofits

<https://www.councilofnonprofits.org/about-us>

Nonprofit Expert

[www.nonprofitexpert.com](http://www.nonprofitexpert.com)

Check out [The "Carnegie Library of Giving" for MGOs, VP Devs and CEOs.](https://protect-us.mimecast.com/s/MEhjCzpx0rsJjEYU4KzZU?domain=veritusgroup.com)