

**Helping Employees  
Thrive in Times of  
Crisis**



# Presenting:



**Katie Kern**

Director, EAF and Scholarships

[kkern@charities.org](mailto:kkern@charities.org)

**14200 Park Meadow Drive, Suite 330S, Chantilly, VA 20151 | [Charities.org](https://charities.org)**

# We Are America's Charities

Platinum  
Transparency  
2024

Candid.



America's Charities' team is an extension of your team for strategic planning and proven practices. Clients choose to partner with America's Charities for:



## Employee Assistance / Relief Funds

Establish a confidential application and fund to provide timely, tax-free financial support to employees facing hardship.



## Employee Workplace Giving

Enable employees to conveniently make tax-deductible donations that fuel nonprofit impact through sustainable support.



## Disaster Relief

Donate to trusted organizations to support rapid delivery of life-saving help and supplies, as well as long-term recovery efforts.



## Volunteerism

Manage, track, and reward employee volunteering with incentives like dollars-for-doers grants and volunteer time off.



## Matching Gifts

Unite your team and amplify your impact in the community by financially matching employee contributions.



## Charitable Funds Disbursement

Ensure accurate, efficient, and timely disbursement of donations designated to qualified and vetted charities.



## Scholarship Program

Improve educational opportunities and build a better-educated workforce with tax-free scholarship award program management.



## Corporate Philanthropy and Grantmaking

Control all of your grantmaking and application processes in the same place as your other giving and volunteering programs.



## Social Responsibility Strategy and Benchmarking

Enhance your giving strategy with benchmarking and advice in developing programs to advance your community investment goals.



# Our Impact



As a 501(c)(3) tax-exempt public charity,  
we mobilize the power of giving to  
improve the world.



Nearly  
**\$900 Million**



raised since inception for



More than five  
**Fortune 50** clients



**25,000 +**  
Nonprofits &  
Individuals Globally



We help employers and their U.S. and international  
employees from nearly a dozen **different industries**.

**1M**

Number of transactions our funds  
management team processes each  
year.

**50K**

Number of grants our team sends to  
charities and individuals each year.

**\$50 MILLION**

America's Charities has facilitated more than 200 Emergency Assistance Funds for employers, managing more than \$50 million in grants designated to help employees cope with unexpected hardships.

**300**

We have 300 **private and public sector partners and employer clients** whose workplace giving programs, Employee Assistance Funds, and volunteer campaigns we manage and distribute funds.

**12K**

Including America's Charities nonprofit members, more than 12,000 nonprofits nationwide are **supported by the workplace giving programs we manage each year**.

**14M**

Through the 300 business partners we work with, we reach 14 million **U.S. and international employees**, giving them the opportunity to donate to causes they care about and to support each other through workplace giving, volunteering, and Employee Assistance Funds.





# Why Employee Relief Funds: The Human & Business Impact

## Trends:

- Today's environment, social safety net not robust (other non profits closing, reduced funding availability, social services from state)
- Increased frequency and impact of disasters
  - Nine out of the 10 years with the highest number of natural disasters occurred in the last decade. Nearly 40% of the billion-dollar climate events that have hit the US since 1980 happened between 2017 and the present day. (Source: usafacts.org)

## The Human Side

- **60%** of U.S. adults can't cover a \$500 emergency expense
- Employees bring life's stress to work
  - 1 in 3 full-time employees say money worries hurt their productivity; among these, **56% spend 3+ hours weekly** at work on personal finance issues
- Compassion builds loyalty, engagement, and trust

## The Business Side

- Reduced absenteeism and presenteeism
  - It also prevents problems from snowballing (e.g., untreated health issues becoming more severe and costly).
- Increased retention and productivity
  - Financially stressed employees are **twice** as likely to be job hunting
- Enhanced employer brand and culture of care

# Common Triggers for Hardship

- Natural disasters (wildfires, hurricanes, floods)
- Medical emergencies
- Death in the family
- Domestic Violence
- Eviction or housing crisis
- Household emergencies (fire, flood, car accident)

## Standard Program Design:

- Emergency Assistance Funds are a component of our stated charitable purpose
- Program is fully compliant with all IRS regulations and rulings

### **Qualified Disaster Immediate Assistance (QDIA)**

- Applicable to state and federally declared disasters
- Minimal documentation of event and financial hardship required
- Flat grant amount provided for those who qualify
- Grant provided directly to applicant via EFT or eCheck

### **Personal Hardships**

- Covers a broad range of events that create a personal financial hardship
- Documentation of event , expenses and financial hardship required
- Grant amount based on documented need capped by maximum amount established
- Grants payable to applicant via EFT or eCheck



# What to Consider When Setting up an EAF

- Who is eligible?
- What type of events will be covered?
- How many people will actually apply?
- What type of expenses are allowable or not allowable?
- What is the maximum grant size?
- How much is needed to fund the EAF?
- How will the EAF be funded?
- If being administered internally, who is going to do that?

## Some Trends We're Seeing with Program Needs:

- Increase in need for short-term QDIA type application and quick issuing of assistance Increase in number of short-term/QDIA applications for multiple disaster events.
- Political climate may demonstrate that the level of support for federally declared disasters may be decreasing. We are working with clients to include State level disaster declarations.
- Seeing applications where they do not fit within typical EAF policy and need to create other options like FAF, Scholarship.





# Some Points on Eligibility

- A charitable class must be defined
- No automatic right to financial assistance
- Funds can not be earmarked for specific individuals
- Need must be demonstrated through an objective evaluation at the time the grant is made
- Emergency hardship relief does not have to make an individual whole
- Grants cannot be used to solely replace lost income



# America's Charities EAF Case Studies

## National Grocery Chain

- Program was self-administered by the company's Foundation prior to moving to America's Charities
- Over 300,000 eligible applicants focused on wide range of personal hardships and qualified disasters
- Seamless implementation process and program retained branding
- HR contacts throughout the organization were made aware of the change and who to contact for questions to ensure a smooth transition
- Higher than usual application volume due to expansiveness of the program and high visibility

## National Health Insurance Company

- Program was self-administered by the company's Foundation prior to moving to America's Charities
- Over 300,000 eligible applicants focused on a narrow range of personal hardships and qualified disasters
- Smooth transition and retained program branding
- Lower volumes due to limited qualified events and internal awareness
- Active program administration and reporting needs

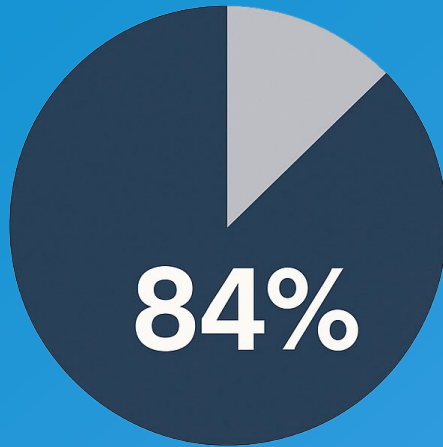
## Global Technology and Customer Service Support Company

- New Emergency Assistance Fund
- Over 40,000 employees
- Detailed implementation process to build new program
- Program modifications required as client gained experience with program and utilization
- Launched employee giving program on the Engage platform a year after EAF launched

# Do Employee Relief Funds Make a Difference?

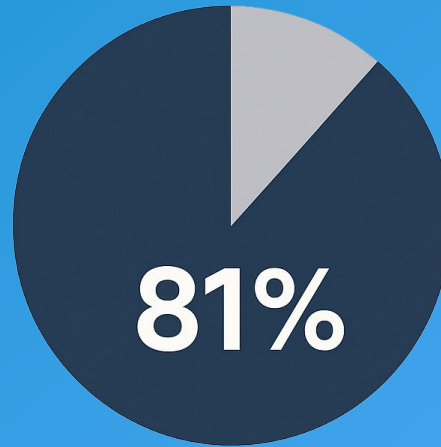
Source: America's Charities Employee Relief Fund Applicant Survey 2024

## Stress Alleviated



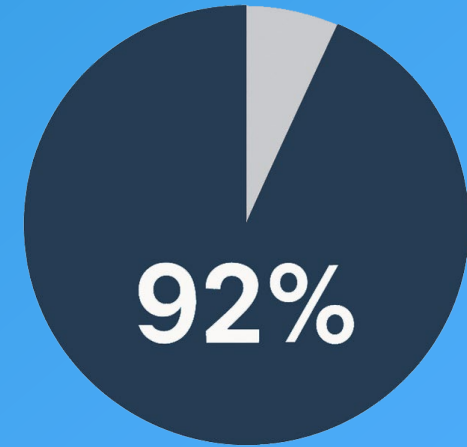
84% of applicants agree or strongly agree that the assistance fund helped alleviate stress caused by the financial hardship

## Financial Hardship Resolved



81% of applicants agree or strongly agree that the assistance fund helped resolve the financial hardship

## Recommend to Colleague



92% of applicants agree or strongly agree that they would recommend the fund to a colleague

"This grant helped me and my kids through my multiple diagnosis and the long term effects that greatly affected my health. I am so grateful for this fund and the hope it gave to me to relieve the financial hardship during my time of need. I am forever grateful."

"I was able to have a funeral for my father and say my goodbyes. I wouldn't have been able to without the help."

"I lost everything we had due to a house fire. With the help of the grant I was able to pay upcoming bills and my daughter was able to return to school. The grant helped me start over. I would like to thank you guys again for all your help."



# Different Ways to Establish EAFs:

## Company Administered:

- Grants treated as taxable income except for qualified disasters
- Donations to fund not tax deductible

## Private Foundation:

- Grants treated as taxable income except for qualified disasters
- Grant decisions can't be made by individuals in senior management

## Public Charity:

- Most flexible – grants and donations are tax free for all instances
- Must have full control and authority over the use of donated funds

## Why to Outsource an EAF:

Financially prudent

Reduces overhead



Mitigates risk

Easier management



# Our EAF Program Capabilities and Market Differentiators:

## Service

- Dedicated account manager
- Expert program design and policy development
- Applicant support and communications
- Dedicated secure online application site
- Administrator support and comprehensive reporting
- International capability

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## Transparency

- Straight forward fee structure
- No hidden fees or fees based on a % of funds held
- Administrator visibility and accessible reporting

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## Efficiency

- Capacity to quickly scale for disasters
- Capability to expand platform to support employee giving, volunteering, and grants management
- Grants to applicants by EFT or eCheck (Direct payment to vendors also available)



# Thank you!

Interested in learning more?

Visit: [www.charities.org/eaf](http://www.charities.org/eaf) or contact our team at [businessdevelopment@charities.org](mailto:businessdevelopment@charities.org)

