

# Finance and Philanthropy Strategies that Solve Funding

**shortfalls**





*Your Partners For  
Funding Solutions that Integrate Finance & Philanthropy*

Funding Solution Design &  
Modeling



Bond & Loan  
Placement



Credit Facility Design &  
Implementation



Philanthropy Design &  
Implementation



# Presentation Objectives

- Show Diocesan CFOs a Way to say “Yes” to Priority Projects Without Breaking the D&L Bank or Providing Unnecessary Debt Guaranties
- Introduce the Catholic Financial Ecosystem (CFE) Funding Paradigm
  - CFE Finance: Offer your Debt under a Single Debt Facility with both Loan and Bond options ... get more Borrower Debt into hands of Foundations and Parishioners.
  - CFE Asset-Based Giving: Offer Donors both Cash and Asset-Based giving options ... help Borrowers tap into an entirely new Source of Cashflow for Debt Repayment.
  - Fundraising Optimization: Utilize new technologies and marketing automation ... to improve recurring Cashflow and generate a stream of pre-qualified giving prospects.
- Learn new CFE Funding Concepts by Solving a “Real Life” Funding Shortfall Example Together.

# Preliminary Comments on the Use of Debt to Solve Funding Shortfalls

- Never Lend when its not prudent.
  - Need a Fully-Loaded Project Budget.
  - Need a Credible Cashflow Plan for Debt Repayment.
- Shortfall Situations Where Use of Debt Most Appropriate / Unavoidable:
  - Bishop Priority Project
  - Delay is Not an Option (E.g., Fire, Lease Expiration, Competition)
  - Delay / Phasing Cost-Prohibitive
  - “Gun-to-Head” Refi Situations
- A “loan” without a Cashflow Plan for repayment is ... simply a GRANT.

# \$5.0M Funding Shortfall Example: \$10.0M Grade School Project

- Project Cost: **\$10.0 Million**
  - New Grade School (500 Student Capacity)
  - Delay is Not an Option
- School Resources: **\$2.5 Million**
  - \$5.0M Capital Campaign; **\$2.5M Cash** and **\$2.5M** of Pledges Receivable. Tapped Out.
  - Annual Giving: **\$100K/yr**
  - School is Breakeven at current 250 Student Capacity.
  - 150 additional Students generate **\$375K/yr** additional Net Cashflow.
- D&L Loan Capacity: **\$2.5 Million**
  - Cash-Constrained. Other Pipeline Projects.
  - \$2.5M D&L Loan @4.0% (10-Year Amort.) = **\$300K/yr** Annual Debt Service
- Shortfall Amount: **\$5.0 Million**
- Potential Sources Additional Funding:
  - Local Banks
  - Catholic Foundation
  - School Education Fund
  - Donors as Lenders

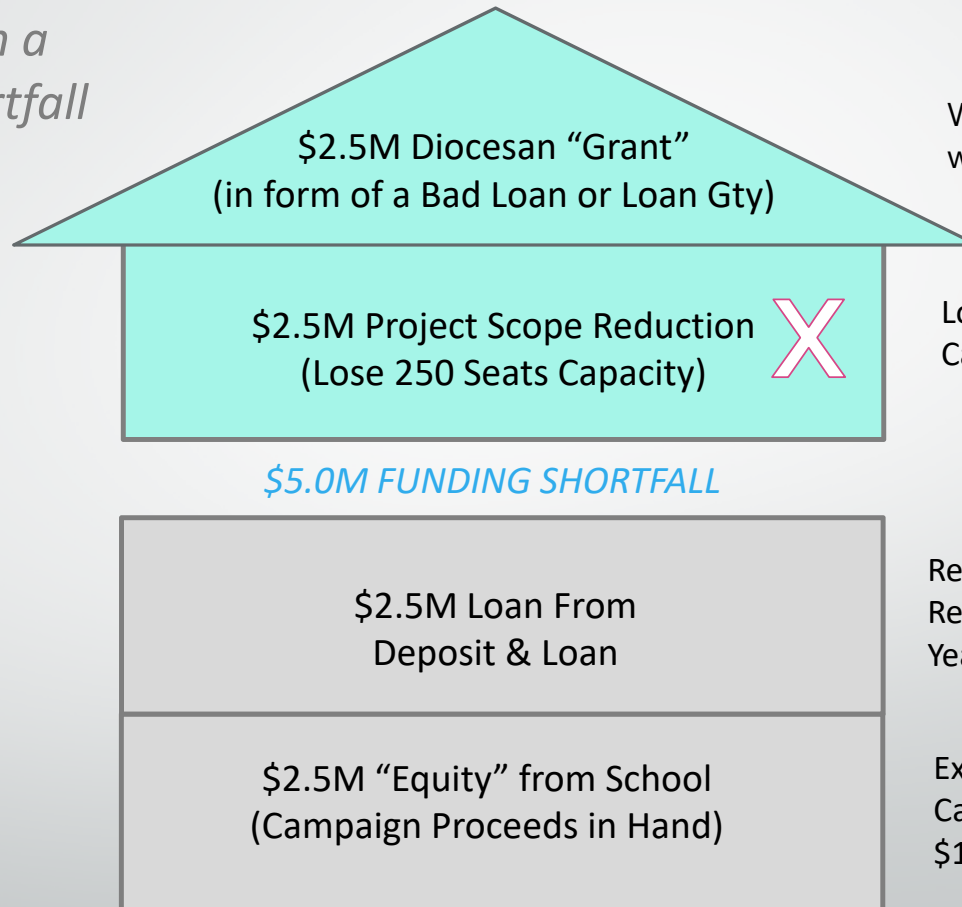
# Traditional Funding Approach

A \$10M Project with a \$5.0M Funding Shortfall

## Traditional Funding Approach Result:

- Half the Funding
- Half a Building
- Half the Students

**BUT WAIT !!!  
THERE'S ANOTHER  
APPROACH**



We can't have a building without a Roof, so ....

Lose \$375K/yr Operating Cashflow starting Yr.5

Repaid by the \$2.5M Pledge Receivable Collections in 5 Years.

Expect Substantial Post-Campaign drop-off in \$100K/yr. Annual Giving

# The Catholic Financial Ecosystem (CFE)

## *Funding Paradigm*

### Traditional Funding Approach

- Finance and Development:  
Separate
- Financing Options:  
Loan OR Bond
- Potential Lenders:  
D&L OR Banks
- Philanthropy Focus:  
Donor Cash
- Scarcity Mentality  
**Result: Half-Vision Funding**

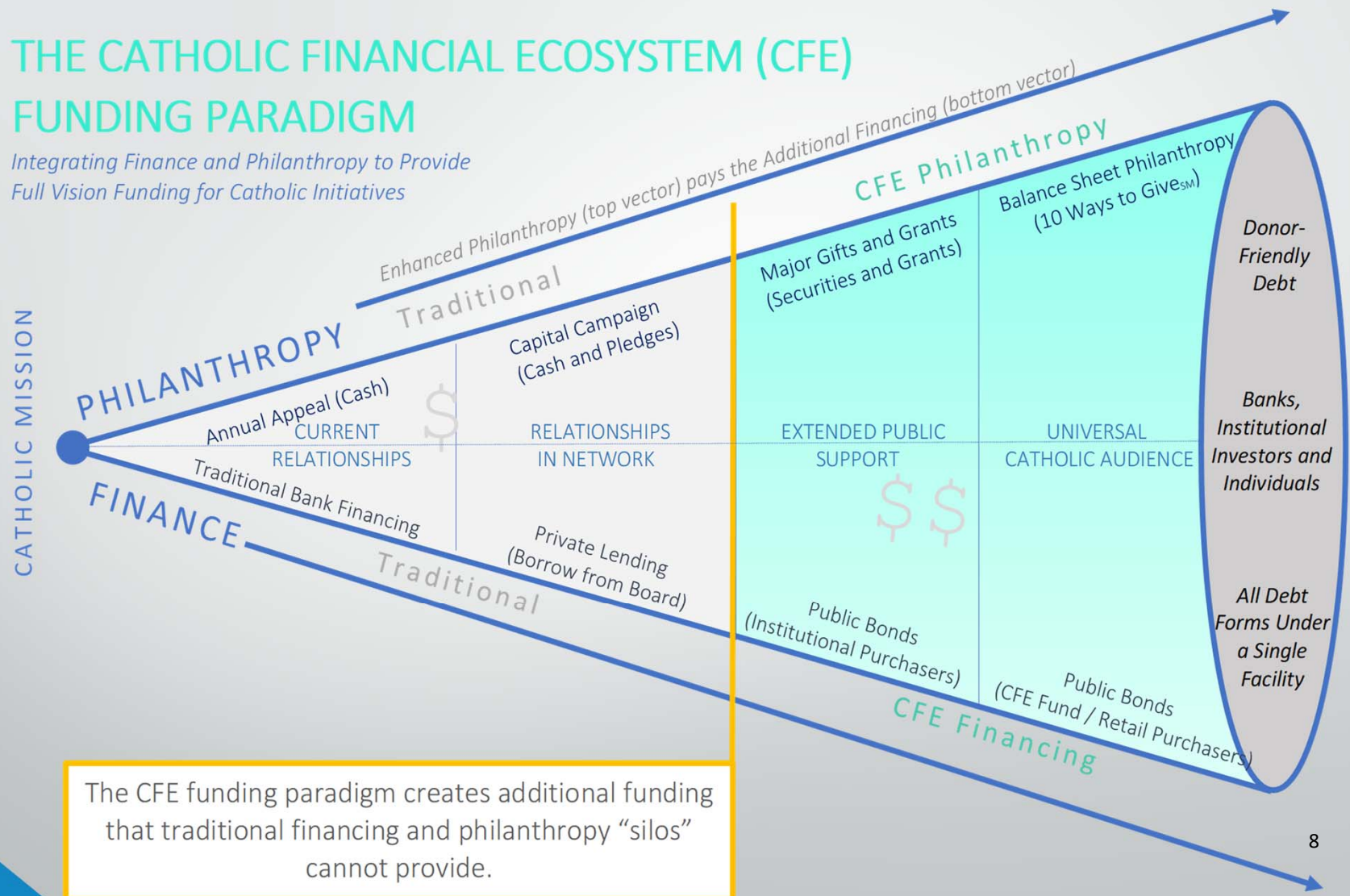
### The CFE Funding Approach

- Integrated  
To Maximize Total Funding
- Loan  
AND Bond
- D&L, Banks, Foundations, Parishioners  
AND Donors
- Donor Cash  
AND Donor Assets
- Abundance Mentality  
**Result: Full-Vision Funding**



# THE CATHOLIC FINANCIAL ECOSYSTEM (CFE) FUNDING PARADIGM

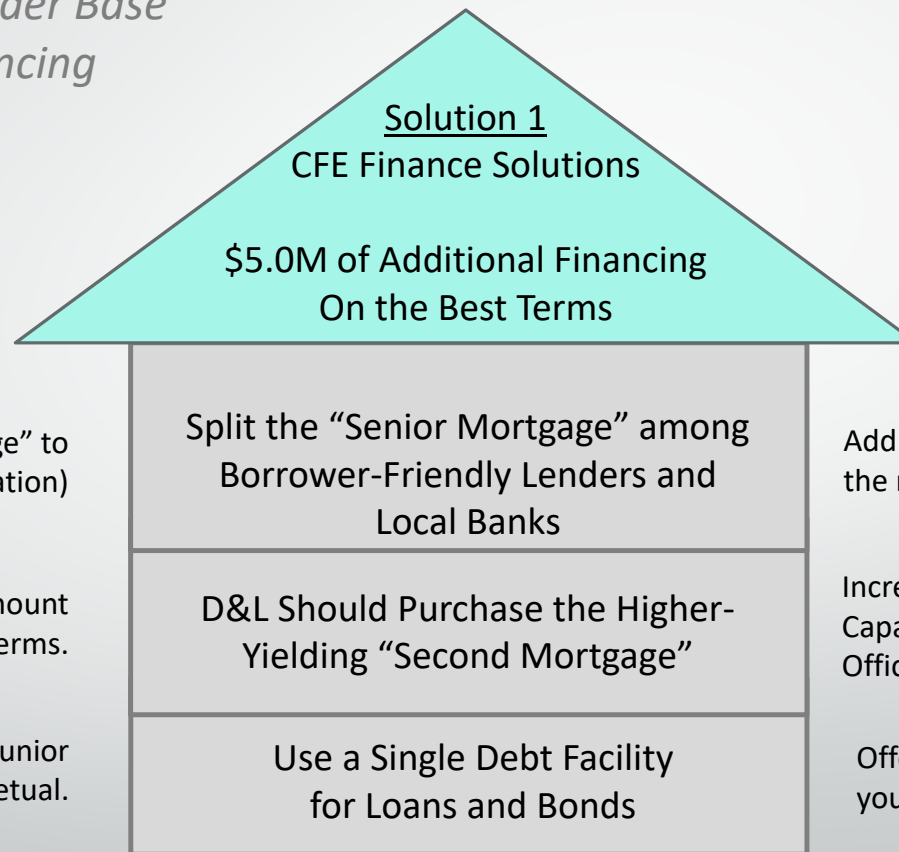
Integrating Finance and Philanthropy to Provide  
Full Vision Funding for Catholic Initiatives





# 1.CFE Finance Solutions

*Tap Into Your CFE Lender Base  
To Find Shortfall Financing*



Sell a portion of the “Senior Mortgage” to  
Borrower-Friendly Lenders (E.g. Foundation)

Help Borrower secure the Total Shortfall Amount  
from the “Senior Lenders” on Best Terms.

Your Papers. Private Loans. Public Bonds. Junior  
& Senior. Replicable. Perpetual.

Add Competition. Get Great Terms on  
the remainder from Local Banks.

Increase D&L Profitability and Lending  
Capacity. Streamline Your D&L Back  
Office. Get Paid on Time.

Offer Debt in the Forms Attractive to  
your entire Ecosystem Lender Base.

# 1.CFE Finance Solutions: Utilize The X/A-B Bond Facility

*One Credit Facility ... Multiple Debt Types ... Mix, Match & Shop Your Debt*

## Debt Type Options / Typical Terms

- **Senior X-Bond = “Bank First Mortgage” (25%)**
  - Private Bond / Pre-Payable Without Penalty
  - Buyers: Local Bank(s)

4.00% Fixed Rate. Matures Year 15. Payments: Principal & Interest (30 Yr. Amort.) Loan-to-Value: 25%
---
- **Senior A-Bond = “Friendly First Mortgage” (25%)**
  - Public Bond / Can Sell More to Prepay X-Bond
  - Buyers: Catholic Foundations; School Endowment; Diocesan Entities; Wealthy Donors.

5.00% Fixed Rate. Matures Year 20 Payments: Interest-Only. Loan-To-Value: 50%
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- **Junior B-Bond = “Second Mortgage” (25%)**
  - Public Bond / Can Re-Sell to Donors in Chunks
  - Initial Buyer: D&L

6.00% Fixed Rate. Matures Year 25 Payments: Interest-Only. Loan-To-Value: 75%
--
- **Capital Campaign Donations = “Equity” (25%)**

## 1.CFE Finance Solutions:

# D&L Purchases Junior (Not Senior) Debt

### Advantages To The D&L

- Three-Fold Increase in Loan Diversification & Lending Capacity
- Increased D&L Profitability (Earn 6.0% on Junior A-Bond vs. 4.0% on Sr. Loan)
- No Diocesan Guaranty.
- Outsourced Loan Administration & Investment Report Generation.

### Advantages To Borrower

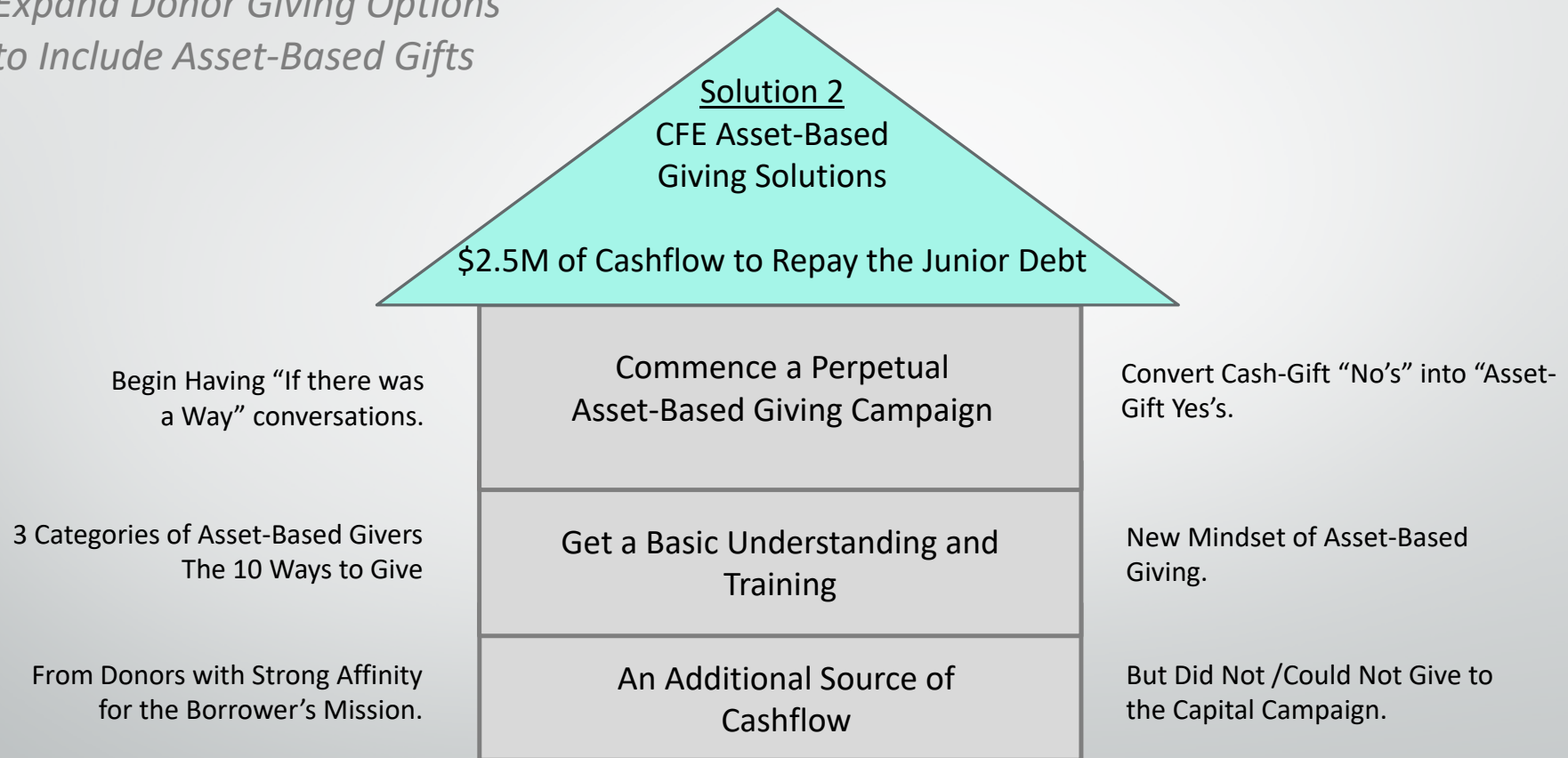
- \$5.0M of Additional Financing (Entire Shortfall Amount).
- A “Full-Vision” School Built, which generates \$375K/yr. additional operating cashflow.
- Lower Blended Annual Debt Service Payments (Public A and B-Bonds are “interest only”)

### How Does Diocesan \$2.5M Junior B-Bond Get Repaid?

- Additional Operating Cashflow. 150 Extra Students = \$375K/Year = \$3.75M in 10 Years
- Resale of B-Bonds to Parishioners.
- Borrower’s Asset Based Giving Program. Drumroll: See CFE Asset Based Giving Programs (next slide).
- Note: 6.0% Not Bad ... While You Wait.


## 2.CFE Asset-Based Giving Solutions

*Expand Donor Giving Options  
to Include Asset-Based Gifts*



## 2.CFE Asset-Based Giving Solutions:

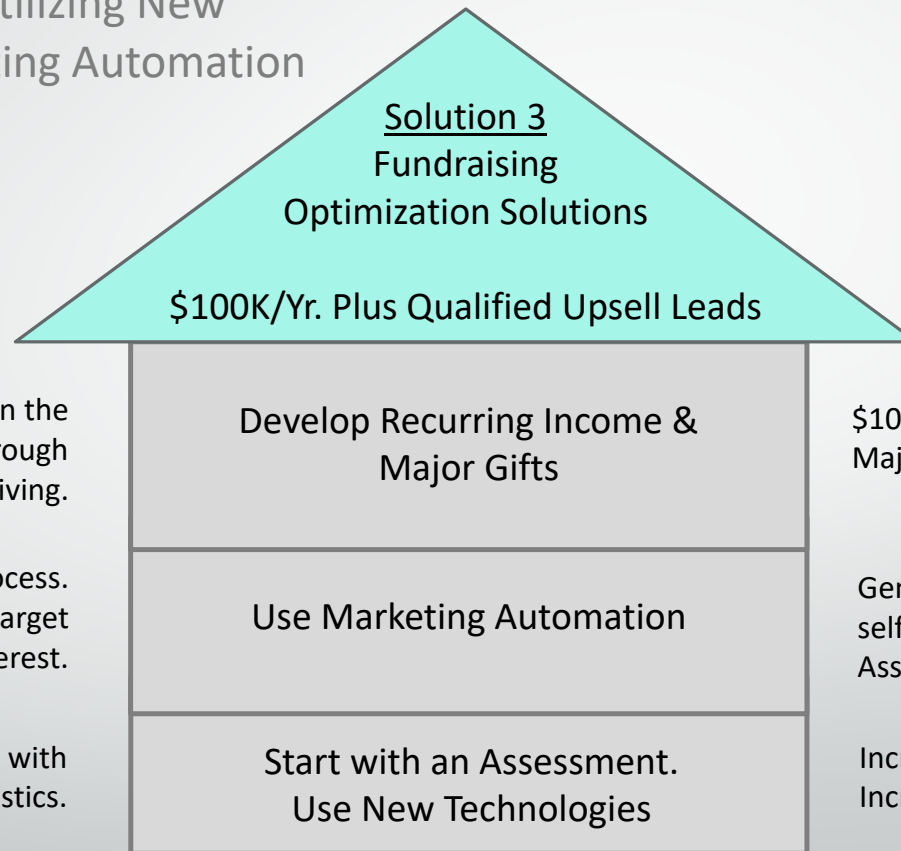
# A Perpetual Asset-Based Giving Campaign

- New Mindset of Asset-Based Giving
  - Donor-Centric ... Help Fulfill Donor's Legacy Story
  - Affinity for Charity highest Donor motivator ... Tax-Advantages are near the lowest
  - A 10% Shift in Focus can Yield a 10-Fold Return.
  - "If There Was a Way" Consultation
- Turn the Cash Gift "No's" into Asset-Based Gift "Yes's" by converting Donor Cash-Gift objections into the appropriate Asset-Based Gift:
  - Gladys: I'm on fixed income and afraid of outliving my income. 
  - Lionel: My assets are all tied up in my house.
  - Suzy: I'm still saving for retirement and don't yet know the money I'll need in future.
  - Walter: I'm planning to leave my IRA to my 5 Children.

See CFE In  
Action  
Example

# 3. Fundraising Optimization Solutions

Improve Results by Utilizing New Technology & Marketing Automation



Maintain your Annual Appeal even in the midst of a Capital Campaign through recurring online giving.

Streamline the segmentation process. Automatically segment database and target communications based upon donor interest.

Use email and website to communicate with Donors (vs. Direct Mail). Generate Statistics.

\$100K/Yr. Recurring Cashflow. Major Gift Upsells.


Generate Qualified Prospects with self-selected interest in Cash and/or Asset-Based Giving options.

Increase Average Gift Size. Increase Donor Satisfaction.



# A Fundraising Optimization Example

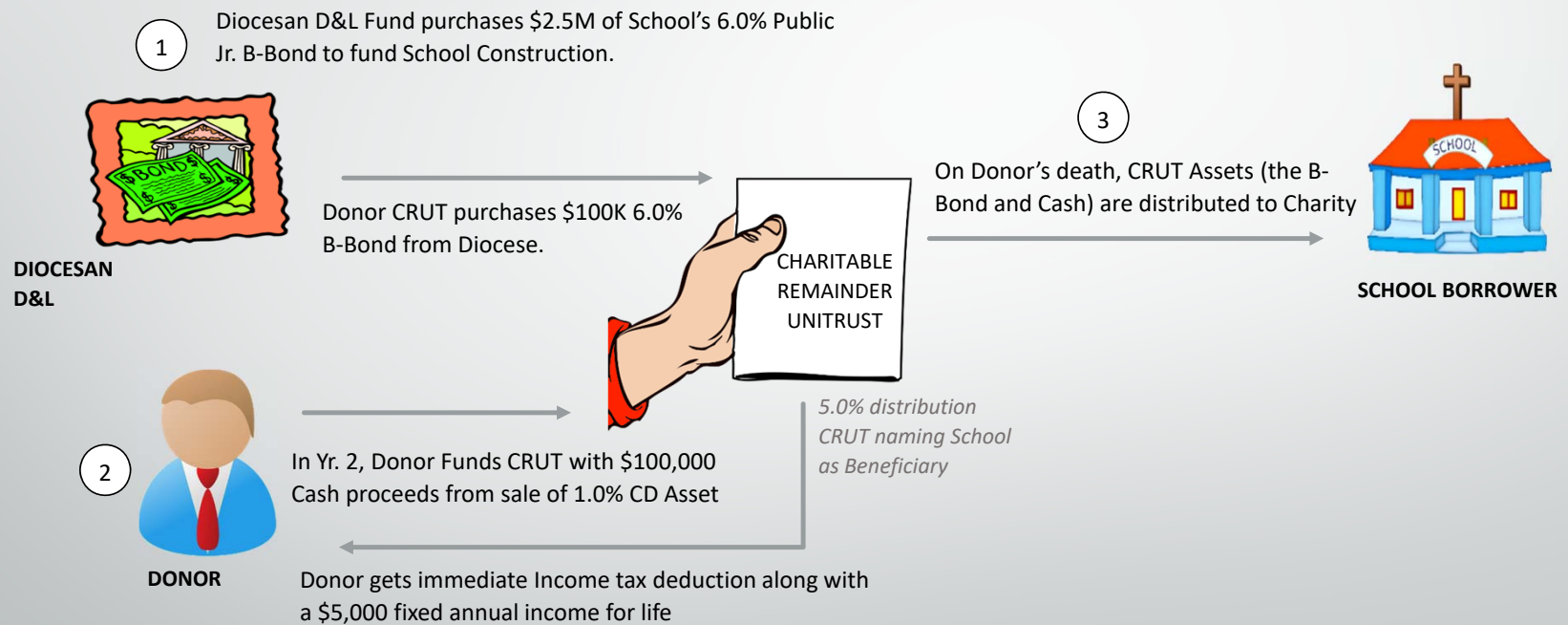
- Marketing Automation Example
  - What is it? Sales Example
  - How is it used? Typical Newsletter Example
- Can it work to Raise More Money? The “70½ or Older” Example
  - 13,000 Newsletter Email (Article Teasers with Website Links)
  - 4,000 General Opens / Click-Thrus
  - 1,000 click thrus “Must Read if 70-1/2” link (IRA Transfer Article)
  - Automated Follow-up Email to the 1,000 ...“IRA Transfer Document” download option
  - 40 Downloaded the IRA Transfer Document.
  - Generates Automated Call-List for Major Gift Officer.



Let's Look at the  
Catholic Financial Ecosystem<sup>sm</sup>  
IN ACTION!

# Bringing The CFE Full Circle

## Junior B-Bond into CRUT Example



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# Exhibits

## Exhibits

1. Speaker Bio.
2. DFP Partner Firm Bios.
3. Overview of X/A-B Bond Facility
4. Case Study – X/A-B Bond Transaction (Immaculate Conception School / Diocese of Belleville)
5. Charitable Gift Annuity Optimization Flyer.
6. “10 Ways to Give” Brochure.

# Speaker



**Michael J Schierl**

Julius Capital &  
Immaculata Law Firm

Michael is the Founder of Julius Capital and Immaculata Law Firm. A graduate of Harvard Law School and the University of Notre Dame, Mr. Schierl has over two decades of experience helping his nonprofit clients design and implement funding solutions which integrate finance and philanthropy. Michael is a recognized leader in the nonprofit financial community for his work developing philanthropy-friendly credit facilities for nonprofit borrowers, ranging from simple lending agreements to more sophisticated conduit bond financing structures with public bond “shelf offering” capabilities. Immaculata Law Firm has partnered with Coughlin and Company, the largest underwriter of Catholic bonds in the U.S., to structure and arrange numerous financings for Dioceses and Religious Orders around the country.





**Coughlin & Company – Bond & Loan Placement**

Walt Coughlin, EVP

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Founded in 1932, Coughlin & Company is a Denver-based Catholic investment banking firm and we believe we are the 19<sup>th</sup> oldest investment banking firm in the United States. Operating under the tagline “Catholics Helping Catholics,” Coughlin helps its Catholic clients obtain bank loan financing and long term, fixed rate taxable and/or tax-exempt bond financing. Coughlin clients include Catholic dioceses, parishes, schools, health care providers, senior housing providers and other apostolates. Coughlin has successfully completed over \$1.0 Billion of bond transactions for its Catholic clients in over 40 states.



**Julius Capital Services, LLC – Funding Solution Design & Implementation**

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Founded in 1993, Julius Capital designs funding solutions that integrate finance (borrowing) and philanthropy (cash and asset-based giving) and utilize cutting-edge donor relation tools. Julius-designed funding solutions enable Catholic Nonprofits to fund mission-critical initiatives, launch new ventures and solve funding shortfalls by tapping into capital sources currently lying dormant within their local *Catholic Financial Ecosystem* (sm). Julius Capital services include strategic consulting, funding plan development, financial plan and pro forma modeling services, loan package RFP development and execution, *10 Ways to Give* (sm) structured/planned giving training & support services and major gift/asset-based giving solicitation support services.

# IMMACULAW

## Attorneys at Law

### Immaculata Law Firm, LLC – Credit Facility Design & Implementation

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Founded in 2009, ImmacuLaw designs and implements funding solutions which integrate finance and philanthropy. ImmacuLaw has served as Bond, Borrower or Special Counsel in over 50 bond transactions for Catholic Organizations. ImmacuLaw is a recognized leader in the nonprofit financial community for developing philanthropy-friendly credit facilities for nonprofit borrowers, ranging from simple lending agreements to more sophisticated conduit bond financing structures with public bond “shelf offering” capabilities. ImmacuLaw helps its Catholic clients fund mission-critical initiatives, launch new ventures and solve funding shortfalls by tapping into sources of debt financing currently lying dormant within the local *Catholic Financial Ecosystem* (sm).



### Mission By Design – Philanthropy Strategy & Implementation

Kevin Kacvinsky

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Mission By Design (MBD) designs, constructs, and helps its clients execute fundraising plans which improve donor satisfaction, generate qualified prospects and increase revenue and average gift size. MBD offers an up-front philanthropy assessment that identifies and describes – in detail – ways your organization can internally improve your development efforts. For an affordable monthly retainer, Clients can outsource to MBD desired fundraising efforts they are unable (or unwilling) to perform. MBD also works with clients to build-out internal systems, processes, and infrastructure so clients can continue to improve their development operation without depending on a consultant going forward. Areas of MBD expertise include: donor databases, web and digital design and copy, marketing automation, annual appeals, and outside-the-box fundraising initiatives that can set your organization apart.

**OVERVIEW OF X/A-B BOND FACILITY  
STRUCTURE**

**Features and Benefits**

<p>What is X/A -B Bond Financing?</p>	<p>Innovative way to obtain both immediate and long-term financing combining the best of traditional financing with various philanthropic possibilities to lower the cost of borrowing.</p> <p>The X-Bond is in essence a bank loan and the Senior A-Bond and Junior B-Bonds have CUSIPs and can be sold in the secondary market and used to repay the bank debt or used to foster planned giving efforts.</p> <p>Provides “full vision” funding so that the Borrower obtains all the funds they need at closing to finance their “full vision” and not just a portion of their needs.</p>
<p>Why do I need up to three different financing sources?</p>	<p>Most financing efforts involve one source of financing such as a bank loan or a bond issue which, by design, offers no inherent fundraising or planned giving components. Also, this one source structure limits financing options and flexibility.</p> <p>The X/A-B structure incorporates the best of bank and bond financing and blends in a wide array of fundraising and planned giving tools available today.</p>
<p>What are the features of this type of financing?</p>	<p>The borrower obtains all the funds they need at closing with a long repayment period and can choose fixed or floating and tax-exempt or taxable financing. These transactions often use a “master trust indenture” which allows for a wider variety of options and features than a regular loan or bond and the borrower can choose the features they deem best for their situation.</p>
<p>Who is the likely X-Bond lender?</p>	<p>The X-Bond lender is likely to be a bank or group of banks that obtain an attractive construction/permanent loan that is structured like virtually any other loan they normally provide. In addition, they know the X/A-B bond structure provides many additional ways to repay them from the borrower’s ongoing philanthropic efforts.</p>

**OVERVIEW OF X/A-B BOND FACILITY  
STRUCTURE**

**Features and Benefits**

	In these transactions, banks respond to Requests for Proposals (RFPs) which are designed to let competition create the best result for the Borrower.
Who is the likely A-Bond Investor?	Usually a small amount of A-Bonds are sold to parties related to the Borrower at the initial closing but the bond documents allow for substantial future placements with a wide variety of possible future repayment dates (say from 10-30 years). Over time, the Borrower can identify donors and benefactors who can then purchase the existing bonds from the Borrower or new bonds can be created for these new purchasers. Proceeds from these A-Bond sales will repay the X Bond lender. As part of its ongoing fundraising efforts, the Borrower can solicit A-Bond investors to “donate back” to Borrower some or all of the interest and/or principal on the A-Bonds, which can decrease Borrower’s cost of senior financing substantially.
Who are the likely B-Bond investors?	Oftentimes the initial B-Bond investor will be a Diocesan Deposit and Loan Fund , Foundation or other entity related to the Borrower who purchases these junior bonds to provide the “equity” to help the Borrower obtain the best pricing and terms for the X-Bonds and A-Bonds. Since the Senior lenders view this junior Bond purchase as a “skin in the game guaranty,” no Diocesan guaranty of any Bonds will typically be required. After the initial closing, the initial B-Bond purchaser serves as a “warm shelf” and will resell the Borrower’s B-Bonds over time to Borrower’s donors as part of Borrower’s ongoing structured /planned giving efforts.
How long does the process take?	From the initial meeting through the RFP process to document creation to closing can take as short a period as 60-90 days.
Is the process complicated?	The creation of the initial documents is slightly more time consuming than what is needed for a traditional loan or bond but the added flexibility

**OVERVIEW OF X/A-B BOND FACILITY  
STRUCTURE**

**Features and Benefits**

	and inherent fundraising possibilities in this structure offset the additional effort.
Has this this new type of credit facility been implemented elsewhere?	Yes. As one example, see the case study analysis for Immaculate Conception Parish (Diocese of Belleville), where we helped IC construct a new Catholic Grade School (with a total \$13.4 Million project cost) using an innovative \$10.0 Million X/A-B Bond Credit Facility.

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**CASE STUDY**  
**New School Construction Project**  
**Immaculate Conception Parish – Diocese of Belleville**

**Background** – Immaculate Conception is a 170 year old parish located in Columbia, IL (near St. Louis and in the Diocese of Belleville) with 1,500 households and a \$1.6 million annual offertory. In 2013, the Parish completed the Phase 1 construction of a new worship facility and related offices to replace its older church structures. Phase 2 involves building a new grade school adjacent to the new church to replace its existing and outdated school facility, located on a separate site and whose lease expires in 3 years. Ground breaking for the new school was held in June 2017 with an expected January 2019 move-in date.

**The Need** – The new school cost is \$13.4 million which will be funded with about \$3.8 million from the Parish’s capital campaign proceeds and endowment fund loans and with the balance provided from borrowing. The Parish would like to finance its “full vision” plans for a comprehensive school project **today** rather than waiting two more years for campaign funds to arrive or building a partial facility now.

**The X/A-B Mortgage Bond Credit Facility** –

The Facility / Local Banks. The Parish’s borrowing needs are provided via an innovative **\$10,000,000** X/A-B Bond Credit Facility initially consisting of: (i) up to \$6,875,000 of Senior Private X-Bonds (provided by a consortium of 3 local banks), (ii) \$125,000 of Senior Public A-Bonds and (iii) \$3,000,000 of Junior Public B-Bonds. The Senior X-Bond facility initially acts like a bank construction draw-down facility (during the initial 24-month construction period), then automatically converts to a permanent term loan maturing in Year 17 with monthly payments based on a 30-year amortization schedule and a 3.95% fixed interest rate (with a fixed rate re-set possibility at the end of Year 10). The X-Bonds can be prepaid without penalty in whole or in part at any time.

Public Bond Purchasers. The School’s endowment fund will purchase the \$125,000 of Senior A-Bonds (4.75% interest-only bonds with a 20 year “bullet” maturity) at the initial closing. The Diocese of Belleville (through its Deposit and Loan Fund) will purchase the \$3,000,000 of Junior B-Bonds (5.50% interest-only bonds with a 25 year “bullet” maturity) at the initial closing. Because the Public A-Bonds and B-Bonds have CUSIPs they can be resold in whole or in part over time to a wide variety of secondary market purchasers. Administratively, the School makes a single monthly deposit of proceeds of its capital campaign into the Indenture Revenue Fund and the Bond Trustee makes all Bond debt service payments to the holders of the X-Bonds, A-Bonds and B-Bonds.

**Collateral and Covenants** – All of the Mortgage Bonds (X, A and B) are secured on either a senior or junior basis by a single mortgage (in favor of the Bond Trustee) with a maximum loan to value of 80% and a debt service coverage ratio exceeding 1.20 required after Year 2. The Mortgage Bonds are also secured by pledged Indenture Funds, including a (i) capitalized interest fund to make interest payments during the 24-month construction period and (ii) a Revenue Fund (with a \$850,000 minimum required balance) to provide permanent liquidity as needed for ongoing debt service payments after Year 2.

**Debt Repayment Plan** – The Parish’s Debt repayment plan includes (i) collection of approximately \$5.5 million of remaining pledges receivable on its recently completed \$7.3 million capital campaign and (ii) a planned \$6.0 million “finishing campaign” in Year 8, with proceeds from these campaigns and other ongoing annual fundraising efforts available for payment of debt service. Due to the unique nature of the



**CASE STUDY**  
**New School Construction Project**  
**Immaculate Conception Parish – Diocese of Belleville**

X/A-B Bond structure, the Parish is also pursuing a “structured giving campaign” in which the Diocese will make secondary sales of its \$3.0 million Junior B-Bonds (the “structured giving inventory”) to School supporters who commit to “donate back” some or all of the principal and interest on the Jr. B-Bonds. Similarly, the Parish plans to sell additional A-Bonds “from the shelf” to School supporters in the future, the proceeds of which will be used to pre-pay and thereby “deflate” the X-Bond Year 17 balloon maturity.

**The Resulting Benefits –**

**Overall.** In most non-profit organizations, the finance and philanthropy teams operate in “separate silos.” The X/A-B bond structure enabled the Parish to integrate these two disciplines in order to obtain the extra \$10.0 million of “full vision funding” necessary to begin construction of its new School building at least two years ahead of a traditional financing timeline.

**Parish Perspective.** The Parish is extremely pleased with its cost of financing, commencement of construction 2 years earlier than typically required and the opportunity to begin a planned giving program utilizing its newly issued A-Bonds and B-Bonds as “structured giving inventory”. On the cost side, the X-Bond request for proposal package generated eight aggressive proposals from local banks, which were further negotiated to obtain the best possible result from a consortium of 3 local banks. The inherent structured/planned giving opportunities using the A and B bonds allow Parish and School supporters to “give from their assets” and are expected to generate significant funds to prepay the X-Bonds and/or B-Bonds and thereby meaningfully lower the total cost of financing over time.

**Diocesan Perspective.** The Diocesan CFO was pleased because the Diocese helped the Parish achieve a high-priority project on attractive terms without providing any Diocesan guaranty. By purchasing the \$3.0 million higher-yielding 5.5% Jr. B-Bond (rather than the \$7.0 million lower-yielding 3.95% Sr. X-Bond), the Diocesan CFO increased his D&L profitability and effectively controlled the \$10.0 million total debt facility, but only needed to provide 30.0% of the total loan. The Diocesan Jr. B-Bond purchase provided the “equity” the Parish needed to obtain attractive third party bank debt financing at least 4 years before capital campaign receipts would have reached traditional bank debt underwriting requirements. The creative “skin in the game” Jr. Bond purchase enabled the Parish to negotiate substantially more attractive terms from the local Banks than traditionally possible.

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# CHARITABLE GIFT ANNUITY OPTIMIZATION

## WHAT IS CGA OPTIMIZATION?

CGAs are a popular offering within planned giving programs for many nonprofits.

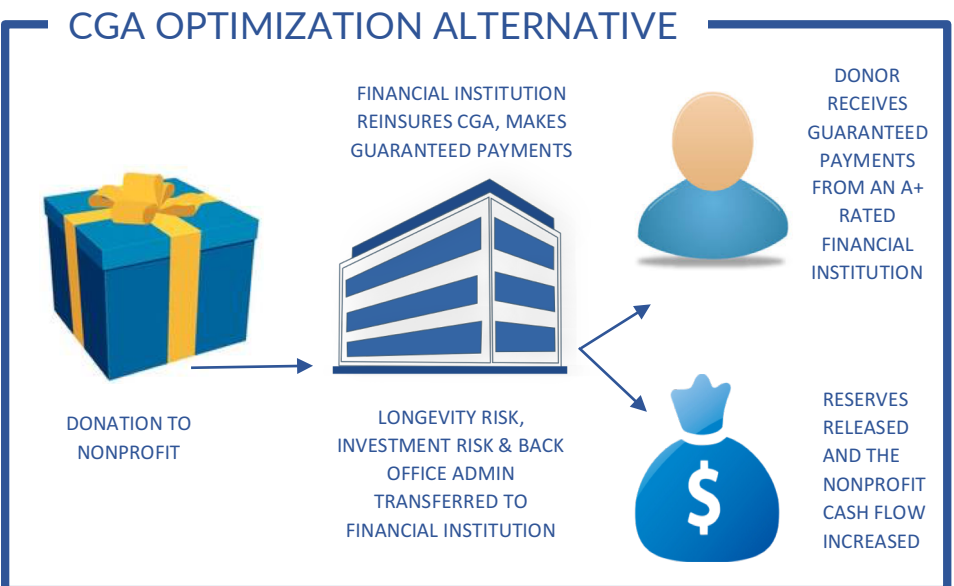
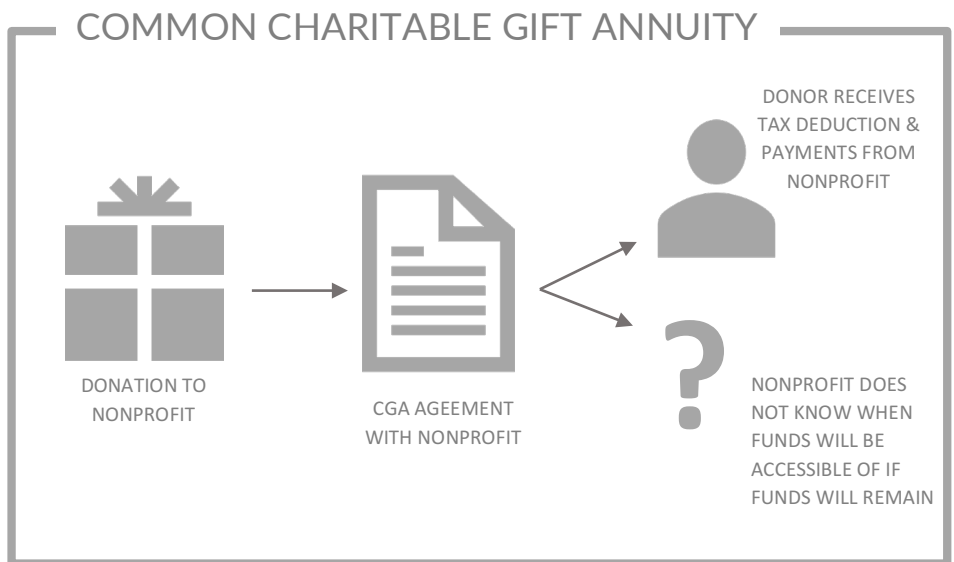
Most nonprofits take on the responsibility of self-insuring the donor longevity risk, the return on investment risk and the required back office administration of CGAs.

These risk factors impact the nonprofit's ability to meet donor obligations. Many non-profits are "underwater" and need to utilize their own funds to make the payments promised to donors.

CGA Optimization removes all these risks for the nonprofit. Optimization guarantees the donor payments for life. It also provides the ability to send payments and 1099Rs directly to donors, which also alleviates back-office administrative support.

An additional advantage of CGA Optimization is that the nonprofit's requirement to hold funds in reserve for donor payments is removed. Cash may be available NOW to be used for current needs.

*The solution to CGA programs that are underwater or require too much administration.*



## DONOR ADVANTAGES FOR CGA OPTIMIZATION

- Donor's payments are backed by the assets of an A+ rated financial institution.
- Donor is not subject to the solvency risk of the charity.
- Donor can provide for Charity's current needs.



Contact Kevin Kacvinsky at 619-889-6922 for a Complementary Assessment to Evaluate Optimizing Your Current or Future CGA Pools

JULIUS  
CAPITAL



# TEN WAYS TO GIVE™

Understand, Identify, and Solicit  
Planned and Major Gifts  
in One Year or Less



**FUNDRAISING**  
**PLANNED GIVING**  
**STRATEGY**  
**COACHING**  
**TARGETING**



The premiere turn-key planned giving training and implementation platform for nonprofits, foundations, parishes, dioceses, and development staff.

# YOUR PLANNED GIVING TOOLBOX

EVERYTHING YOU NEED TO UNDERSTAND,  
IDENTIFY, AND SOLICIT PLANNED AND  
MAJOR GIFTS IN ONE YEAR OR LESS



**EDUCATION + PLANNING + COACHING**

**TEN WAYS TO GIVE™**  
is the premiere turn-key  
planned giving training and  
implementation platform for  
nonprofits, foundations,  
parishes, dioceses, and  
development staff.



## IMAGINE THE POSSIBILITIES

- Increase your revenue ten-fold without adding development staff...
- Solicit larger gifts, more often, with more confidence...
- Relieve donor fatigue...

*One gift could fuel the cost of the entire platform...*

Equip your organization with the most sophisticated donation solicitation methods used by some of the most successful nonprofits and endowments.

Julius Capital is an industry leader in planned giving. We collaborate with nonprofit professionals and staff members to initiate and re-design planned giving programs. Our premier **TEN WAYS TO GIVE™** platform has consolidated various donation vehicles into a single system. This turn-key platform is easy to understand and implement with the help of Julius Capital's coaches. Our coaches will help you gain an understanding of the various donation methods, identify donors, and determine the proper planned giving vehicle for particular prospects. The **TEN WAYS TO GIVE™** platform provides all the tools and resources necessary to solicit planned and major gifts within one year.

Participants of the **TEN WAYS TO GIVE™** gain a planned giving department with back-office support including coaching, tailored donor-facing materials, customized timely deliverables, and a plethora of personalized reports and technology.

**Julius Capital's TEN WAYS TO GIVE™ is ideal for nonprofits...**

- ✓ That have an over-solicited donor database that is no longer meeting fundraising needs.
- ✓ That do not have a fully developed planned giving effort.
- ✓ Whose fundraising efforts are focused solely on donor income.
- ✓ Whose development directors desire to grow their knowledge of innovative fundraising tools.
- ✓ That have CFOs who need revenue from fundraising to meet operating budgets.

Visit **10WAYSTOGIVE.COM** or call **312.726.5125 X106** to set-up your free consultation.



DONOR ILLUSTRATIONS

## A Comprehensive Approach to Planned Giving

Julius Capital's **TEN WAYS TO GIVE™** platform offers multiple training options. Our "Introductory Packages" begin by getting you ready to solicit and provide participants with **UNDERSTANDING** of the ten planned giving vehicles.

Participants in our "Implement & Solicit Packages" receive everything in the Introductory Level plus specialized coaching. These package involve how to **IDENTIFY** and **SOLICIT** donors. Julius Capital's coaches serve as an extension of your existing staff to enable your organization to carry out the necessary steps to launch a successful planned giving program. Before completing the advanced program, participants are given the tools, resources, and presentation materials needed to carry forward their new planned giving programs into the future.

### **UNDERSTAND:**

Julius Capital coaches guides participants to a working knowledge of ten specific planned giving methodologies.

### **IDENTIFY:**

Knowledge of the methods naturally leads to immediate implementation. Participants learn how to target the ideal prospects for each giving method. Julius Capital coaches help to target prospects based upon how the various methodologies can benefit donors or address their needs.

### **SOLICIT:**

Participants are given customized content to nurture relationships with prospective benefactors as well as the illustrations and presentations needed to solicit gifts. The expert coaches run multiple scenarios, use real-life examples from the participants' nonprofit, and share insights into which methods will likely be most successful.

## IDENTIFY + TARGET PROSPECTS



### *Did you know that...*

- ✓ By only soliciting cash gifts you are limiting yourself to just 10% of the donor's giving capacity?
- ✓ The largest donors give using the various planned giving methods because it's more beneficial for them?
- ✓ The largest institutions and endowments have been built using the methodologies taught in this program?

**If you're like most other nonprofits, you are not up-to-speed on the latest methodologies for soliciting large gifts. The TEN WAYS TO GIVE™ can help.**



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