BEYOND BAKE SALES & CAR WASHES:
HOW TO RAISE MONEY FOR YOUR GROUP
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About The Center for Health, Environment & Justice

CHEJ mentors a movement building healthier communities by empowering people to prevent harm caused by chemical and toxic threats. We accomplish our work through programs focusing on different types of environmental health threats. CHEJ also works with communities to empower groups by providing the tools, direction, and encouragement they need to advocate for human health, to prevent harm and to work towards environmental integrity. Following her successful effort to prevent further harm for families living in contaminated Love Canal, Lois Gibbs founded CHEJ in 1981 to continue the journey. To date, CHEJ has assisted over 10,000 groups nationwide. Details on CHEJ’s efforts to help families and communities prevent harm can be found at http://www.chej.org.
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I. Introduction

Each year, approximately $300 billion is given to charity in the United States, a number that continues to rise nearly every year. To name but a few of the many causes this giving supports, contributions help provide educational opportunities to underserved youth, supply nutritious food for the homeless, rebuild disaster-afflicted areas and, in CHEJ’s case, ensure protection for communities facing environmental health threats. With donors faced with such a wide array of worthy causes, the competition for donors can be fierce. For grassroots groups not legally recognized as charities, the challenge of fundraising can be even greater.

But there is hope for groups of all sizes trying to raise the funds necessary to carry out their mission. The purpose of this guidebook is to help you develop the strategies and practices necessary to become the beneficiary of more generosity.

Fundraising methods often vary greatly depending on group members’ preferences and comfort levels, as well as whether or not the group has any paid staff and the strength of their volunteer workforce. Yet, with the exception of grants, the major ways to raise funds remain the same regardless of the size and legal status of your group. In this publication, we’ll discuss how to raise money by asking individuals for donations, holding fundraising events, soliciting in-kind contributions, and writing grants for foundations.

But let’s rewind for just a moment. It is unwise to attempt fundraising without first creating a budget to help you determine how much money you’ll need and precisely how you’ll use the funds you raise. To help with this process, we’ll walk you through how to estimate your expenses and income and how to use that information to create a budget that your group can stick to. And because all these decisions can be impacted by whether or not your group is a 501c(3), we’ll also tackle the greater question of whether or not to incorporate.

In this guidebook, you’ll learn to:

- **Set a fundraising goal based on real, budgeted expenses.** This will allow you to know how much you’ll need to raise to satisfy your groups operating costs.
- **Create a diversified funding base not dependent on any few, large donations.** A broad base of support is very important to your organization’s financial stability. It is better to have one hundred $100 donors that one $10,000 donor.
- **Build the relationships necessary to securing generous contributions.** People give to people, not organizations.
- **Overcome the main fear factors of fundraising.** Everyone is afraid to ask for money; we’ll teach you how to overcome your anxieties.
- **Successfully ask individuals for gifts.** Ultimately, you won’t get money unless you ask for it.
- **Choose a fundraising event that’s right for your group.** The event you select can mean the difference between a successful and a lackluster affair.
- **Plan and execute a successful fundraising event.** This includes continuing to use your event as a fundraiser even after everyone’s gone home.
The best way to improve your fundraising skills is to practice them. After reading this guidebook, you’ll be equipped with all the information you’ll need to get started!

II. Setting a Goal/Budget

Budget planning is critical. Before you can fundraise, you must figure out how much money your group will need to perform its key functions and carry out its activities. This budget will serve as the basis for making the case for support. In addition to these expenses, a budget should also include the sources of income that will help fund your costs.

**Expenses**

There are two main types of expenses that your group will incur: ongoing communication/organization expenses and long-range costs. The first type of expense includes the wide range of costs that are necessary to keep your work going. Be sure to take into account even the seemingly very small expenses in calculating your budget—even small costs can add up quickly. Ongoing communication and organizational expenses typically include:

- **Publicity.** An important part of your group’s work will likely be getting the word out to the larger community about the environmental health threat in your community. There are a number of ways in which to accomplish this, but perhaps one of the most popular is using flyers. Before committing to a photocopying location or a printer, you will want to shop around for the best deal. Small differences in per page fees will add up quickly with a large copying job. In addition to flyers, larger groups may also use a quarterly newsletter as a method of getting the word out. This can be a great investment because it keeps members of the community updated on your group’s progress and also is a great means by which to celebrate your victories along the way. One related expense you’ll want to budget for is an online email service such as Groundspring.org, ConstantContact.com, or DemocracyinAction.org, which will allow you to send email newsletters and updates to your many members without manually entering their email addresses each time. Other possibilities for publicity include a booth at a local fair, yard signs, or even renting billboard space.

- **Postage.** Depending on your goals, you may need postage for mass mailings of flyers, meeting notices, fundraising appeals, acknowledgements, and/or newsletters. There are a wide range of postage prices for different circumstances. The cheapest postage rate is the non-profit, bulk rate. However, you need to be an incorporated non-profit to get this rate. Another inexpensive option is business class bulk rate. Pre-sorted first class is generally slightly more than business class. Although sending items bulk mail can be very cost effective, keep in mind that there are drawbacks. Bulk mail must be sorted by you before mailing, so there is a greater time commitment on your part. Additionally, there are
minimums for the number of letters you can send bulk rate at one time—for instance, you need to have at least 200 pieces to send something standard bulk mail. The best source of current postage rate information is the US Post Office’s website, www.usps.gov. In estimating your postage costs, be sure to include day to day mail that must be sent out on behalf of the organization.

- **Telephone.** Many small groups count on members to make calls from their home phone and to absorb the costs, but it’s best to incorporate these calling costs into your budget and reimburse members. Cell phones have facilitated this process, since many people have free nights and weekends and/or some other deal that makes long distance calls essentially free. Even so, your group may want to budget for a dedicated cell phone or land line number, so costs of calls made or received during peak hours are not carried by individuals and your group has one central number that people can call.

- **Meetings.** Groups need meetings to advance their work. Meetings cost money. Expenses for meetings include space rental (if you are unable to find a church or other institution willing to donate the space), refreshments, janitorial services (which may be required even if the space itself is donated), audiovisual equipment rental (such as a laptop and projector if you’ll be doing a Powerpoint presentation), and advertising to get people to attend the meeting (such as flyers and/or a newspaper ad). As you prepare to budget for the cost of a year of meetings, try to think about what will happen at different meetings and thus what equipment besides the space itself you may need for some meetings and how many of these meetings will require these special materials.

- **Actions.** Organizing and participating in protests also costs money. You will need to consider transportation costs. Will you need a bus, or will you reimburse car owners for shuttling participants to and from the event? There is also the cost of props such as signs, buttons, reusable banners, etc. You may also decide to purchase costumes for your group’s members to wear to draw attention to your protest. A common choice for toxics groups is a hazmat suit like those worn by the cleanup crews at hazardous waste sites. These are relatively inexpensive and accessories such as simple masks can be purchased at a low cost as well.

- **Travel.** Throughout the process of your fight, you may need to send representatives of your group to a specific location or bring in experts and others to help you. You should try to budget for this, even though exact costs can be difficult to predict. For example, may you need to send members of your group to a state capitol or to Washington, DC on organizational business? Will you need to fly in a scientist or an expert on community organizing to energize your group or provide technical support? When CHEJ staff travel to different communities, for instance, we request that the local groups that have invited us cover our travel expenses. Many other groups and experts alike follow a similar protocol. In considering how much to allot for this portion of your budget, try to determine which visits and visitors you will really need and where you can save money by simply working with people long distance via phone and email.

- **Fundraising expenses.** As the saying goes, you have to spend money to make money. Fortunately or unfortunately, this statement is no less true for non-profits and local grassroots groups than it is for businesses. Even as you begin to make money, setting up a bank account and having checks printed for your group costs money. Unless your group is legally incorporated as a non-profit organization, you will need to have one or more individuals’ names on the account. These individuals will be the ones responsible
Long-range costs are those that require a larger financial commitment for a more extended period of time, but are equally necessary to the day-to-day operation of your group. Exactly what your group’s long-range costs include will depend on your resources, goals, and the time frame for your work. With that in mind, some long-range costs you may need to budget for include:

- **Organizational expenses.** If you plan to incorporate (see the section on incorporation in this guidebook), expect a series of expenses associated with that transition. Some are one time only expenses, while others are ongoing. These expenses include legal counsel to draw up the official papers, filing fees, licenses, accounting services, bank fees, taxes, etc. Even if you try to keep the process as simple and cost effective as possible and are able to get a lawyer and/or account to volunteer their services, some required fees are still unavoidable.

- **Office space.** Opening an office is a large one-time as well as ongoing expense. This choice is usually only a wise financial one when the group expects their fight will be long-term and anticipates continual funding over that time period sufficient to meet the expenses of maintaining an office. Typical office expenses include: rent and utilities, phone installation and monthly bills, internet installation and monthly charges, computer and printer purchases, office furniture and supplies, etc. Groups may be able to get some of these larger, more expensive items donated, but the total cost will still be significant.

- **Staff.** Clearly the benefit of having paid staff is that you will have a greater number of “hands on deck” working full time to make the goals of your group become reality. However, there are also some pitfalls to moving towards paying people to work for your group for the first time. Perhaps the most obvious of downsides is committing to the annual obligation to pay salaries. Hiring quality help is expensive because you are paying both an entire salary for someone else and also for their benefits such as health care. Another important consideration for grassroots groups thinking of hiring paid staff is how your group’s members will react. Some groups find a precipitous drop in volunteers’ efforts after hiring paid staff since other members resent that someone else is being paid to do what they’ve done all along for free. Or, your volunteers may just feel that there is a less urgent need for their help now that there is someone whose job it is to accomplish what they used to do for free.

- **Professional Help.** Hiring lawyers, scientists and other experts is very expensive and may redirect the group’s work away from the community organizing that is so vital to its success. Many groups rush into hiring experts anyway, and in some cases hiring these experts can be useful once a group has established its overall goals and determined how expert help fits into their plans. If your group does make the decision to hire an expert,
budget carefully for this especially pricey service. Experts can cost anywhere from several hundred dollars per hour to several thousand. You may do better by recruiting experts from non-profit groups and universities. CHEJ, for instance, will provide free technical and organizing assistance to communities nationwide via phone and email. We will also fly out our staff to work directly with communities if the group is a member of CHEJ and agrees to cover our airfare. (And a CHEJ membership is a great deal less expensive than paying a for-hire expert!)

After tallying up all these numbers for your individual group’s needs, you may need to look closely at the value of each component of your budget. Are there any items you can scrimp on? Which items are most important? Once you can focus your budget to reflect what really matters most for your group to focus its limited funds on, you can finalize your budget. This is now how much you need to raise!

Knowing how much you’ll need to raise to support your group’s day-to-day activities can be daunting. But luckily there are many different ways you can raise money for your group while simultaneously raising the profile of your work in the community and strengthening the commitment of your members to your organization.

III. Sources of Funds/Income

A. Importance of Diversified Funding Base

A common mistake that groups make is to divide their total fundraising goal by the number of donors they hope to get, in order to come up with the number of gifts they’ll need. For instance, if you hope to raise $5,000, you might think of that as ten $500 donors. However, not everyone has the same capacity to give and you are much more likely to receive a whole range of gifts from $25 or $50 all the way up to $1,000.

The purpose of the Sample Giving Pyramid at right is to illustrate this point. Not only is the number of donors you have at each level likely to vary along these lines, but it is beneficial that your donor statistics line up at least roughly with this model. It is dangerous to rely too heavily on any one major source of funding (a major donor, grant, etc.) because if circumstances change and that supporter is no longer able to fund your work, your group’s financial stability will be in jeopardy. Rather, it is preferable to have many smaller donors (as the wide base of the pyramid depicts) supplemented by a smaller number of major givers (as the pyramid’s point indicates). Striving to follow this model best ensures the long-term financially stability of your organization. And the more financially sound your group is, the more people will want to donate to your cause!

B. Individuals
In 2006, individual charitable contributions totaled $223 billion. In fact, over 80 percent of Americans give to charity each year. So how can your group win a larger slice of the individual giving pie?

Membership

Most grassroots groups raise the majority of their funds directly from their members and supporters. This is both a good and a bad thing. It is true that all fundraising must begin with members and the support of these members is vital to demonstrating that you are an active, vibrant, and well-respected group (which is vital to securing other types of income such as major gifts and grants). In fact, membership dues are perhaps the best evidence of the community’s support of your group’s work. However, once you have established this base of membership support, it is important to expand your giving outward, moving current members up to higher giving levels while attracting new lower-level givers from outside your immediate circle of dedicated donors.

When thinking about attracting and retaining members, it is helpful to think about how you will benefit from having members and also how your donors will benefit from being members of your group.

Here are some thoughts about why your group needs members.

1. **Credibility.** It is true that there is strength in numbers. But there is also credibility in numbers. The more supporters you have, the more credible your group will appear and the greater impact your efforts will have.

2. **Political influence.** Since politicians are concerned with their constituents’ opinions of them, the more concerned citizens you can get on board with your cause, the more success you will have in urging your local elected officials to protect your community.

3. **Commitment.** Once someone has donated to your organization, they will automatically be more committed to its success. They, quite literally, now have an investment in you. Naturally, the more people committed to your group’s efforts, the better!

4. **Expertise.** The more members you have involved in your organization, the wider the range of experiences and expertise you’ll have to tap into.

5. **Volunteer time.** Your best prospects for volunteers are those most committed to your group: your members! Volunteers are critical to carrying out the work of your group and so the more people you can convert to members, the more you’ll be able to recruit as volunteers.

6. **Financial stability.** The most financially stable organizations are those that have a broad base of support, rather than simply a handful of larger benefactors. Even though having one $1,000 donor seems equivalent on paper to ten $100 donors, the former is riskier—if that one donor falls on hard times, you will be out of luck.

Here are some reasons why members would need you and will give to you:

1. **They personally perceive a need your group can fill.** The work your group is doing cannot be done by one individual alone. Members of your neighborhood have an
investment in keeping their community healthy and safe—since they can’t do it alone, they will donate to your group to help fund your work towards that goal.

2. **Membership makes them feel like an insider.** By becoming a member of your group, they can become privy to insider details of your work and feel like a closer part of your efforts.

3. **You are a credible organization.** Your honesty and integrity in how you conduct your group promotes confidence in your work.

4. **Your goals are achievable.** Your group is realistic in its goals. Donors prefer to support groups that, rather than purporting to “save the world,” have a more concretely defined goal that is more likely to become reality.

5. **They are asked.** Many people give to organizations simply because they’ve been asked by a friend or someone they know and respect.

As far as the logistics of membership, you’ll need to set a specific membership fee. It is good to be sensitive to the different financial situations of your supporters. You may want to have a lower membership rate for the elderly/retired, students, etc. You may also choose to have an organizational or business membership fee that is a bit higher than the regular membership since this membership would cover multiple individuals. When setting the membership dues, keep in mind what the number will say about your group. If you set your membership dues at a pittance, you’re not asking your members to take membership in your group seriously and you’re devaluing the important work that your group does. That said, you will want to keep your membership rate competitive with other groups offering a similar mission. You want to provide funding to your group without excluding potential members because the cost of joining is too high.

For smaller groups, you may choose to have a designated renewal period for your members once per year. This will allow you to save volunteer time and postage costs asking for donations as donors’ memberships expire. In this case, no matter when someone gives, they will receive one renewal/appeal at the same point each year, often at year’s end.

At this point, you’ll also want to think about what membership with your group will mean for your donor. Will members receive early notification about events and activities that might be of interest to them? Will they receive free copies of your group’s quarterly newsletter? Does joining as a member entitle supporters to a vote on key issues? Some groups shy away from the word “membership” altogether in favor of “donor” for fear that it implies the donor will have too much input in the inner workings of the organization. In some cases, people’s employers prohibit them from becoming “members” of organizations, so you need to offer the option of simply becoming a “supporter.” Whatever “membership” means for your particular group will vary greatly based on your needs and the specifics of your work. (Your group’s definition of membership should, however, be defined in your by-laws to avoid any ambiguity or confusion.) Just keep in mind that, no matter what, you’ll want to make membership as appealing and rewarding as possible!

You can ask people to join in person at meetings, through a mailed appeal letter, by email or in your e-newsletter, and on the phone by gathering volunteers for a phonathon to call previous members and ask them to renew. Your appeal should include a statement of need, but don’t just focus on why your group needs the money. There are thousands of “needy” groups out there. Instead, paint a picture of the future your group envisions and how the donors’ generosity will help you achieve this better tomorrow. Tell stories that evoke an emotional response and
illustrate your point. Remember that some donors make giving decisions in their heads and others in their hearts. Make sure your letter contains language that will appeal to both types of donors. Many fundraisers ask for gifts and thank donors for contributions using a donor-optional perspective, i.e. “We did this. We did that. We were amazing. Oh, by the way, thanks.” A much more effective way to write appeals and acknowledgements is using a donor-centric perspective. Stress how donors will benefit from a healthier environment, belonging to this successful movement, being publicly recognized for their gift, etc. Remember that donors can’t achieve these things alone, and are willing to make donations to support a group of people joining together to make change happen.

Major Gifts

While more difficult to secure, larger gifts are well worth the extra effort. Follow these three key steps and you will be well on your way.

*First, commit your group to developing a prospect list.* This entails identifying the major giving prospects that will help give the greatest boost to your fundraising efforts.

These prospects must possess three vital characteristics. First, any realistic prospect must have an interest in your work and a belief in your cause. We would all love to have Oprah Winfrey as a donor. But no matter how rich your prospect, if your cause is not on his or her radar screen, you’re unlikely to see a check coming from that direction.

Second, a major donor prospect must have the ability to make a significant gift. When considering a potential prospect’s giving capacity, keep in mind that salary is not the only factor to consider. If they have children in college, or one or more large mortgages, they may have very little disposable income to spare for charity. A person’s known giving to other similar groups, and the level of those gifts, are a key consideration in determining how much he or she could potentially give to your group.

Finally, it is extremely helpful if your potential donor has a connection to someone in your organization. Perhaps the prospect is on a local school committee with your program coordinator or plays golf with your executive director. Either way, the stronger the contact between the prospect and that member of your staff or volunteer, the better your chances of securing a gift. Why? Because people give to people, not to organizations. A personal ask by a board member, staffer, or volunteer, rather than a fundraising staff member or someone else unconnected to the prospect, is likely to be the most fruitful. (More on that later.)

*Once you’ve identified your main prospects, begin cultivating relationships with them.* Since people prefer to give to people they know, start building a connection to your prospect early on. There are many ways in which to accomplish this and the personality and preferences of your donor should guide you in which tactics you use. Some general ideas include inviting the prospective donor to have coffee, lunch, or dinner. It is generally best to get together with prospects several times to get to know them and discuss the latest work of your group before asking for a gift.

Once an initial relationship is established, it is a good idea to invite your prospect to your organization’s events with a personal phone call, send him or her pictures of your group’s rally
right after it’s held, and mail him or her copies of any media coverage you receive. Always be sure to include a personal note with any materials you send.

**The final step to securing a gift is to ask for one.** But before you do, set a total goal for your fundraising drive. This will make for a more compelling ask, i.e. “Our total goal is $50,000 and we’ve just reached the $20,000 point. Can we count on you, Jeffrey, to get us halfway to our goal with a $5,000 gift?”

Also, be certain that you have made a stretch gift to your group before asking anyone else for a donation. It is neither unfair—nor uncommon—for a donor to ask the solicitor how much he or she has given to the group. Your response will be read as an indication of your commitment to your cause. As you can imagine, a “Well, I’m not sure yet,” will not be very well received.

Don’t ask for a major gift through the mail, the way you would a membership donation. You may send major gift prospects a note first, but it would be just a heads-up that you’ll be calling them to set up an in-person meeting. Some will attempt to avoid the face-to-face meeting at all costs by trying to commit to a certain donation amount over the phone. Politely insist on meeting in person. A face-to-face meeting enables your prospect to witness firsthand your enthusiasm for and commitment to your cause and, as a result, is more likely to result in a larger gift.

After the meeting, be sure to follow up. If the meeting resulted in a pledge, handwrite a personalized thank you note and mail it as soon as possible. If the meeting did not lead to a gift, write a note anyways—you can simply thank them for their time and interest in your work. (Your good manners will be remembered and your group may remain in the running for charitable giving from that individual in the future.) Then, move on to the next prospect.

Every donor becomes one of your best prospects for your next fundraising drive. That’s why stewardship is a vitally important step in major gift fundraising. Report back to your donors on the impact their gift had and the results your group achieved. List your major donors in your newsletter or on your website (but make to first ask how and whether they want to be listed). At your group’s next event, put a special ribbon on their nametag, list them in the program, or thank them verbally as part of your remarks. Give them special access to your group’s leadership, or make sure to keep them updated on breaking developments.

So, is it really that simple? The short answer is yes. But the truth is, fundraising strikes fear into the hearts of many a valiant person. There are several main stumbling blocks that typically prevent fundraisers from making the ask.

Perhaps scariest is the idea of talking with someone about his or her money. Our culture is rather phobic about discussing money with others. But anxiety about money is learned, and it can become unlearned. In many other societies, for instance, such discussions are considered perfectly acceptable. People ask each other about salaries and costs and these questions are not considered rude. It’s just that our culture teaches us to avoid this topic at all costs.

Another fear that can inhibit your fundraising is a fear of failure. “What if they say no?” is the question in the back of many fundraisers’ minds. The antidote to this fear is simple. Just remember, if you ask for a gift, you might not get it. But if you don’t ask, it’s pretty much guaranteed that you won’t. In other words, failure is definite if you don’t at least ask, so it’s certainly worth a shot. And the truth is, when people turn down your request for a donation, it’s nothing personal. It’s likely that the donor and the cause simply weren’t a good fit. In this case,
there is nothing you could have done differently that would have changed the outcome. Hopefully this knowledge will help you see “no” replies for what they really are: a necessary by-product of successful, thorough fundraising. Because if you aren’t getting a fair number of no’s, you aren’t asking enough people.

Another hang-up is that people generally fear seeming like they are begging for money. When asking for gifts, it is very important to shift your perspective from “asking for money” to offering the donor a valuable opportunity to partner with your organization to create a better world. In the case of CHEJ and other grassroots environmental groups, this means you are asking individuals to help protect the lives of our children, prevent cancer, and preserve the earth for future generations. When you meet with the potential donor, keep this in mind in your messaging, which should include positive and inspiring language, as well as in your attitude, which should exude confidence in and commitment to your cause. In short, you’re inviting people to help you make the world a better place. Now who could say no to that?

C. Events

In addition to (but never instead of!) asking for outright donations from individuals, events can also be a fun and effective way to fundraise. In order for an event to be successful, aim to have it meet as many of the following criteria as possible. Ideally, an effective fundraising event will:

1. **Require little or no upfront cash investment.** Since you are likely short on cash if you are interested in holding an event, you should probably avoid emptying your pockets in order to refill them. Try to avoid high-priced galas and banquets in your group’s early years. These types of events require expensive overhead—catering, wine and beer, hall rental fees, etc.—that will significantly cut into your revenue. If you have your heart set on a pricey event, be sure that you can get a good amount of the upfront costs donated (i.e. find a generous caterer or hall owner willing to donate the food and/or space.)

2. **Raise real money.** The purpose of a fundraiser is to raise funds. While it might seem obvious, this ultimate goal can often get lost in the planning frenzy. If your event does not raise money, then it was either a failure or something other than a fundraiser (i.e. an educational event). The latter is okay, but acknowledge the distinction.

3. **Involve little or no risk.** In addition to raising funds, your fundraising event should help elevate awareness of your group’s work within the community. With this in mind, you do not want to risk damaging the public’s opinion of your group. So be careful to keep your fundraising event manageable in size and scope and avoid unveiling an overly ambitious plan with the potential to fail miserably. In other words, try to assess the market for this kind of event, as well as the competition (are too many other groups holding similar events?).

4. **Engage many people.** Another benefit of fundraising events is that they can draw people into your group that wouldn’t ordinarily have become involved. Try to choose a fundraiser that is fun and active. You’ll want an event that will leave people with a positive impression of your organization and will make them want to come back for more.
5. **Be simple.** You don’t want to draw too much time and resources from your other work. If the purpose of your group is to prevent the siting of a new incinerator in your community, you don’t want to completely put those efforts on hold in order to plan your silent auction. Stick to your mission and don’t choose an overly complicated fundraiser that’ll draw your work away from it. Additionally, a simple event presents less opportunity for things to go horribly and fantastically wrong (see point #3).

6. **Make donors feel good about giving.** This comes about naturally by creating a fun, entertaining event. But you can also accomplish this goal by giving donors special public recognition at the event. For instance, you could include a list of sponsors in the back of the program booklet or make a public announcement at the event of the names of all local business sponsors at their different tiered levels of recognition. (When providing public recognition, be sure that you have first given donors the option to remain anonymous.)

7. **Incorporate fundraising into an event you’d want to hold anyway.** This way, you aren’t drawing much time and energy away from your group’s mission-oriented work. One example of this is charging a nominal entrance fee for a training workshop you were planning to hold anyway. Or, creating a program for your group’s annual planning meeting and selling ad space in the pamphlet. Also, you could sell t-shirts and/or refreshments at the event. All of these will require minimal additional work on top of the events you were already planning to hold and both have the potential to bring in some dollars for your group.

8. **Promote positive messages.** This can include an event to celebrate a victory or reward or honor friends, allies, or hard-working group members. For instance, if your city board votes by a wide majority to turn down a new polluter’s request to build in your community, celebrate your victory with a barbeque and get local merchants to donate the food. This will be a great opportunity to thank and honor all those who made this achievement possible and will also spread the word about your success and promote giving.

As you consider different fundraising options, there are two main questions to ask yourself. First, how risky is this event? And second, how much return are we likely to see? Typically, the higher the risk, the greater the potential to rake in a large amount of cash. But be realistic about how much your group can raise through one event with a limited number of volunteers (or, in an ideal world, staff) planning the event.

I. **Aim for a fundraiser that is low in risk.**

- **Car washes and bake sales.** These events can usually be held with very little up front expense and require a minimal planning commitment. However, they are usually not very lucrative.

- **Raffles.** Again, relatively easy to set up (just be sure to check local laws to determine if there are any restrictions). A very popular type of raffle is called a “50/50” raffle, in which half of the money raised goes to the winner and the group receives the other half. Or alternatively, getting an exciting prize donated means low overhead, low risk, and a
high rate of return. These types of raffles are especially popular (and profitable!) at community events with many attendees, such as a local football or hockey game.

- **Door to door canvassing.** This can be a challenge for the individual canvassers, but this activity requires very little overhead and is low risk for the organization. If you choose to do door to door canvassing, be sure your volunteers are prepared. Each canvasser should have a clipboard and flyers/handouts about the group. Everyone should be given the chance to role-play before heading out. The best spiel will be under one minute and will include only the very basics: the canvasser’s name, the name of the organization, the gist of the group’s work/goal, and the “statement of need” for the donation request. Once they’ve rehearsed, send your volunteers out in pairs at first until they become more comfortable with the process.

- **Ads in program books.** As mentioned earlier, this can be an easy and very lucrative way to increase donations. (See “incorporate fundraising into an event you’d want to hold anyway”).

- **Telephone solicitation.** One low-cost, but generally low or moderate in return option is telephone solicitation. While telemarketers are nearly universally loathed, this solicitation method can be profitable. If you choose to go this route, however, there are a few guidelines. First, it is best to tie your ask to a specific need. For instance, next week there is a public hearing that may decide whether or not a new landfill is built in your town and so you call to ask for the donations you need to print hundreds of flyers to spread the word. Secondly, make sure that it is your members, or other people committed to your cause, that are making the calls, rather than paid solicitors. Making a compelling case over the phone is especially challenging, and only those truly entrenched in your work will be able to do it effectively. As is the case with many fundraising strategies, be sure to train your volunteers before they even pick up the phone. People that are perfectly nice in person often have no qualms about being borderline obnoxious on the phone. If your callers aren’t prepared for this, it will be a very short phone-a-thon indeed.

- **House Parties.** House parties can also raise a lot of money for a group. Once again, you want to set a fundraising goal and then base the number of invites sent out on the average gift you expect each guest to make. Keep in mind that you’ll need to invite three people for every one you’d like to have there. The best part about a house party is that it often involves no upfront costs on the part of the group. The house party host traditionally purchases the food and beverages (usually simple hors d’oeuvres and drinks) and supplies the space for free. Volunteers can act as co-hosts, helping with the planning and preparations leading up to the house party, including helping to create, stuff, and mail the invitations.

The most important factor to a successful house party is creating a buzz around the event so that people are intrigued and want to come. Enlist a host with a historic or beautiful home. Use creative or mysterious invitations or a unique theme to lure people in.
Recruit a local celebrity to act as a draw to your event—people are invited to many parties and you want to give them extra reason to choose to attend yours. Just be up-front about the fact that the party is a fundraiser for your group. At some point during the evening, have the host make a pitch about your group's amazing work, why he or she is particularly committed to it personally, and the current financial need. Obviously, the host must make his or her own donation first. Guests then donate on the spot. Alternatively, you can collect in advance, but this limits the upside potential. Once people have heard the inspiring pitch about your group, they may decide to give more.

- **Online Auctions.**
  
  Online auctions can be very lucrative. Because the event is hosted on a website and spans a period of several weeks and often as much as a month, the number of people with the opportunity to bid is much greater than would be the case for a live event. (Online auctions can also easily be combined with live events.)

  Before you hold your auction, you want to set a fundraising goal. The total value of the items up for bid may need to be as much as double the total you want to raise. For instance, if your fundraising goal is $2,500, you’ll need $5,000 worth of auction items. Then, estimate the average value of the items you're likely to receive and about what fraction of the people/companies you solicit will donate. These numbers will help you decide how many donations you'll need to ask for.

  Donations can come from local stores, your members, friends, family, and anyone just interested in helping out. All goods and services are fair game, but you might want to politely decline an item if it goes blatantly against your mission (e.g. traditional lawn care service for an auction to raise money to clean up the local river).

  Once you’ve set your fundraising goal, you’ll want to choose when to hold the auction. Online auctions are hot just prior to major gift-giving occasions, i.e. Christmas, Mother’s Day, etc. This is a good time to hold an auction because people are planning to spend money on gifts anyway and, in most cases, they'd rather the money went to charity if they're still getting a great gift.

  Once you’ve set the date, it’s time to recruit volunteers to secure donations of auction items. Do not attempt to do this alone! Asking for an item, getting a yes, and then actually receiving the donation can all be time-consuming tasks. It can be easy to greatly underestimate the amount of time these tasks will take. Plan ahead and budget two or even three times the amount of time you think you will need.

  Both auctions and house parties are also great fundraisers because they add names to your database or list of supporters. This gets your foot in the door and makes a later ask for a donation easier and more likely to succeed. Be sure to keep close tabs on the name and contact info for all the bidders in your auction and all the guests at various house parties. This information will become invaluable the next time you need to raise more funds! Beware, however, of people who are just shoppers or party-goers—while they may participate loyally in your events year after year, these type of people are unlikely to become members, despite multiple asks.
II. There are also some special events that fall into the moderate category for risk.

- **Conferences and Conventions.** These types of events bring members of your group and other like-minded folks together. As a result, these events can be very educational and productive to your group’s mission and are also often great for morale. However, annual meetings and conferences take a great deal of planning. With a conference, for instance, you’d need to coordinate speakers and panelists, facilitators and discussion leaders, as well as space, food, and registration and printed materials for the attendees. All the little items necessary to make the event go off without a hitch—alphabetized name badges, the prompt arrival of lunch, conference rooms at the proper temperature—can be quite a headache to pull off. The challenges of these types of events can make them risky, but if your group is large enough and organized enough to pull it off, it can be an effective fundraiser, both through registration fees and major sponsorships or underwriting.

- **Evening Parties and Themed Events.** Other kinds of moderately risky events include dances and small dinners, as well as themed events such as casino nights, bingo nights, or film festivals. These types of in-person events can be labor intensive; it’s often helpful to form a host committee of volunteers in charge of tasks such as sending invitations, soliciting sponsorships, dealing with caterers, and making follow-up calls.

- **Walkathon or Race.** An event that is moderate in cost—but often high in staff or volunteer time—is a road race or Walkathon. While walkathons can be a great way to involve people in your cause and energize your group members, they take a great deal of planning to pull off. Additionally, with so many well-known non-profits already holding races or walks (for causes such as breast cancer, hunger, autism, and more) your group may face more competition for participants and sponsors that you would have expected.

If you still wish to hold a run or walk, set a fundraising goal for your walk. This will help you get a better sense of how many walkers to recruit, how many sponsors each walker will need to get, and about how much each sponsor will have to donate. I would also strongly recommend spending the extra money to create a fundraising website through a vendor such as Active Giving, Firstgiving.com, or Chipin.com. Companies like these will help you craft a website that will enable walkers to register online and will allow sponsors to make their sponsorship contributions through the Internet as well. This tool vastly streamlines the process of gathering donations for the walk for both the donors and the volunteers coordinating the event. You will also probably raise more in the long run if it is easier for sponsors to give.

In order to recruit walkers, invite them to create teams. Get prizes donated that you can award to the largest or most successful fundraising teams. Encourage volunteers and walkers to set and achieve personal fundraising goals. These goals can often be a key motivating factor for walkers. Walkathons differ from 5k or 10k runs or bike-a-thons in that in theory at least, they are accessible to a greater range of participants. Additionally, running and bike races require professional measurement and certification of the course and timing of participants, both of which can add up to heftier costs. However, runs and bike-a-thons have their own niche followers, too, many of whom would be unlikely to
participate in a walkathon. So it’s really all about assessing the strengths and interests of your constituency.

Higher investment and higher risk fundraising options can be gambles that sometimes pay off and sometimes don’t. For instance, you could sell chances on a big-ticket item like a computer or even a car. However, depending on what percentage of the cost of the item is donated, this could involve significant investment and risk. Alternatively, if you choose to have your group’s name or logo imprinted on smaller private label items like buttons, hats, and bumper stickers, you are often forced to purchase large minimum quantities (sometimes in the 1,000s) of these items. The risk here is that you will not be able to sell enough of the items to break even, much less raise money. However, these small items will be used repeatedly in public, helping to get your group’s name out there and creating familiarity with your cause. This may be a worthwhile venture even if it doesn’t turn a significant profit—or any profit at all.

III. Here are some fundraisers that are high in risk and cost, but almost always low in return.

• **Concerts and Celebrity Events.** These events are lose/lose situations. The costs associated with planning and promoting such events are often immense. Worse, however, is the sad but true fact that many a celebrity and rock star simply do not show up to an event they’ve committed to. Don’t disappoint yourself—and, worse, your donors—by relying on one.

• **Acquisition Direct Mailings.** While not strictly speaking an “event,” acquisition direct mailings involve sending mass quantities of letters to a large list of potential donors. Since acquisition lists are often purchased or rented, it is nearly impossible to know how well these prospects fit in with your organization and how likely they are to give. Also, acquisition direct mailings generally don’t have very good retention rates—the donor was moved to give by a specific appeal rather than a passionate belief in your group’s underlying mission. Thus, the donor is less likely to make a repeat gift. The significant expense of purchasing letterhead, envelopes, reply cards, and postage is rarely recouped in donations. Percentage returns for these types of mailings are often abysmal.

Whatever event your group chooses, keep in mind that events tend to grow in size and profitability each year. Over time, your event will build a following and sponsors will begin to budget for it in advance. With the learning curve behind you after the first few tries, you’ll enjoy streamlined planning and greater profits. Think of it as an investment!

D. Grants

Compared to individual fundraising and events, grants are one of the most cost effective means of raising funds. In order to qualify for a grant, groups usually must be tax-exempt nonprofits, qualified as a 501(c)(3) by the IRS – more on that later. If you are not incorporated, you are not eligible for most grants. However, if you can secure a fiscal agent, such as a faith-based institution, a partner organization, or a group like the Tides Center that charges a fiscal agent’s fee, you can provide their 501(c)(3) information on your grant applications as your nonprofit sponsor.
Even if you are a nonprofit organization in the eyes of the law, there are several prerequisites to applying for grant money. First and foremost, you must have members and supporters in your community. Like individuals, funders, too, have a plethora of worthy causes from which to choose. Funders want to support groups that are successful and actively promoting change in their communities. If the very people who are supposed to benefit from your group’s work don’t support your organization financially, why should a foundation? In other words, before you begin applying for grant money, make sure you have thoroughly explored garnering financial support from local means through individual giving and events. With a track record of loyal support by board, members and other local citizens, your group will be much more appealing to a potential funder.

After you’ve raised money from your members to demonstrate their commitment to your cause, it’s time to begin your foundation research. Effective research is perhaps the greatest single factor in successful grant writing. Many foundations will only support very specific causes, i.e. education and urban development or water quality issues and pesticide work. Additionally, some foundations only support groups from certain geographic locations, or that serve specific communities, etc. The more thorough your research, the fewer proposals you’ll waste time writing for foundations that simply aren’t a good fit with your organization.

Some good resources to use to learn more about specific foundations include Foundation Center, Environmental Grantmakers Association, Guidestar.org, and geographic funders directories for your specific city or state. Keep in mind that while foundations may have specific causes they generally prefer, many often have certain “hot” issues that they have been heavily favoring recently. As a result, the websites of many foundations may not accurately reflect their current interests. Check their list of recent grants to gain insight into what types of project a funder is really interested in at the moment, and whether your group is similar to these other organizations. If a funder does not list its recent grants on its website, you can generally download their IRS form 990 from the Foundation Center’s website.

Once you’ve chosen the funders where it is best to submit your proposals, meet with the program officer or at least call to talk. This is not only a great reality check but also helps you to develop a relationship with the funder. Be sensitive to those foundations that discourage such approaches on their websites; in these cases, it can be very beneficial to have an intermediary, that already has a relationship with the funder and also with your group, make a call or write a letter of support.

Now it’s time to begin writing. There are a few important points to keep in mind during this process. First and perhaps most importantly, remember that many funders must read through hundreds and hundreds of proposals. To speed up the process, they’ll often maintain a “discard” pile, and anything that doesn’t adhere strictly to the requirements of the proposal will be quickly tossed. Be sure to answer all the questions asked for in the proposal, but do not answer questions that aren’t asked. Less really is more in this case. Say what you need to say as concisely as possible and you will be more likely to hold the grant-reader’s attention long enough to convince them just how wonderful and successful your project will be. Above all, avoid jargon and acronyms and use simple language that will get your ideas across without making them feel stupid or making them have to work too hard to understand your proposal.

As you write your proposals, remember that, like nonprofits, foundations also have board members to which staff are held accountable. As a result, proposals with clear objectives and tangible, measurable outcomes will be favored. After you’ve submitted your proposals, keep funders and potential funders updated on your successes. Send them your newsletter and
personal emails touting your latest accomplishments. The more progress they see being made, the more likely they are to fund you in the future.

Actually, writing and submitting the proposal is only a small part of the process. Much as the idea of submitting a resume is not to get the job but to get an interview, the goal of submitting a formal funding proposal is just to catch the funder’s interest enough to win some personal contact. If you didn’t get a chance to meet them beforehand, get the funder intrigued by your proposal and you may have the opportunity to meet with them in person to describe in greater detail your plans and to flesh out the potential impact of your project.

If the meeting results in funding, treat the funder like a human being and a friend. Tell him or her about your successes. If the funder says no, don’t write them off. Keep trying. You won’t always secure funding the first time around, but continue building the relationship and demonstrating your group’s capacity to make lasting change. Your persistence will often be rewarded!

E. In-Kind

Many groups underestimate the value of in-kind donations. When the bottom line of your budget seems overwhelming, in-kind donations are often the most efficient and effective way to meet many of your budgetary needs. Examples of in-kind donations include a member donating time on their cell phone, an accountant donating their services, a church donating meeting space, or a bakery donating rolls for your group’s spaghetti supper. All these donations are just as valuable as a check from a foundation. If you add up the value of the goods and services that your group has had donated, you’d likely be surprised by how large a sum of in-kind donations you have received. Another way to think about in-kind donations is the fact that, if the donor stopped donating the in-kind service or item, you would need to spend organizational funds to purchase it.

The best way to secure in-kind donations is to ask for them. Use the connections and relationships of your members to help target your asks and increase your chances of getting what your group is looking for. For instance, if several of your group’s members belong to the same church, have them ask their fellow parishioners to donate use of one of the church’s rooms for your meetings. Ask a member whose uncle owns a local restaurant to donate food for an event your group is holding. As always, remind prospects that their donation of goods and services, like a monetary donation, is tax deductible. This is often a great selling point! That said, don’t attempt to assign a monetary value to an in-kind donation in your thank you letter to the donor (unless the item is both brand new and has a clear retail value). It is up to the donor and the IRS to determine the value of the in-kind donation, so just describe the item as specifically as possible. For example, your letter might say, “Thank you for donating twelve dozen freshly baked dinner rolls for our event.”

Just in case, it is always a good idea for your group to have an official gift acceptance policy. That way, if you are ever presented with an in-kind donation that isn’t mission-related or could have potential liability, you have an easy out. Do not wait until you are faced with this situation to come up with such a policy—in that case it would be very obvious that you were creating it simply to avoid a specific donation. You can save yourself donor resentment and a headache by planning ahead.

F. Government Money
There are a variety of options and possibilities when it comes to accepting government money and/or grants. Many small grassroots groups find that their local governments can be very beneficial in providing in-kind donations and covering other expenses. For instance, a town government might donate public meeting space in which the group can convene. Some local governments have even donated phones, printing, and postage costs to a community group to aid in their toxics fight. Local governments may also pay for the cost of experts, which can make bringing a technical advisor into the fight more financially feasible for the group. Additionally, almost all local governments have their own legal counsel. On rare occasions, the town's lawyer may be recruited to give assistance.

The state level provides a slightly different set of government funding opportunities. Some states have grant-making opportunities for which environmental groups would qualify. At Love Canal, for instance, virtually all of the Love Canal Homeowner's Association's expenses were paid for by the state of New York.

At the federal level, there are opportunities for grants through agencies such as the US Environmental Protection Agency (EPA). For instance, the EPA will provide up to $50,000 per year for a community living near a Superfund site as part of the agency’s Technical Assistance Grants (TAG) program. These funds are designated for the group to use to hire technical experts to help with their work. However, there are a number of limitations to groups interested in receiving these funds. First, your group must be incorporated. Also, you must pledge that the funds will not be used towards litigation or any other purpose that EPA would not appreciate. If you are interested in finding out more about the “fine print,” you can visit www.epa.gov/superfund/community/tag/index.htm.

The main disadvantage of government funding in general is that it often comes with strings attached, such as the TAG grants do. Like federal funding, state and local funding can compromise a group's credibility if they’re not careful and can sometimes have a chilling effect on local activism. That said, state and local government money often comes with fewer caveats than federal funding and is generally more appealing as a result.

G. Earned Income

Earned income is money that your group receives in exchange for services or products it provides. For instance, if you sell (for a profit) t-shirts with your group’s motto on it, that would be earned income. Another example would be charging for an expert from your organization to speak at another group’s event. Many components of events include items that could be considered earned income. Additionally, workshop or conference registration fees, as well as selling publications about your issue, could be other sources of income.

Earned income is a great way to bring in funds because it is generally lucrative and at the same time helps get the word out about your group’s work. However, if your group competes with for-profit entities by selling products or services that are not related to your mission, you may be subject to the Unrelated Business Income Tax (UBIT). Generally, three exceptions to UBIT are interest income, royalties and rental income.

H. Interest Income

Once your group is more established financially, you begin to reap the benefits of a source of income you need not lift a finger to earn: interest income. The more your fundraising
pays off, the more interest your group’s assets will accrue. As your financial success increases, it is often wise to place at least a portion of your group’s funds in a more lucrative account such as a Certificate of Deposit, which will provide you with a higher rate of interest than would a traditional savings account.

Once you have these secure finances in place, this is a good time to start thinking about an operating reserve. An operating reserve is the amount left over each year that your income exceeds expenses. Much as it is prudent for an individual to always have 3-6 months of living expenses saved in the bank, any organization should have an operating reserve equivalent to 3-6 months of operating expenses. This ensures that, should anticipated funding fall through and the organization needs to scramble to replace that revenue from another source, it will be able to continue to carry out its daily work until the temporary hurdle can be overcome.

II. Incorporation
Tax-Exempt 501(c)(3) Status – To Incorporate or Not to Incorporate?

CHEJ has an entire publication devoted to the issue of whether or not to incorporate. But it’s important to at least mention the main issues here, especially since they can impact how a group can fundraise. Getting 501(c)(3) status is a long, expensive process. You want to be sure that your group has thought through all the issues before taking the plunge. From the moment your group begins calling itself a group, you are an “unincorporated association.” As such, you’re a legal entity and you can operate like this for as long as you wish. You don’t need to incorporate to behave like a group.

Additionally, incorporation will require you to develop a more formal organizational structure. You must have Bylaws and Articles of Incorporation. Your bylaws are your group’s rules for operation and, as such, they should be carefully thought through and developed to meet your needs. Other duties that come with incorporating include reporting to the government, paying the appropriate fees for your incorporation, meeting the necessary deadlines for the process, and filing the paperwork and paying the fees when errors are made that result in fines.

Nevertheless, there are advantages to incorporation. For instance, the only way that gifts to your group will be tax deductible for the donor is if you are a 501(c)(3) non-profit. While this may not matter to a $10 or $15 donor, you can bet that a $10,000 benefactor is sure counting on the benefits of the tax deduction that come along with his or her gift. Additionally, most foundations will only provide grants to incorporated not-for-profit organizations. Therefore, if you have your heart set on foundation grants, you may want to give incorporation a closer look.

If your group expects your fight to be a long-term one (i.e. if you are opposing an existing facility rather than a proposed one), incorporation may be a better option. In this case, you may want to consider whether the structure that incorporation would provide would add a measure of stability that would help your group remain active for the long haul.

In general, there are three main goals that often sway groups towards incorporation:

1. To protect the group from lawsuits. This is a myth. In fact, officers of your group, incorporated or not, can still be sued. If the officers committed no offense (as is often the case since these lawsuits are typically used purely as an intimidation tactic), the charges will be dismissed. If a lawsuit were filed against your group, being an incorporated 501(c)(3) non-profit does not provide much protection. The Board of Directors of the group could still be held liable if no individual culprit could be determined. (That is why
you should have a conversation about the advisability of directors and officers liability insurance.)

2. **Credibility.** This, too, is not good justification for incorporation. It is rare that anyone would know or even ask whether or not your group is incorporated as a non-profit. (The one exception would be that donors would be able to receive a tax deduction for their gift were you to incorporate.)

3. **Raising and Managing Money.** This is perhaps the most logical reason of the three to incorporate. As an incorporated 501(c)(3) with your own corporate identity, bank account, Federal Employer ID number, federal tax exempt status, etc., you can conduct business in a more straightforward manner. The trade off, however, is that you must spend additional time, money, and resources to attain and then maintain that status.

If you are unsure whether incorporation is right for you at this point but want to keep it open as an option, be wary of incorporating within your state first. If you choose to incorporate within your state as a non-profit organization, you then only have 18 months in which to fully incorporate at the federal level as a 501(c)(3) non-profit or else you will lose your chance to qualify. So if you are not sure whether or not you may want to be a fully incorporated non-profit at some point in the future, hold off on incorporating at the state level so that you can keep your options open.

If, however, you do choose to incorporate, you may well need the assistance of a lawyer and/or accountant to do so. Just be sure that you understand the basic differences between a 501(c)(3) and 501(c)(4) non-profit before you do so. Only the former allows donors to receive a tax-deduction for their gifts. Unless you intend to spend most of your resources lobbying the legislature or will engage in partisan politics—i.e. endorsing specific candidates rather than positions—you probably do meet the qualifications for an educational, tax-exempt 501(c)(3) non-profit. (A 501(c)(4) non-profit is considered a political action committee and therefore, like all political groups, is not tax-exempt). A 501(c)(3) organization can’t engage in any partisan electoral activities, but can spend up to 20% of its resources in direct lobbying. Only 25% of this total lobbying allocation can be spent on grassroots or indirect lobbying, which is essentially recruiting others to lobby on your behalf.

**IV. CONCLUSION**

Regardless of whether your group chooses to incorporate into a legally recognized non-profit organization, the keys to fundraising success remain the same. Build relationships with potential donors. Demonstrate to them how they will benefit from supporting your work. Invite them to partner with you in your efforts to create a cleaner, healthier community in which you all can live. Show your continued gratitude to donors of your group through written acknowledgments, public recognition, and membership benefits. Build enthusiasm for your work while raising funds through special events. Cultivate relationships with funders and your tireless efforts crafting grant reports will pay off. And never underestimate the power of in-kind donations. Above all, continue to do (and publicize!) your group’s positive, health-protective work in your community—supporters will be eager to fund your efforts.
V. Sources


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