



2023-2024 ANNUAL REPORT LEADING THE WAY



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LETTER FROM THE PRESIDENT/CEO AND BOARD CHAIR

Dear Friends and Supporters,

As we reflect on the past year and look ahead to the future, we are filled with immense pride and gratitude for the unwavering support and dedication of our community. The theme of our 2023-2024 Annual Report, "Leading the Way," perfectly encapsulates the spirit of Pocono Mountains United Way as we continue to navigate the challenges and opportunities before us.

Knowing that Social Determinants of Health (SDOHs) profoundly impact the well-being of our community, Pocono Mountains United Way has remained steadfast in its commitment to addressing these critical issues. Our leadership role in addressing SDOHs is not just about providing immediate relief but also about fostering long-term solutions that promote health, stability, and prosperity for all.

Our mission goes beyond traditional boundaries, embracing community leadership, impactful change, and innovative strategies. We believe in the power of collaboration, and this year, we have strengthened our partnerships with non-profits, local businesses, and government institutions. Together, we challenge the status quo and push the limits of what is possible, always with the goal of improving the quality of life within Monroe County.

We view our community as an interconnected ecosystem, where the well-being of one influences the well-being of all. This holistic perspective drives our initiatives, ensuring that our efforts are comprehensive and far-reaching. By understanding and addressing the interconnectedness of people, institutions, and systems, we are creating a healthier, more resilient community.

Our accomplishments over the past year are a testament to the collective effort of our dedicated staff, passionate volunteers, generous donors, and committed partners. From innovative programs that address housing instability to initiatives that promote education and basic needs, Pocono Mountains United Way continues to make a tangible difference in the lives of those we serve.

As we move forward, we remain committed to leading with integrity, compassion, and ingenuity. We are excited about the future and confident in our ability to drive positive change. Together, we will continue "Leading the Way" towards a brighter, healthier, and more equitable future for all.

Thank you for being an integral part of our journey. Your support and belief in our mission inspires us every day. Let us continue to work together to create a community where everyone can thrive.

With gratitude and anticipation,

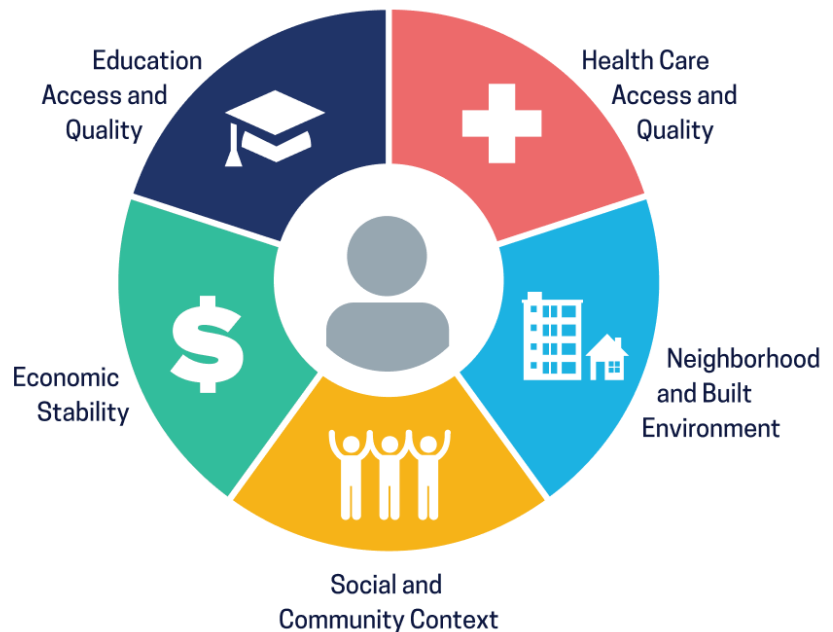


Michael B. Tukeva
President/CEO



Chris Barrett
Chair, Board of Directors

Social Determinants of Health



BOARD OF DIRECTORS

Chris Barrett, Chair

Pocono Mountains Visitors Bureau

Michael Sherman, Vice Chair

PPL Electric Utilities

Tim Kresge, Secretary

Community Volunteer

Jamie Schmeelk, Treasurer

Pocono Mountains Visitors Bureau

Ben May, Immediate Past Chair

Pocono Raceway

Miguel Barbosa

East Stroudsburg University

Christa Caceres

Monroe County NAACP

Jill D'Alessandro

St. Luke's University Health Network

Don Hannig

Hannig Development LLC

Debbie Kulick

Eastern Monroe Leasing & Training, Inc

Dave Makarsky

Camelback Resort

Laura Pastore

Weiler Abrasives Group

Rich Schlameuss

Monroe County Transit Authority

Jeff West

Lake Naomi Club

Lyman Winner

The Frogtown Chophouse



MISSION STATEMENT

Pocono Mountains United Way engages and mobilizes resources to improve lives through accelerated community change.

VISION

A community where everyone has ample opportunities for quality education, good health, and financial stability.

20 YEARS OF SERVICE TO THE COMMUNITY



HEALTHY START EARLY CHILDHOOD SCREENINGS

For the past 20 years, Pocono Mountains United Way has collaborated with local agencies to offer 32,675 screenings for children birth to age 5. The Healthy Start Early Childhood Screenings Program delivers vision, hearing, speech, dental, and developmental screenings at childcare centers and community events. These screenings are crucial for prevention and play a key role in ensuring that more children start kindergarten fully prepared to learn. **Screenings resulting in referrals have increased since the pandemic, and continue to rise each year, showing the importance of early screenings.**



POCONOINFO HELPLINE

The PoconoInfo Helpline began taking calls in 2004 and since then, has helped guide thousands of Monroe County residents to human service agencies available to assist with their specific needs.

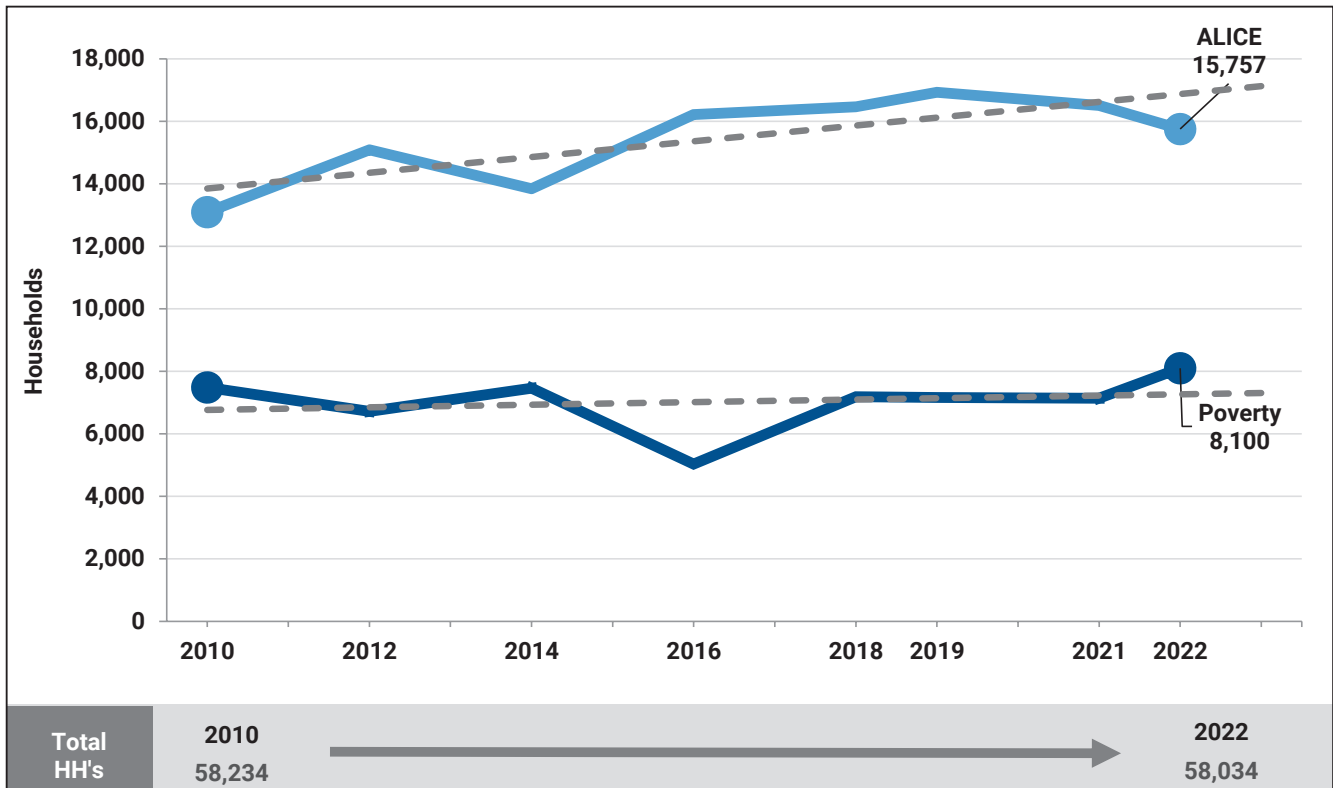


ALICE UPDATE

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

By 2022, 23,857 households (41%) were below the ALICE Threshold in Monroe County.

Households by Income, Monroe County, 2010–2022



Note: See an interactive version of this data at UnitedForALICE.org/Pennsylvania

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs. In 2022, household costs in Monroe County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Monroe County, visit UnitedForALICE.org/Household-Budgets/Pennsylvania

Household Survival Budget, Monroe County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$708	\$843
Housing – Utilities	\$163	\$310
Child Care	–	\$1,521
Food	\$484	\$1,319
Transportation	\$396	\$1,047
Health Care	\$191	\$761
Technology	\$86	\$116
Miscellaneous	\$203	\$592
Tax Payments	\$365	\$1,195
Tax Credits	\$0	-\$433
Monthly Total	\$2,596	\$7,271
ANNUAL TOTAL	\$31,152	\$87,252
Hourly Wage*	\$15.58	\$43.63

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology



Monroe County, 2022

Town	Total Households	% ALICE & Poverty
Barrett township	1,635	37%
Chestnuthill township	5,863	39%
Coolbaugh township	7,032	47%
Delaware Water Gap borough	316	49%
East Stroudsburg borough	2,949	58%
Eldred township	1,062	55%
Hamilton township	3,353	47%
Jackson township	2,348	32%
Middle Smithfield township	5,266	41%
Mount Pocono borough	1,124	45%
Paradise township	1,047	28%
Pocono township	3,776	36%
Polk township	2,589	45%
Price township	1,180	29%
Ross township	1,935	34%
Smithfield township	2,709	34%
Stroud township	6,894	38%
Stroudsburg borough	2,542	59%
Tobyhanna township	3,406	41%
Tunkhannock township	2,087	43%

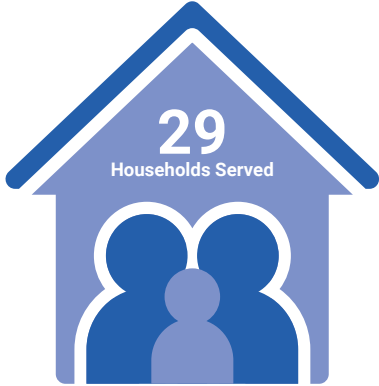
Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

HOUSING

HOME4GOOD HOMELESS PREVENTION AND DIVERSION PROGRAM

\$37,535

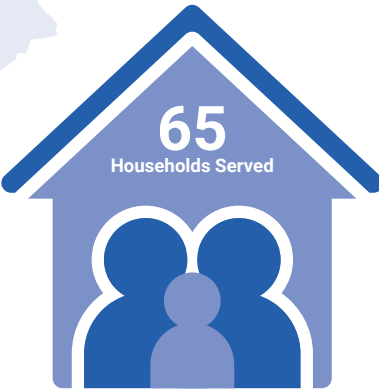
DISTRIBUTED TO MONROE, PIKE, CARBON & WAYNE COUNTY RESIDENTS



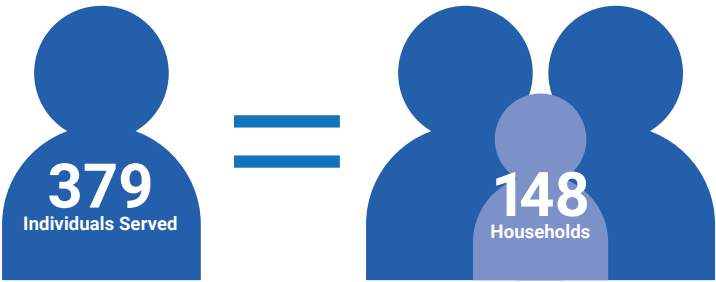
PHARE RENTAL ASSISTANCE PROGRAM

\$98,582

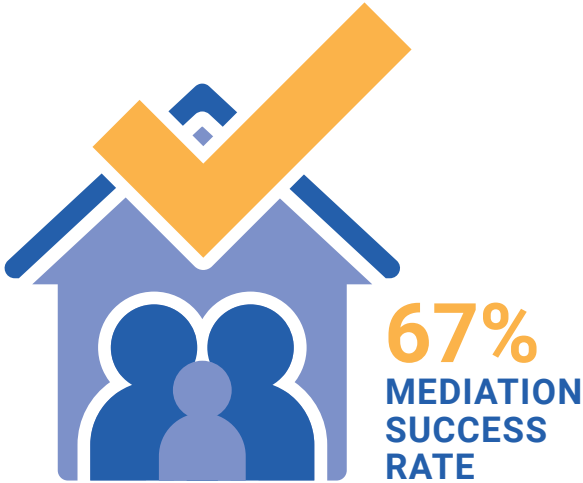
DISTRIBUTED TO MONROE, PIKE, CARBON & WAYNE COUNTY RESIDENTS



LANDLORD-TENANT EVICTION MEDIATION



Households Receiving Eviction Mediation = 48
Households Received Housing Counseling = 100



PREPARED RENTERS EDUCATION PROGRAM - PREP



15 INDIVIDUALS RECEIVING PREP TRAINING

HOMEOWNERSHIP INITIATIVES

In partnership with
NeighborWorks NEPA

Households receiving Homeowner foreclosure prevention assistance = 13

Households receiving New Homebuyer one-on-one counseling or classroom training = 28

FINANCIAL MOBILITY

VOLUNTEER INCOME TAX ASSISTANCE PROGRAM - VITA

Number of VITA returns: 305

Refunds Generated: \$261,062

20 Volunteers donated 898 hours to help others

Filing Fees Saved: \$76,250



INFORMATION & REFERRAL

POCONOINFO HELPLINE

Top needs reported by callers:
Rental Assistance, Utility/Fuel Assistance, Housing/Shelter, Food



5,630

INDIVIDUALS ASSISTED W/
INFORMATION & REFERRAL

DIVERSITY, EQUITY, AND INCLUSION

PROJECT EQUITY

Provided trainings for 30 community service organizations and 66 total individuals.



EDUCATION

22 Pre-K Scholarships & K-12 Scholarships Awarded

60 Scholarships Awarded for ESASD Summer & School Care Scholarships (Pre-K – 12)

500 children attending ESASD Summer STEAMr program

SCHOLARSHIPS



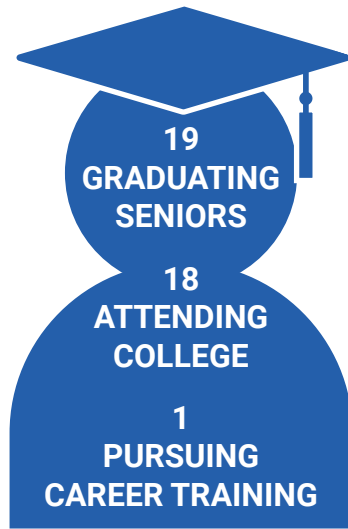
UNITED WE READ

1,550 BOOKS
DISTRIBUTED TO CHILDREN



GENERATION NEXT

55
STUDENTS
PARTICIPATED
GRADES 9, 10 & 12



HEALTHY START EARLY CHILDHOOD SCREENINGS

FY 2023/2024

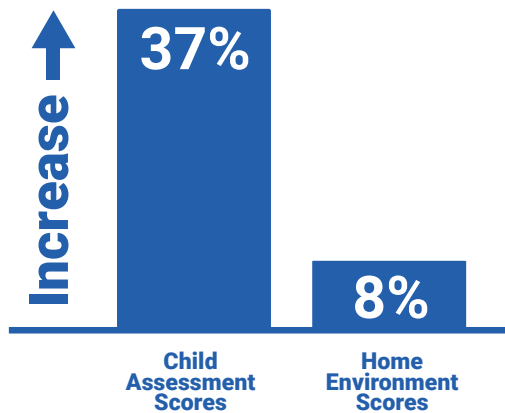
4,123 TOTAL SCREENINGS



*660 screenings resulted in referrals, a 14% increase in referrals from last year, showing the importance of screenings to connect families to resources.

SMILE IN-HOME MENTORING

53 children/families received mentoring, which is a 120% increase in the number of children served.



BACKPACK DISTRIBUTIONS



FIRE SAFETY TRAININGS

Free trainings saved childcare facilities \$2,100.



7 TRAININGS PROVIDED

140
PARTICIPANTS

COMMUNITY PARTNERSHIPS

One of our top priorities at Pocono Mountains United Way is to identify community needs that are often too big for one agency to conquer. We understand that collaboration and partnerships are the best way to make the most impact. Below is a listing of community partners who share our vision and goals for our community and are helping us build strong, more interconnected communities where everyone has the opportunity to succeed.

Partnership with Family Promise of the Poconos, Carbon County Action Committee for Human Services, & Wayne County Human Services to bring much needed rental assistance to residents in Monroe, Carbon, Pike, & Wayne Counties.

Partnership with Sights for Hope, ESU Speech & Hearing, Pocono Services for Families & Children and Amerihealth Caritas to provide early childhood screenings for children 5 years and under.

Partnership with NeighborWorks NEPA to provide new Homebuyer trainings throughout the year for Monroe County residents.

Partnership with West End Volunteer Fire Company and Pocono Summit Volunteer Fire Department to provide free fire safety trainings for childcare providers in Monroe County, saving childcare providers over \$2,000.

Partnership with Eastern Monroe Public Library & Middle Smithfield Township Community and Cultural Center to provide locations for Volunteer Income Tax Assistance (VITA), as well as Prepared Renters Education Program (PREP) and New Homebuyer trainings.

Partnership with ESASD and Pocono Family YMCA to provide scholarships to Monroe County children.

Partnership with Pocono Services for Families & Children and Nurse Family Partnership to identify SMILES children.

Partnership with Monroe County Bar Association to complement PMUW's Eviction Mediation service by offering pro bono representation in courtrooms where mediation was not appropriate.

Partnership with Sanofi & Monroe County Transit Authority (MCTA) to provide transportation to medical appointments with the Care Connects Program for residents who are not eligible for other shared ride programs.

“Strong community collaborations help us build a more resilient and vibrant community. This ensures that we all thrive.”

- Michael Tukeva



RESOURCE INVESTMENT

Each year, Pocono Mountains United Way utilizes a volunteer-led process to make strategic investments in key programs meeting the human service needs of residents of Monroe County. Volunteers from diverse backgrounds establish funding priorities, oversee the grant application and review process, and make funding recommendations to the Board of Directors. Our volunteers help ensure that resources are allocated effectively to address the most pressing needs in Monroe County.

Our volunteers strengthen the overall fabric of our community, and their commitment is instrumental in making a meaningful impact. Their time and expertise are invaluable in guiding Pocono Mountains United Way's strategic investments and ensuring that the community's needs are met in a thoughtful and effective manner.

RESOURCE INVESTMENT COMMITTEE & INVESTMENT PROCESS VOLUNTEERS

Clare Lenhart,
*Committee Chair**

Eddy Acosta

Beverly Braxton-Cannon*

Legitime "Lee" Bourjolly

Nichele Brown

Lucas DeBartolo

Lesly Estil

Denise Ferron

John Gerhardt

Debbie Harrison*

Lavinia Harrison

Frank Herrera

Samantha Holbert

Natalie Irula

Ameer Khan

Debbie Kulick*

Joanne Leasure*

Jeanine Loeffler

Andrea Loguidice

Linda Mader

Linda McDonald

Lorette Miller

Scott Mish

Bryana Mitchell

Kristen Mooers

Tara Nylander

Tameko Patterson*

Laura Pastore

Matthew Rivera

Donna Roulston

Brienn Seaman

Ashley Stevens

Trisha Tessitore

James Thomas

Victoria Toujilina

Pat Saylor*

Denise Seigart

Tanya Williams

Lyman Winner*

Barbara Van Nortwick

** Denotes Panel Chairs*

"My experience volunteering with PMUW has given me great insight into the needs of Monroe County and the organizations working to improve the quality of life for its community members. Having seen firsthand the impact we have made has provided me with a new perspective on the true power of collective action."

- Matthew Rivera (24/25 Resource Investment Volunteer)

FUNDED AGENCIES AND PROGRAMS

CY 2024 HEALTH GRANTS

Funded Agency	Program	Investment Amount
Family Promise	Feeding Those in Need	\$9,500.00
LVHN Pocono - Nurse Family Partnership	Nurse Family Partnership	\$17,713.00
Monroe County Meals on Wheels	Home Delivered Meals	\$5,000.00
Pocono Area Transitional Housing	Family Mental Health Initiative	\$44,000.00
Pocono Family YMCA	Active Older Adult Program	\$12,000.00
Pocono Services for Families and Children	Bringing Nutritional Foods from Farm to School	\$9,000.00
Total Investments		\$97,213.00

FY 2024/2025 RESOURCE INVESTMENT GRANTS

Funded Agency	Program	Investment Amount
American Red Cross	Disaster Services	\$11,650.00
Community Action Committee of the Lehigh Valley	Second Harvest Food Bank	\$20,000.00
Family Promise of the Poconos	Project New Beginnings	\$26,600.00
Monroe County Habitat for Humanity	Home Preservation Program	\$15,000.00
Monroe County Meals on Wheels	Home Delivered Meals	\$15,000.00
Pleasant Valley Ecumenical Network	Diaper and Menstrual Hygiene Product Services	\$12,300.00
Pocono Area Transitional Housing	Transitional Housing	\$23,240.00
Pocono Services for Families & Children	Child Wellbeing System	\$5,000.00
Resources for Human Development	Crossroads' Street 2 Feet Program	\$32,000.00
Safe Monroe	Emergency Shelter for Domestic Violence Victims	\$35,000.00
Sights for Hope	Guided Transportation Program	\$10,000.00
The Growing Place Child Care Centers	Tuition Assistance for Working Families	\$18,000.00
The Growing Place Child Care Centers	Special Needs Program	\$14,000.00
The Salvation Army East Stroudsburg Corps	Emergency Shelter	\$34,000.00
The Salvation Army East Stroudsburg Corps	Food Pantry and Soup Kitchen	\$34,000.00
Total Investments		\$305,790.00

2023 STATEMENT OF FINANCIAL POSITION

2023 CURRENT ASSETS

Cash and Cash Equivalents	\$1,782,156
Certificates of Deposit	57,527
Investments, at fair value	827,480
Grants Receivable	255,344
Pledges Receivable, net	121,213
Prepaid Expenses	6,576
Total Current Assets	3,050,296
Right-of-Use Asset	2,074
Land, Building, and Equipment, net	580,127

TOTAL ASSETS **\$3,632,497**

2023 LIABILITIES

Accounts Payable and Accrued Expenses	\$163,135
Due to Member Agencies	310,225
Designated Funds Payable	5,690
Donor Choice Designated to Agencies and Other United Ways	7,268
Deferred Income	95,153
Finance Lease Liability	2,020

TOTAL LIABILITIES **\$583,491**

2023 NET ASSETS

Without Donor Restrictions:	
Undesignated	1,972,403
Board Designated	185,135
Total W/out Donor Restrictions	2,157,538
Total With Donor Restrictions	891,468

TOTAL NET ASSETS **\$3,049,006**

TOTAL LIABILITIES AND NET ASSETS **\$3,632,497**

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT AND REVENUE			
Contributions & Grants	\$115,658	\$2,048,471	\$2,164,129
Current Campaigns	643,298	85,376	728,674
Special Events, net of direct expenses	390,379	-	390,379
Contributed non-financial assets	75,833	-	75,833
Other Income	98	3,700	3,798
Employee Retention Credits	6,898	-	6,898
Net Assets Released from Restrictions	2,058,418	(2,058,418)	-
Total Support and Revenue	3,290,582	79,129	3,369,711
EXPENSES			
Programs and Events	2,659,098	-	2,659,098
General & Administrative	162,823	-	162,823
Fundraising	326,765	-	326,765
Total Expenses	3,148,686	-	3,148,686
Income From Operations	141,896	79,129	221,025
Investment Return	69,300	-	69,300
Change in Net Assets	211,196	79,129	290,325
NET ASSETS AS OF JULY 1, 2022	1,946,342	812,339	2,758,681
NET ASSETS AS OF JUNE 30, 2023	\$2,157,538	\$891,468	\$3,049,006

Data above are the most recent audited financial information available. For the years ending June 30, this statement should be read in conjunction with our complete audit report. A copy of the full report can be found at PoconoUnitedWay.org

BUSINESS SERVICES AND INVESTMENT OPPORTUNITIES

Goal-Based Investing

Marketing and Public Relations

Provide financial sponsorships, in-kind donations, and volunteers at events, or provide a portion of revenue from sales as a contribution. We help promote your involvements to make the public aware.

Corporate Social Responsibility

Meet your internal and mandated community support goals through corporate donations, participation in PA's Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) programs, and other means that work for your business.

We aim to be a true partner to business that benefits all parties involved: the business, United Way, and most importantly, the community we both serve.

How Much to Invest

Corporate Social Responsibility and Philanthropy is an important consideration for all businesses and may be required in certain cases. We can help you meet your needs and goals.

Where to Invest

General Operating Fund

Trust-based unrestricted funding that allows us to be nimble and responsive.

Endowment Fund

To ensure we are here to serve in perpetuity.

Programs and Services

Make an impact in areas most important to your business.

Events

Provide the funding and volunteers to make community events successful.



Why Invest

- Business legacy and community perception
- Employee perception and retention
- Brand awareness and marketing value
- Potential tax benefits
- Personal feeling of helping our neighbors
- Long-term benefits to our economy and jobs



Budgeting Your Investment

Marketing

Sponsorships and In-Kind donation

Corporate Social Responsibility Opportunity

Workforce development and Workplace Giving Campaigns

Community Support

Corporate donations, sponsorships, and program support

Tax Incentives

Educational Improvement Tax Credit (EITC) as a tax benefit



“SMILE is a wonderful program. I would highly recommend it for any family that needs extra help with their child, so they are ready to go to kindergarten. Thank you again.”

- Rachael & Haven

“If it wasn’t for this [Eviction Mediation] program I wouldn’t have a home at this time. It was a saving grace when everyone else had no answers or gave up.”

- Eviction Mediation Client

“It was an amazing experience. Taught me a lot about myself.”

- Generation Next Graduating Senior

INVEST BY GIVING

Financial Support is an Investment in our Community

You are a community investor. You are the reason that our work, our mission, and our entire community is stronger. Your financial support provides the resources required to invest in the programs and services our community needs. The return on that investment is a more educated population, and healthier, happier community, and a more stable workforce to keep our local economy thriving.

Pocono Mountains United Way directly affects the lives of thousands of our neighbors every year. That indirectly affects us all through the social and economic impacts on our community. These people are our friends, coworkers, employees, neighbors, and families who face tough financial decisions every day and are one unexpected event away from crisis. As a community investor, we want to work with you as both a financial and thought partner, to address broad community issues as well as those you face every day in your own lives and in your organizations.

You are the reason we bring and support programs to improve the health, education, and financial stability of everyone in our county. Together we provide a hand up and enable people to improve their lives. You are the reason we innovate with new programs, and keep the existing ones that have proven impacts. You are the reason we can look to the future to take on long-term efforts to improve affordable housing, mental health, and workforce development while being nimble and responsive to immediate needs.

Your financial support is truly a community investment. When your investment helps a family stay housed and working, the return is a stronger local economy. When your investment helps a student be the first in their family to go to college, the return is another bright mind to help grow a local business or take on a political leadership role. When your investment helps a child get better prepared to start school, the return is more graduations and fewer dropouts.

Everyone benefits when we **LIVE UNITED** to build a strong, thriving community.



CORPORATE & GOVERNMENT LEADERSHIP INVESTORS

CORNERSTONE SOCIETY

Community Care Behavioral Health Organization (CCBH)
County of Monroe

Sanofi
United Way of Pennsylvania

Pennsylvania Housing Finance Agency
East Stroudsburg Area School District

KEYSTONE SOCIETY

Aetna Better Health
Weiler Abrasives Group

Pocono Mountains Visitors Bureau
Weiler Family Foundation

The Lester G Abeloff Foundation

CAPSTONE SOCIETY

AllOne Charities
Housing Alliance of Pennsylvania
Internal Revenue Service (IRS)
PPL Electric Utilities
ESSA Bank & Trust
Mattioli Foundation
UGI Utilities, Inc.

Carbon-Monroe-Pike Mental Health/
Developmental Services
Moses Taylor Foundation
Wells Fargo Foundation
CLA Foundation
Waste Management
Highmark Foundation
PNC Financial Services Group, Inc.

Lehigh Valley Hospital - Pocono
American Lung Association PA
Pocono Mountain School District
Wayne Bank- Honesdale
Weis Markets Inc.
Scranton Neighborhood Housing Services Inc.
The Ann & Joseph Farda Foundation

SUPPORTERS

First Keystone Community Bank
Wind Gap Electric, Inc.
Highmark Blue Cross
Cove Haven Entertainment Resort
Buck Hill Community Services Committee
M&T Bank Wilkes Barre
Blue Ridge Communications
Met-Ed, A First Energy Company

Penn State University
Cities for Financial Empowerment Fund
The Hyatt Family Charitable Fund
Barley Creek Brewing Company
Ray Price Cars
Abeloff Auto Group
AAA North Penn
Middle Smithfield Township
Rotary Club of Stroudsburg

PPL Foundation
Enterprise Holdings
The Growing Place Child Care Centers
Cigna Group
AmeriHealth Caritas Services, LLC
Price Township
Classic Quality Homes
Mesko Glass Co., Inc.
Price Chopper/Market 32

Please note that in some cases, we are unable to receive the names of donor-investors and thus cannot display them. If your organization is missing, please contact us at info@poconounitedway.org right away.

HOW TO GET INVOLVED

VOLUNTEER Your Time and Talent

Volunteering makes a difference. It makes a difference in the community, and it makes a difference in your life. Whether you volunteer as an individual or with a group; whether it is a one-time event or a skilled ongoing effort; it makes a difference. Here are just a few of the benefits to you, your organization, and to the community:

- **Creates a sense of community:** Volunteering helps connect people in a community by bringing them together to work towards a common goal. Connection and shared purpose create community.
- **Strengthens communities:** Volunteering can help further strengthen communities by building relationships between people and organizations that can lead to more collaboration and cooperation in the future.
- **Promotes community engagement:** Volunteering can promote civic engagement by encouraging people to get involved in their community and take an active role in shaping its future.
- **Sense of fulfillment and purpose:** Volunteering can give you a sense of fulfillment by helping others and making a positive impact on their lives.
- **Promotes physical and mental health:** Volunteering can help keep you physically active, and research shows that a sense of purpose and connection with your community is one of the biggest factors in overall health and happiness.

Volunteer Opportunities

1. Visit www.volunteermonroe.org for an updated list of opportunities in our county. All nonprofits are welcome to post opportunities, and all residents, organizations, and businesses are encouraged to sign up for these opportunities any time that works.
2. Plan to be a part of Day of Caring, held every year in September. This one-day event brings hundreds of people together for a day to celebrate community by collaborating on a variety of projects.
3. Contact individual nonprofits for other opportunities that may not be listed online. Skilled workers, board members, and custom options may be available.

ADVOCATE for Change

Use your voice to advocate for quality education, good health, and financial mobility for everyone in Monroe County. Follow us on social media, and check the Advocacy section of our website for more information and opportunities.



DAY OF CARING

Over 160 Individuals came out to support the community during PMUW's Annual Day of Caring. Volunteers helped with projects across 12 locations in Monroe County and donated over 600 hours to help their community!



160+
INDIVIDUALS

12
LOCATIONS

600
HOURS

INDIVIDUAL INVESTMENT OPPORTUNITIES

How to Invest

Cash-Based Investments

Make a one-time or recurring donation using your credit card, digital wallet, or direct bank withdrawal.



**SCAN TO
DONATE TODAY**

PMUW.org/donate-now

Wealth-Based Investments

There are a variety of investment vehicles that leverage wealth rather than cash, which may have additional tax benefits as well. More information is shown on the next page.

- Appreciated Assets
- Donor-Advised Funds (DAF)
- Pooled Income Funds
- Charitable Gift Annuity
- Qualified Charitable Distribution (QCD)
- Charitable Remainder Trust

Legacy Giving

- Establish your legacy to last over time
- Create a private fund or foundation
- Personal bequest through your will

Where to Invest

General Operating Fund

Trust-based unrestricted funding that allows us to be nimble and responsive.

Endowment Fund

To ensure we are here to serve in perpetuity.

Programs and Services

Make an impact in areas most important to you.

Events

Provide the funding and volunteers to make community events successful.

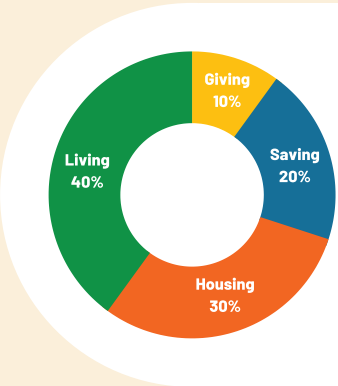


Why Invest

Short-term Return	Long-term Return
Feeling of helping your neighbors	Stronger economy
Potential tax benefits	Potential tax benefits
Live out your personal values	Legacy

How Much to Invest

Philanthropy is a very personal decision. Recommendations reach as high as 10% or more of annual income. 2% can be a useful starting place in the decision making process.



Level	Amount
Tocqueville	\$10,000+
Platinum	\$5,000-9,999
Gold	\$2,500-4,999
Silver	\$1,000-2,499
Bronze	\$500-999

The information below is for informational purposes only and should not be considered financial advice or a recommendation. You can consider bringing these topics to your financial advisors to determine the best course of action for you.

Appreciated Assets

If you donate long-term appreciated assets like bonds, stocks or real estate to charity, you generally don't have to pay capital gains, and you can take an income tax deduction for the full fair-market value. It can be up to 30 percent of your adjusted gross income. Stocks and bonds that have increased in value can be a powerful giving tool because you get an income tax deduction and avoid the capital gains tax. When you give securities directly to a qualified charity, your income tax deduction is based on the security's fair market value and can offset up to 30% of your adjusted gross income (AGI), which could reduce your tax bill. Also, by giving appreciated securities directly (or through a donor-advised fund), neither you nor the charity pays a capital gains tax on the donated securities. For some donors, this means you can give more than if you had sold the security, paid the tax and then given the remaining cash.

Donor-Advised Funds

A donor-advised fund, or DAF, is an investment account for the sole purpose of supporting charitable organizations you care about. When you contribute cash, securities or other assets to a donor-advised fund at a public charity, you are generally eligible to take an immediate tax deduction. Then those funds can be invested for tax-free growth, and you can recommend grants to virtually any IRS-qualified public charity. Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity.

Pooled Income Fund

A pooled income fund is a type of charitable trust established and maintained by a qualified nonprofit organization. The fund receives irrevocable contributions from one or more individuals, a family or a charity. Donors may qualify for an immediate partial tax deduction, based on their life expectancy and anticipated income stream, but they must pay income tax on the income stream from the fund each year.

Charitable Gift Annuity

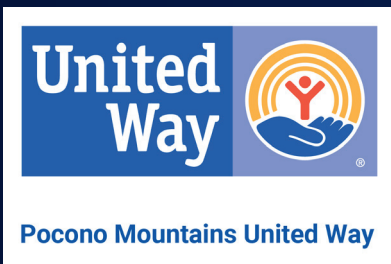
A charitable gift annuity is a contract between a donor and a charity with the following terms: As a donor, you make a sizable gift to charity using cash, securities or possibly other assets. In return, you become eligible to take a partial tax deduction for your donation, plus you receive a fixed stream of income from the charity for the rest of your life.

Charitable Qualified Distribution

A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCDs can be counted toward satisfying your required minimum distributions (RMDs) for the year starting at age 72, if certain rules are met. In addition to the benefits of giving to charity, a QCD excludes the amount donated from Adjusted Gross Income, which is unlike regular withdrawals from an IRA. Keeping your Adjusted Gross Income lower may reduce the impact of certain tax credits and deductions, including Social Security and Medicare. Also, QCDs don't require that you itemize, which due to the recent tax law changes, means you may decide to take advantage of the higher standard deduction, but still use a QCD for charitable giving.




Charitable Remainder Trust

A Charitable Remainder Trust is a gift of cash or other property to an irrevocable trust. The donor receives an income stream from the trust for a term of years or for life and the named charity receives the remaining trust assets at the end of the trust term. The donor receives an immediate income tax charitable deduction when the CRT is funded based on the present value of the assets that will eventually go to the named charity.



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EIN: 24-0797026