



**CLIENT**



**PROJECT**

**Key Messaging - Final**

**DATE**

**June 2, 2020**

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## Theory of Change

In order to advance positive change in the world, FJC unleashes the potential of philanthropy by expanding relationships between independent-minded philanthropists, investment partners, and nonprofits.

We make it easy for philanthropists to amplify the impact of their giving with donor-advised funds, creative investment ideas, personal service, and an approach to the work that prioritizes customization and flexibility.

We collaborate with investment partners to develop innovative opportunities for impact. We elevate this work to inspire our community of philanthropists and our sector with new ways to achieve change.

We nurture emerging nonprofits to increase the opportunity for public good and enable a more equitable world.



# Mission, Vision, Values

## VISION:

Smarter philanthropy, increased impact

## MISSION:

To amplify the impact of philanthropy

## VALUES:

- **Expert:** We develop institutional, sector, and technical expertise to make it easier for individual philanthropists to increase their social impact.
- **Creative:** We nurture the innovative thinking of philanthropists, nonprofits, and our team as a way to build a better future.
- **Nimble:** We start our work with a blank sheet of paper, knowing that breakthrough ideas emerge from open-minded collaboration.
- **Responsive:** We listen carefully and react quickly to make it easy for philanthropists to amplify their giving and for nonprofits to increase the public good.
- **Reliable:** We put service first for our account holders, nonprofit community, and investment partners.

## Audiences

- High-Net-Worth Philanthropists
- Retail Donors
- Wealth Advisors



## High-Net-Worth Philanthropists

Most HNWI's in the FJC ecosystem give to organizations that they know personally, focusing their giving on local nonprofits, religious institutions, and schools. Their interest in DAFs may have started with a tax or wealth advisor that recommended philanthropy for its tax benefits. They may also come to us with ideas for how they hope to give (and even what they want to give, in cases where they may donate nontraditional or illiquid assets).

The philanthropic focus of high-net-worth philanthropists may fall anywhere across the spectrum from the very localized, community-centric giving we see in much of our current ecosystem to a broad, more sophisticated impact-investing approach.

We must be prepared to meet all high-net-worth philanthropists with flexibility, service, and expertise. On the one hand, we want to inspire new and smarter approaches to philanthropy, informing prospective account holders of the range of options available to them, and elevating choice as a high-value benefit of engaging with us. For new, and perhaps more sophisticated, philanthropists, we also must be able to meet them where they're at with high energy and support. We need to provide them with confidence that FJC will be responsive to their grantmaking and investing recommendations and that we have the expertise, creativity, and personalized service necessary to meet their needs.



# High-Net-Worth Philanthropists

## OBSTACLES

HNWIs want ease, simplicity, and choice. They likely don't want the administrative, compliance and governance hassles of a private foundation. They may have unique giving challenges that corporate DAFs can't provide and need a flexible, creative partner to help. HNW philanthropists may have a particular point of view about investment strategy across their whole portfolio and may want to apply this point of view freely to dollars in their DAF account. For such donors, our demonstrated ability to bring greater discipline and innovation to the financial management side of philanthropy will be extremely important.



## Retail Donors

Retail Donors don't think in terms of "philanthropy." They simply give. They donate. They are certainly aware that giving can have positive tax implications, but they don't think of their giving as a financial strategy, at least not in the same way as HNWI's. Retail Donors have modest wealth and view their giving through the lens of civic or community obligation. Like many HNWI's, the Retail Donor is giving locally -- religious institutions, community nonprofits, local schools and food programs.

We will draw more Retail Donors with stories of community and connectedness. As Millennials age into our core target demographic, they may well impact our approach. Their consumption of information is mobile and highly visual, and we need to deliver this same kind of visual, emotional storytelling whenever possible. Retail Donors are more likely to give spontaneously, being drawn to big giving moments (disaster relief, health crises, etc.) and large, culture-influencing movements or causes (World Wildlife Fund, Covid-19). But even then, they think in terms of community and connection and "doing what they can" rather than as "impact" investors. Highlighting the ways their dollars can stretch through DAFs (i.e. working twice as hard through the Agency Loan Fund) will resonate with this audience especially.



## Retail Donors

### OBSTACLES

Retail Donors who find their way to us will be at a point where they are ready to give with a bit more sophistication (recognizing the tax implications and ability to grow their donation dollars). We must make that process and entry into our world as simple and straight-forward as possible, providing the service and expertise that gives confidence. But we also must inspire and educate. The Retail Donor wants to learn. They don't assume they know everything about philanthropy or giving, and, in fact, may be wondering the opposite: do I really give enough to make this worth my while? We have to encourage retail donors to step into the world of structured giving by framing our work around emotional connections: doing even more good, strengthening community, making a difference.

## Wealth Advisors

These are wealth advisers to high-net-worth individuals and/or foundations. Though they likely have enterprise experience, they currently are mostly likely working at boutique firms (possibly as founder) and are conditioned to giving -- and receiving -- the kind of intimate, personalized service smaller, more flexible organizations offer.

## Wealth Advisors

### OBSTACLES

They have committed, but demanding clients, who expect to receive personal, individual service and top-line results. They want to provide clients with the same quality of asset management in their philanthropic investments as they do in the rest of their investments -- but know large corporate DAFs won't provide this. Further, they may fear exposing client assets of any kind to a potential competitor, or possibly worse, validating a partner who is not sophisticated in their understanding of financial management. They seek to diminish the tax implications of client assets while offering better-than-market growth. They need greater flexibility in when and how clients give and may prefer to avoid the compliance and governance complications of private foundations.



# Messaging

HIGH-NET-WORTH PHILANTHROPISTS · RETAIL DONORS · WEALTH ADVISOR



## HIGH-NET-WORTH PHILANTHROPISTS

### **We make it easy to reach your philanthropic goals.**

We're laser-focused on helping you stretch your charitable dollar to maximum impact. Far easier than setting up a private foundation, an FJC donor advised fund provides savvy philanthropists with a simpler, more efficient, and cost-effective way to give. Our experienced staff and personalized services will take care of all the technical, legal, and tax issues related to the charitable work you want to do. We handle the administrative functions (like audits and tax filings) that are all requirements of sustained philanthropy, freeing you to think about where you want to give. Log in to your account dashboard and see your grant history, contribution history, and important tax documents. You have all the tools you need to optimize your giving.

### **Our innovation and flexibility deliver better results.**

We're nimble, responsive, and as hands-on as you need, connecting you with an array of innovative options for growing your account assets and increasing the good you want to do. We've been innovators from the start, offering donors a far wider and more diverse range of investment options than most donor advised funds, plus more options for the types of assets that account holders can donate. Where others offered a limited menu of low-risk, low-return investment options, we demanded more options to align with the asset allocation preferences and risk-return tolerances of our clients. We brought a pioneering level of business discipline and aggressive pursuit of results to the investing side of philanthropy that is still unmatched in the sector. Today, we continue to innovate, helping donors apply the same level of intention to the investment strategy of their philanthropic dollars as they would to other assets.



## HIGH-NET-WORTH PHILANTHROPISTS

### Get more creative with your impact.

We start with a blank sheet of paper and an open mind. So let's talk about what you want to do. Make your recommendation, and we'll find a way to get it done. From appreciated stock to real estate, we'll work with just about any kind of charitable donation you're interested in making. A unique, one-of-a-kind situation shouldn't limit your ability to give. With the right expert partner, your philanthropic investments will be as creative and responsive to your ideas as all your other investments. Our breadth of investment options, personalized service, and flexibility ensure we'll have plenty of room (and the right tools) to think creatively together. For those who want the trusted hand of their existing wealth manager to handle the investment decisions of assets in your DAF, we even offer premium Alliance Partner relationships. This willingness to partner uniquely, combined with our focus on nonprofits through our Agency Loan Fund, the Fiscal Sponsorship of emerging nonprofits, and custom giving opportunities is what allows our clients to move their best ideas for philanthropy forward.



## HIGH-NET-WORTH PHILANTHROPISTS

### **Make your philanthropy work harder.**

FJC is focused on creative philanthropy. We help donors enjoy more impact value for every dollar they give and work hard to ensure those dollars go further. By applying our financial expertise to the universe of philanthropic giving, we became sector leaders in opening DAFs to broader, more effective business opportunities. Today, Donor Advised Funds are a valuable tool for growing assets and mitigating tax burden, but they can also be much more. Through DAFs we can lean into Impact Investing models and the idea that philanthropic dollars can work in multiple ways beyond direct giving to advance the public good. Through innovations like our Agency Loan Fund, we give motivated donors a way to explore how asset investment intersects with impact investing to bring big change. This commitment to the nonprofit sector through innovation is what makes our culture -- our organizational DNA -- so unique. And it's what helps us amplify your philanthropic vision.

### **Give where and how you want to give.**

Take control of your philanthropy. Donor Advised Funds at FJC let you work with your existing wealth advisors, maximize your tax benefits, and amplify your philanthropic impact. Big box, commercial DAFs can be inflexible and limited in the services and investment options they offer. But a lack of options should not prevent you from making the kinds of imaginative investment choices you're used to making. With FJC, you have options and the freedom to give in more unique ways. Let your assets and philanthropic potential grow in your account or through our innovative Agency Loan Fund. Give to the organizations that mean the most to your philanthropic priorities or use the FJC network to find new opportunities to fuel your social impact.



## RETAIL DONORS

### **Amplify your giving with a Donor Advised Fund.**

FJC's Donor Advised Accounts give you the flexibility to give how you want, when you want, where you want. DAFs provide you with the same tax benefits as giving to any charitable cause. But rather than being one-and-done like direct donations, in a Donor Advised Fund, assets in your account are invested for growth. Save up over a few years for one high-impact contribution, or make smaller, more frequent donations as you identify organizations in need. Join forces with other account holders to leverage your giving with others. Manage the timing of your giving to allow your dollars to impact the causes you care about -- when the organizations need that support the most. Or, save your giving for those moments when giving is most critical, like times of crisis.

### **FJC makes your charitable giving easier and more effective.**

Unlike large institutional DAFs, we take a boutique, personalized approach. When you give through FJC, you have a trusted partner in your corner. We combine our knowledge of the philanthropic sector with financial sophistication to help you amplify the impact of your giving. Our starting investment point is low -- making thoughtful, impactful charitable giving a reality for a wider range of donors. Use your personal account dashboard to make grant recommendations, add contributions, research organizations, and more. Use our research to help you vet worthy nonprofits and bring them into our community, expanding their exposure to more donors just like you. Or break new ground...



## RETAIL DONORS

### **Turn your charitable giving into strategic philanthropy.**

Imagine if every dollar you donated worked twice as hard. It's possible when you amplify your giving with impact investing. As an FJC account holder, you can access FJC's sophisticated Impact Investing tools, like our pioneering Agency Loan Fund, which allows you to invest your account holdings as part of a charitable loan made to worthy nonprofit causes. Your assets remain full liquid. When the loan is paid back (with competitive interest), your account grows, giving you even more financial power to make a difference... again.

### **Our mission isn't gaining market share, it's seeing the nonprofits you care about thrive.**

Like many of the community organizations our work helps support, we're an independent nonprofit ourselves. That's an important difference compared to the big box, corporate Donor Advised Funds, and it shapes how we approach our work. We take a more boutique, personalized approach. As an independent organization, we think in terms of stakeholders, not shareholders, so it's no wonder we offer more choice and greater flexibility. Our success hinges on finding creative donors who can take advantage of what we have to offer.

 **WEALTH ADVISORS**

## Be the full-service partner your clients need.

Join FJC's Alliance Program and add a boutique Donor Advised Fund platform to what you can offer your clients. Your clients trust you, and it's natural that as they begin to think about smarter ways to do philanthropy, they would want your guidance. Bring us a critical mass of your clients, and unlike other DAF sponsors, we'll allow them to keep you as their advisor for the assets they donate to FJC. We make it easy for you to offer a DAF option that enables your clients to continue to benefit from the investment strategy that they have come to expect and appreciate from you. We approach every relationship with an open mind and a blank sheet of paper, providing the legal, tax, and financial structures to let your client's biggest visions for philanthropic impact come to life. We're small, nimble, and far more open-minded than any of the big players. From accepting donations of nontraditional or illiquid assets to building an inspiring network of independent-minded philanthropists, FJC and our Alliance Program are helping drive the kinds of innovative, high-impact social change that will help you stand out and keep your relationships on the cutting edge.

 **WEALTH ADVISORS**

## Seamlessly manage how your clients invest their philanthropic resources.

We combine technical depth within the philanthropic space with financial expertise to ensure wealth managers and their clients have the flexibility they need to achieve their goals. We were a pioneer in opening up Donor Advised Funds to more sophisticated investment strategies, from diversifying the asset classes available to our account holders, to offering bespoke impact investing options. As major institutions have launched their own DAFs, they've built them with strings attached. They require donors to move their philanthropic assets into the sponsors' limited set of investment options and use only their investment products. At FJC, we're built to keep you in the investment management role. Join our Alliance Program and build or expand upon your client service by bringing your unique talents to bear on their philanthropic accounts, too.

## Deliver creative solutions for your clients' boldest ideas.

Join FJC's Alliance Program and deepen how your clients perceive your capabilities. Help them make important decisions about their philanthropy and connect your services to the positive, powerful emotions clients feel when engaging in philanthropy. FJC starts every relationship with an open mind and a blank sheet of paper, allowing your clients to dream as big as they want about how to approach creating impact in the world. But our financial sophistication and in-depth knowledge of the nonprofit sector ensures even the most complex deals are executed with precision. Alliance Program members enjoy access to FJC's creative approaches to stretching philanthropic dollars like our Agency Loan Fund as well as in-depth account reporting and client-directed giving to the over 1.5 million nonprofits that are set up in our system. Plus, we handle the legal, fiscal, and vetting, ensuring you and your clients have an easy path to making a big difference.



## WEALTH ADVISORS

# Make your client's philanthropy as smart as the rest of their investments.

Like you, your clients are accustomed to best in class service and performance. Don't lower your standards for success, just because your client is now moving into philanthropy. Institutional DAFs are focused on scaling profits, so they offer you limited choices that serve their own institutional imperatives. At FJC we combine financial sophistication and depth of knowledge about the philanthropic sector to help wealth advisors pursue the kinds of thoughtful strategies for their client's donor advised funds that they do for the rest of their investments. FJC provides the flexibility and know-how for donors to deploy their philanthropic capital as loans to nonprofits that they choose, with customized terms (interest rate, maturity). Your donors will also have the investment option of FJC's Agency Loan Fund, a bespoke impact investment vehicle that offers market rate returns alongside credit enhancement that makes the likelihood of principal loss remote.



Tell better stories.