

Gift Acceptance Policies

Helping Hand for Relief and Development Inc. (HHRD) solicits and accepts gifts for purposes that will help the organization further and fulfill its mission. HHRD urges all prospective donors to seek the assistance of personal legal and financial advisors in matters relating to their gifts, including the resulting tax and estate planning consequences. The following policies and guidelines govern acceptance of gifts made to HHRD for the benefit of any of its operations, programs or services.

Use of Legal Counsel— HHRD will seek the advice of legal counsel in matters relating to acceptance of gifts when appropriate. Review by counsel is recommended for:

- A. Gifts of securities that are subject to restrictions or buy-sell agreements
- B. Documents naming HHRD as trustee or requiring HHRD to act in any fiduciary capacity
- C. Gifts requiring HHRD to assume financial or other obligations
- D. Transactions with potential conflicts of interest
- E. Gifts of property which may be subject to environmental or other regulatory restrictions

Restrictions on Gifts— HHRD will not accept gifts that:

- A. Result in HHRD violating its' corporate charter
- B. Result in HHRD losing its status as a 501(c)(3) not-for-profit organization
- C. Are too difficult or too expensive to administer in relation to their value
- D. Result in any unacceptable consequences for HHRD
- E. Are for purposes outside HHRD's mission — decisions on the restrictive nature of a gift, and its acceptance or refusal, shall be made by the HHRD PG Investment Committee in consultation with the CEO and CFO
- F. Are conflicting with Islamic Sharia Law — all gifts are accepted with consultation from qualified Islamic Scholars on our team

Requirement for All Gifts— Donors have the ability to restrict contributions for purposes that fit within the mission and programs of HHRD. Currently, HHRD operates in over 40 countries by:

- A. Providing education, health, orphan support, emergency support, water and sanitation support, in-kind, community development and food and seasonal support
- B. Contributions can also be accepted for HHRD unrestricted use as well as for HHRD endowment and any board designated purposes — HHRD reserves the right to review contribution restrictions
- C. Changes to restrictions may be made with the consent of the donor for any donation over \$1000 in value

Gifts Generally Accepted Without Review—

- A. Cash. Cash gifts are acceptable in any form, including by check, money order, credit card, or on-line. Donors wishing to make a gift by credit card must provide the card type (e.g., Visa, MasterCard, and American Express), card number, expiration date, and name of the card holder as it appears on the credit card.
- B. Marketable Securities. Marketable securities may be transferred electronically to an account maintained at one or more brokerage firms or delivered physically with the transferor's endorsement or signed stock power (with appropriate signature guarantees) attached. All marketable securities will be sold promptly upon receipt unless otherwise directed by HHRD PG Investment committee. In some cases, marketable securities may be restricted, for example, by applicable securities laws or the terms of the proposed gift; in such instances, the decision whether to accept the restricted securities shall be made by the HHRD PG Investment Committee. Marketable securities include stocks, mutual funds, cryptocurrencies and other publicly traded securities.



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- C. Bequests and Beneficiary Designations under Revocable Trusts, Life Insurance Policies, Commercial Annuities and Retirement Plans. Donors are encouraged to make bequests to HHRD under their wills and to name HHRD as the beneficiary under trusts, life insurance policies, commercial annuities and retirement plans HHRD PG Department will provide information to donors on a request-by-request basis.
- D. Charitable Remainder Trusts. HHRD will accept designation as a remainder beneficiary of charitable remainder trusts.
- E. Charitable Lead Trusts. HHRD will accept designation as an income beneficiary of charitable lead trusts.

Gifts Accepted Subject to Prior Review— certain forms of gifts or donated properties may be subject to review prior to acceptance. Examples of gifts subject to prior review include, but are not limited to:

- A. Tangible Personal Property. The HHRD PG Investment Committee shall review and determine whether to accept any gifts of tangible personal property in light of the following considerations:
 - i. Does the property further the organization's mission?
 - ii. Is property marketable? Are there any unacceptable restrictions imposed on the property? Are there any carrying costs for the property for which the organization may be responsible?
 - iii. Is the title/provenance of the property clear?
 - iv. HHRD will accept gifts of life insurance where HHRD is named as both beneficiary and irrevocable owner of the insurance policy. The donor must agree to pay, before due, any future premium payments owing to the policy.
 - v. Real Estate. All gifts of real estate are subject to review by the HHRD PG Investment Committee. Prior to acceptance of any gift of real estate other than a personal residence, HHRD shall require an initial environmental review by a qualified environmental firm. In the event that the initial review reveals a potential problem, the organization may retain a qualified environmental firm to conduct an environmental audit.

Criteria for acceptance of gifts of real estate include:

- Is the property useful for the organization's purposes?
- Is the property readily marketable?
- B. Are there covenants, conditions, restrictions, reservations, easements, encumbrances or other limitations associated with the property?
- C. Are there carrying costs (including insurance, property taxes, mortgages, notes, or the like) or maintenance expenses associated with the property?
- D. Does the environmental review or audit reflect that the property is damaged or otherwise requires remediation?

