



United States
Conference of
Catholic Bishops

Catholic Campaign for
Human Development

Guide for Grant Applicants
to the
Catholic Campaign
for Human Development

United States Conference of Catholic Bishops
3211 4th Street NE, Washington, D.C. 20017

www.usccb.org/cchd

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Thank you for your interest in the Catholic Campaign for Human Development. For over 55 years, the Catholic Campaign for Human Development has invested in the dignity of people living in poverty and their communities. Established by the United States Conference of Catholic Bishops (USCCB), CCHD is the domestic anti-poverty program created to help address poverty's root causes and invest in local programs that empower low-income people, families, and communities. Programs funded by CCHD support self-sufficiency and self-determination for people who are working to bring permanent and positive change to their communities. Organizations that do on-the-ground community work to provide access to affordable housing, healthy food, avenues to environmental justice, and more fall under CCHD's nationwide umbrella of support.

CCHD is made possible by the generous support of Catholics in the United States, primarily through an annual parish collection. CCHD's grants to local anti-poverty efforts are screened, awarded, and monitored in close partnership with local Catholic dioceses.

This revised and updated guide will help you complete the CCHD Community Development and Economic Development grant applications online. It provides definitions of terms used by CCHD, clarifications on policies related to CCHD funding, and includes useful tips for completing and submitting your application.

Please read the entire guide before you begin your online application.

Alexandra Carroll
Director
Catholic Campaign for Human Development

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1. About CCHD

a. Defining Principles

The Catholic Campaign for Human Development (CCHD) is the domestic anti-poverty program of the U.S. Catholic Bishops. CCHD works to break the cycle of poverty by helping low-income people participate in decisions that affect their lives, families, and communities. CCHD helps people help themselves.

CCHD has a complementary mission of educating on poverty and its causes. This dual pastoral strategy of education for justice and helping people who are poor speak and act for themselves reflects the mandate of the Scriptures and the principles of Catholic social teaching.

CCHD also provides the Catholic faithful with concrete opportunities to live out the love of God and neighbor in ways that express our baptismal call and continuing Eucharistic transformation. Pope Benedict XVI taught that “restoration of justice, reconciliation and forgiveness” requires:

determination to transform unjust structures and to restore respect for the dignity of all men and women, created in God’s image and likeness. Through the concrete fulfillment of this responsibility, the Eucharist becomes in life what it signifies in its celebration.

(Sacramentum Caritatis, #89, 2007)

CCHD is made possible by the generous support of Catholics in the United States, especially through an annual parish collection. CCHD’s grants to local anti-poverty efforts are screened, awarded, and monitored in close partnership with local Catholic dioceses. CCHD grants to groups in a local community require the explicit approval of the bishop of that diocese.

CCHD is a unique and essential part of the Catholic community’s broad commitment to assist low-income people, families, and communities. This commitment also includes our Catholic parishes, schools, Catholic Charities, health ministries, and countless other examples of service to “the least of these” (Mt. 25). Like many other Catholic ministries, CCHD helps people overcome poverty without regard to their race, ethnicity, or religion. As a national initiative of the U.S. Conference of Catholic Bishops, CCHD is an essential and complementary part of the Catholic social mission proclaimed by Jesus Christ and taught by His Church. CCHD does not replace, nor can it be replaced by, other expressions of the Church’s essential social mission.

IMPORTANT: Central to CCHD’s mission is the belief that those who are directly affected by unjust systems and structures usually have the best insight into knowing how to change them. As a result, CCHD expects and requires that grant recipients integrate low-income control into the governing structure of their organizations and projects and that projects include an effective leadership development component as part of each project’s annual activities. Details about low-income control and leadership development are included elsewhere in this Guide.

The following are [Basic Principles of Catholic Mission](#) as they are applied by the Catholic Campaign for Human Development. In the light of the Catholic Church’s moral and social teachings and tradition, CCHD asks organizations requesting funding to understand and adhere to the basic principles central to the Catholic mission.

- **Respect for Human Life and Dignity:** CCHD works to protect and enhance the life and dignity of all from conception to natural death and all along the spectrum of life. CCHD places a special focus on the lives and dignity of those who are poor, vulnerable, or suffering economic or other injustice.
- **Preferential Option for the Poor:** CCHD practices the Catholic Church’s priority for the poor, helping low-income and vulnerable people improve their lives and communities by their own actions.
- **Call to Participation:** CCHD emphasizes self-help, participation, and decision-making by poor and marginalized people themselves to address their own situations.
- **Subsidiarity:** CCHD focuses on local communities seeking to give voice to those closest to problems of poverty, as these communities address economic injustice by working with local, state, or national institutions to address the causes of poverty.
- **Solidarity:** CCHD is a sign of solidarity, standing with and for those who are poor, seeking to strengthen communities, and helping to build bridges between those who are poor and those who are not.
- **Strengthen Family and Build Community:** CCHD works to support and strengthen the fundamental social institutions of the family and other mediating social structures, including parishes, neighborhoods, community organizations, economic development groups, and worker and other associations.

More detailed information about the Basic Principles of CCHD can be found on the following webpage:

[CCHD Basic Principles of Catholic Mission | USCCB](#)

b. Overview of CCHD Grant Programs

CCHD is committed to supporting organizations led by low-income individuals as they work to break the cycle of poverty and improve their communities. These efforts may come in the form of:

- Community Development (CD) organizations
- Economic Development (ED) institutions

[Community Development Grant Program](#)

CCHD's Community Development (CD) grants support efforts that nurture solidarity between the poor and non-poor, facilitating the participation of people living in poverty in the institutional decisions that perpetuate poverty in their lives. Primarily through the practice of community organizing, low-income people gain the ability to convene, identify barriers, research issues, brainstorm solutions, and take action to change problematic structures and systems in their communities.

[Economic Development Grant Program](#)

CCHD Economic Development (ED or EDI) grants support initiatives that significantly include the voice of poor and marginalized people in developing new businesses and enterprises that create social benefits, offer good jobs and/or develop assets that will be owned and enjoyed by local communities.

COMPARING CD AND ED PROGRAMS AT CCHD

Criteria (eligibility)	Community Development Projects (CD)	Economic Development Projects (ED)
Goal:	To address the roots of poverty by confronting and changing institutional barriers, societal behavior, and public policies	To address the roots of poverty by creating more just economic institutions
Activities:	Education, advocacy, policy development, leadership development, and community organizing	Creating EDIs (Economic Development Institutions) such as social enterprises, alternative financial institutions, worker-owned cooperatives, community land trusts, and other community-held assets.
Tax Status:	501(c)(3) (designation must be received before grant award)	See Page 6, Part B
Catholic Social Teaching:	Written agreement of compliance	Written agreement of compliance
Partisan Political Activity:	No participation permitted	No participation permitted
Low-Income Participation in Governance	At least 50% of governing board members	At least 33% of governing board members
Low-Income Benefit	Minimum of 50% or more of program beneficiaries	Minimum of 50% or more of program beneficiaries
Grant Amounts:	\$25,000 - \$75,000	\$25,000 - \$75,000
Match Requirement	None	1:1 (in-kind is not considered for match calculations)
Terms of Funding:	Annual renewal; eligible for 6 years maximum; after 3-year pause eligible to reapply	Annual renewal; 3 years maximum (whether consecutive or not)

The next chapter of this Guide provides further detail about both Community Development and Economic Development projects. Please contact the Grants Specialist for your state/region to determine your eligibility for the current grant cycle. Grant specialists for each CCHD region are listed on the map at the end of this guide and can also be located at [Who We Are | USCCB](#).

c. Understanding the Diocesan Structure

CCHD is a program of the [United States Conference of Catholic Bishops](#) and, in most cases, has a locally appointed director in each of the more than 180 dioceses throughout the United States, Puerto Rico, and the Virgin Islands.

A **diocese** is an intermediate Catholic Church structure into which local Catholic communities, or **parishes**, are organized under the leadership and authority of a bishop. Bishops who lead dioceses in the United States usually designate a CCHD diocesan director, sometimes referred to as “DD”, who is responsible for implementing CCHD’s mission and program within the diocese, including Catholic social teaching, poverty education, and evaluating applications for CCHD funding.

The local bishop(s) or archbishop(s) **will review and endorse** organizations planning activities that will take place within the respective diocese(s) before CCHD funds will be granted. **CCHD strongly recommends that applicant organizations make contact with the local CCHD Diocesan Director in each diocese where their organization is active, upon applying.** To find out which diocese(s) your organization is located in, visit [Diocesan Map | USCCB](#). To identify your local CCHD diocesan director, visit our listing of Diocesan Coordinators of CCHD at [Diocesan Coordinators Catholic Campaign for Human Development | USCCB](#).

2. The Pre-Application and Application Steps for CCHD Grants

a. The Grant Eligibility and Inquiry Form and Application Invitations

CCHD grants, both Community Development and Economic Development, require submission of a **CCHD Grant Eligibility and Inquiry Form (formerly a Pre-Application)** if the organization has not been a previous grantee or is re-applying following a required funding break. The Grant Eligibility and Inquiry Form allows you to outline your organization’s general qualifications, eligibility, and plans. The CCHD staff will evaluate your eligibility and readiness for a full application for grant support. As part of its review, CCHD gives positive consideration to organizations with annual operating budgets of \$1 million or less. It is CCHD’s intent that the Grant Eligibility and Inquiry Form will:

- help interested organizations gain an understanding of CCHD’s mission and criteria
- help them determine whether their work is a good match for CCHD funding
- allow CCHD to determine if an applicant's proposal is consistent with CCHD criteria and priorities
- inform CCHD on whether the group will be invited to submit a full application

The CCHD Grant Eligibility and Inquiry Form must be submitted online between April 1 and May 1 (**11:59 P.M. EST**). Forms received by May 1 will be reviewed and, if determined a good match with CCHD, will receive an email notification by mid-May that will invite the organization to submit a full application. Those not being invited to submit a full application will also be notified by email. CCHD recommends submitting your Grant Eligibility and Inquiry Form well in advance of the May 1 deadline.

If your Grant Eligibility and Inquiry Form is invited to submit a full application, those will have a submission deadline of June 15. These grant applications are then reviewed by CCHD staff and local Diocesan Directors. After being reviewed and approved by the diocesan bishop, the grant request will be reviewed and considered by the CCHD Subcommittee of Bishops, usually in November. Grants are usually awarded in November.

It is critical that the local CCHD Diocesan Director or Coordinator be aware of your organization's work and of your interest in applying for CCHD national funds. No CCHD grant is awarded without the endorsement of the local bishop. **Please contact your local CCHD Diocesan Director** to ensure they are aware of your Grant Eligibility and Inquiry Form submission. [You can find their contact information here.](#)

If, after reviewing all material carefully, you have additional questions, contact the [grant specialist for your region](#) in CCHD's national office.

Please use the following guide to determine your eligibility and readiness to apply for CCHD support.

b. Eligibility

- For CD Applicants ONLY: Are you a nonprofit 501(c)(3) organization? If your organization is not a 501(c)(3) tax-exempt organization but has Form 1023, Application for Recognition of Exemption under Section 501(c)(3) pending with the IRS, you may still be considered for CCHD funding. Any grant award will be conditioned upon receipt of an IRS exemption determination letter before the deadline for CCHD funding. **Note:** CCHD does not work with fiscal sponsor arrangements for CD grants.
- For ED Applicants ONLY: Are you a nonprofit 501(c)(3) organization? If your organization has not yet received tax exempt status, your grant will need to be processed through a fiscal sponsor (another nonprofit organization that already has its tax-exempt status) or Parent Nonprofit. You will need to identify any fiscal sponsor in the application. See information below on "fiscal sponsor" definition.
- For ED Applicants ONLY: Is your organization or project creating an Economic Development Institution (EDI) that already does or will soon be able to stand alone (separate from its Parent Nonprofit, if any)? See information below on the definition of [Parent Nonprofit](#). An EDI is a "social enterprise" – a business that has multiple "bottom lines" or goals. It should generate social/economic benefit for low- income people; it should also operate in a way that eventually generates sufficient earnings to support most/all its costs rather than relying solely on charitable support.
- Do you have low-income people as active members and as members of the governing body at the level required for either CD or ED grantees [see table above]? CCHD believes that low-income people have both the right and the responsibility to participate in planning, decision-making, and

implementation of the projects and programs designed to improve their communities. CCHD will insist that your efforts maintain/improve low-income participation. CCHD will also examine your organizational by-laws for low-income representation as a formal component of your corporate structure. If your organization does not yet meet this qualification, you may be asked to explain or inform CCHD how and when you will meet this criterion.

- Does your strategic plan or annual work plan incorporate effective leadership development strategies in your program or project? These training efforts ensure that low-income people and program beneficiaries gain the skills, experience, and confidence to participate effectively both within the organization and in the wider civic arena. See information below regarding the definition of [Leadership Development](#).
- Does your organization primarily provide direct services? Examples of direct service include, but are not limited to, daycare, recreation programs, community centers, scholarships, educational or vocational assistance, counseling, job placement, health services, emergency assistance, or similar programs. CCHD does not fund direct service activities alone. To be eligible for funding, organizations must be engaged in community development efforts that lead to institutional change (CD) or in the creation or expansion of Economic Development Institutions (ED). Organizations whose work is primarily direct service are unlikely to be eligible for CCHD grant support. Contact [CCHD Grant Staff](#) for more clarification.
- Are your organization's Net Assets greater than zero? In other words, are the Net Assets a positive number rather than a negative number? If not, your organization may not be sufficiently "solvent" to qualify for CCHD funding.
- For CD Applicants ONLY:** Does your organization support projects that demonstrate a commitment to the dignity of the human person? Is it led by people living in poverty who work to address the root causes of poverty by seeking institutional change? See information below regarding the definition of [Institutional Change](#). Does your organization nurture solidarity between the poor and non-poor, and facilitate the participation of people living in poverty in the decisions that perpetuate poverty in their lives?

c. Grant Readiness

CCHD understands that many CCHD grant applicants are relatively new and small organizations. Some may be incubating as "projects" within larger nonprofit organizations or using a sponsoring committee. The path from concept to implementation (and independence) involves many steps in organizational development, but there are several specific thresholds that must be met before your organization is ready to apply – and compete – for CCHD grants.

Organizational Size and Consideration

CCHD gives positive consideration to organizations with annual operating budgets of \$1 million or less. This reflects CCHD's commitment to supporting grassroots, community-based efforts. Organizations of all sizes are encouraged to apply; however, smaller organizations may receive additional consideration as part of the overall review process.

- Does your organization, ED, or CD, have a governing body – a steering committee, a sponsoring committee, a standing committee (within your Parent Nonprofit's board), or a Board of Directors? If there is not yet a governance team in place, or if that governance team is solely composed of staff members, your application for CCHD funding may be premature. For CD applicants only, if your governing body is a sponsoring committee composed largely of clergy and has not yet transitioned to community representatives, you may still be considered for CD funding.
- For CD applicants, does your organization have a membership comprised of individuals and/or institutions from your community that support and participate in your activities? Your network of supporters and participants is an indicator of your preparation, the importance of your issue as affirmed by others, and your likelihood for success. You will be asked to supply a list of your members with your application and, if that recruiting process is still in its infancy, you may want to wait to apply for CD funding in a future year.
- Can you provide financial statements for recent fiscal years (or partial fiscal years)? A financial statement includes BOTH a balance sheet (assets and liabilities) and an income statement (revenues and expenses). A budget or a Sources/Uses list is not sufficient information. If you cannot produce a financial statement – or show the projects or EDI's assets, liabilities, revenue, and expenses either separately or within the financial statements of its Parent Nonprofit – then your application for CCHD funding may be premature.
- If your organization (as a Parent Nonprofit, EDI, or other affiliate) has total assets of more than \$1 million, you will be expected to submit recently audited financial statements—reviewed and verified by a qualified and independent accountant—as well as your most recent IRS Form 990. [NOTE: If your organization has less than \$1 million in total assets, internally prepared financial statements are sufficient, along with the IRS Form 990.] This requirement is based on financial accountability standards and is separate from other factors considered in the overall review process. Organizations that do not yet have an audit but exceed this asset threshold may be asked to provide additional explanation.
- Is the amount of your CCHD grant request smaller than the amount of your organization's Total Assets? Asking for more financial support than you've typically received in the past raises important questions about your planning and your capacity. If you were intending to request a grant that is larger than your Total Assets, you should either reduce your requested amount or wait until your organization grows sufficiently to apply for a larger amount of CCHD funding.

- If you are an [ED applicant](#), have you identified and raised your required 1:1 matching funds from other sources? If those funds are not yet in hand or are not reasonably certain to be available by the time of the CCHD grant year, you should wait and apply for CCHD funds in a future year when you can demonstrate the minimum local support for your project. Match sources may include earned income (e.g., fees or sales), grant income, donation and fundraising income, etc.
- For ED applicants that represent “projects” within Parent Nonprofits, does that Parent Nonprofit include the project within its own broader strategic plan? If the project is not clearly consistent with and affirmed by the Parent Nonprofit’s mission and coordinated with its other program activities, then you should develop that relationship further before applying for CCHD funds.
- For ED applicants, does your EDI have a recent, current business plan written and approved within the past two years? See the Definitions section of this [Guide](#) to have a better understanding of what comprises a Business Plan and how a [Strategic Plan](#) is different. If your EDI does not yet have a formal, approved Business Plan, then you may wish to work on developing and completing that plan before requesting a CCHD grant for implementation of that plan.

3. Community Development Program

a. What is Community Development?

Community Development grants support projects that demonstrate a commitment to the dignity of the human person and their development. CCHD- funded groups are led by people living in poverty and work to address the root causes of poverty, nurturing solidarity between poor and non-poor persons and facilitating the participation of people living in poverty in the decisions that may perpetuate poverty in their lives. As part of these efforts, low-income people gain the ability to identify barriers, research solutions, and take action to change problematic structures and systems in their community, often through practices of Community Organizing.

Community Development projects address the root causes of poverty by seeking institutional or systemic change. See definition below of [Institutional Change](#). The organization's efforts should directly benefit a relatively large number of people, rather than only a few individuals.

4. Economic Development Program

a. What is an Economic Development Institution?

CCHD’s economic development program focuses on Economic Development Institutions (EDIs). Typically, EDIs are organizations, businesses, or real estate initiatives that are structured for lasting community ownership and low-income control of valuable assets.

CCHD supports economic development initiatives (EDIs) that significantly include the voice of the poor and marginalized in creating community assets. Those assets include good jobs (with living wage and/or other benefits), affordable housing, the opportunity to create or own a thriving business, and democratic financial institutions. Some EDIs may be initially created within broader nonprofit organizations and should be designed to eventually operate independently from their “Parent Nonprofit.”

CCHD considers five types of Economic Development Initiatives:

1. **Business Incubators & Marketplaces:** Provide shared space and support for low-income entrepreneurs to launch and grow small businesses. Focus on peer collaboration, local culture, and customer development.
2. **Community Development Financial Institutions (CDFIs):** Offer financing and technical assistance to low-income individuals and organizations through credit unions, loan funds, and community banks.
3. **Community-Owned Real Estate Initiatives:** Support affordable housing or commercial development that builds assets and leadership among low-income residents. May use structures like land trusts or cooperatives to ensure community ownership and long-term affordability.
4. **Social Purpose & Training Businesses:** Operate revenue-generating businesses that offer job training, income, and skill-building for individuals facing barriers to employment.
5. **Worker-Owned Co-ops & Community-Owned Businesses:** Create income and asset-building opportunities through businesses owned by workers or community groups. Common sectors include healthcare, childcare, and temporary staffing.

Visit CCHD’s Web site for a [description of each category of EDI](#).

b. What outcomes does CCHD expect from Economic Development grants?

CCHD has established the following threshold outcomes to ensure that EDIs have the potential for substantial job creation and/or asset development within their communities:

- i. EDIs must create 10 or more new jobs that pay a living wage as determined by regional standards, and/or
- ii. EDIs must develop asset ownership for 10 or more individuals or families while also benefiting the larger community.

CCHD’s Economic Development Grant applicants are required to submit a complete business plan for the EDI. That plan must clearly relate the applicant’s expected outcomes to an assessment of its community’s needs. In some underserved or distressed areas of the country (e.g., some rural and Native American communities), lower threshold outcomes may be given special consideration as determined by regional standards.

5. Important CCHD Application Definitions

This section provides definitions for key terms in the application, and clarifications that may help you develop your responses.

[LOW-INCOME CONTROL](#) | [INSTITUTIONAL CHANGE](#) | [LEADERSHIP DEVELOPMENT](#)
[ORGANIZATIONAL DEVELOPMENT](#) | [VALUES-DRIVEN ACTION](#) | [TECHNICAL ASSISTANCE](#)
[PROVIDER](#) | [JOB CREATION AND JOBS PLACEMENT](#) | [FISCAL SPONSOR AND PARENT](#)
[NONPROFIT](#) | [STRATEGIC PLAN AND BUSINESS PLAN](#)

a. What does CCHD mean by *Low-Income Control*? [CD and ED applicants]

The participation of low-income people in the shaping and ongoing direction of organizations is a central criterion for CCHD funding, based on [Catholic social teaching on the dignity of the human person, preferential option for the poor, and subsidiarity](#)—the principle that people who are experiencing a particular problem are best equipped to develop solutions to that problem. Low-income people must have and maintain a strong voice in the organization’s leadership, both in its governance structure and its policy decisions, especially through their direct participation in the board of directors.

Low-income control also involves “ownership” of the processes within an organization and deep understanding of the community’s issues.

CCHD is committed to overcoming poverty in the United States and focuses on how the principles of participation, subsidiarity, and solidarity shape CCHD’s emphasis on the poor speaking and acting for themselves.

- A. CCHD insists on the priority of “**human development**” urging funded groups to build capacity and develop leadership through engaging and working **with** people living in poverty.
- B. CCHD requires that funded activities benefit people “living in poverty,” with a majority of those benefiting from an organization’s efforts for people experiencing poverty. One standard CCHD uses to assure that poor people have a decisive voice in the activities of an organization is board composition, where a specified proportion of those who make actual policy are poor themselves. [NB: A useful measure of poverty is a percentage of the Area Median Income (AMI), with 50% of AMI considered “very low income” and 80% of AMI considered ‘low income’ based on HUD guidelines: www.huduser.gov/portal/datasets/il.html]
- C. In addition to board make-up, CCHD considers how organizations effectively practice the principle of participation and a preferential option for the poor, including:
 - i. Organizations with a predominately low-income membership focusing primarily on issues related to poverty that have or are developing effective structures and processes to ensure that low-income people are central in decision-making.

- ii. Organizations which include both low-income and other Catholic parishes or institutions, congregations, or groups where structures are in place to ensure that low-income participation is integral to decision-making and low-income priorities are central to the organization's agenda and there is evidence of genuine solidarity and cooperation in overcoming poverty.
 - iii. Other structures, vehicles, and methods to ensure that the voices of the poor themselves have a substantial role in setting directions, priorities and policies of an organization could also be considered.
- D. CCHD understands poverty to also include people directly experiencing economic or social injustice, i.e., racial or ethnic discrimination, handicapping or disabling conditions, long-term joblessness, policies which break up poor families and particularly hurt low-income children, economic dislocation and disinvestment that undermine the ability to meet their basic needs.
- E. For purposes of evaluating the participation and decision-making role of those most affected by poverty, CCHD considers priests and religious who primarily serve low-income people, parishes, and communities and live in solidarity with their people in those communities as contributing to this goal. However, a board or organization made up exclusively or primarily of clergy or religious would not be considered a low-income board or organization for this purpose.

b. How does CCHD define *Institutional Change*? [CD applicants]

CCHD considers “**institutional change**” as that which addresses policies and operational structures of government, corporations, or private agencies that create poverty, keep people poor, or impose injustice on low-income people.

CCHD defines institutional change as:

- Modification of existing laws and/or policies
- Changing the behavior of individuals and institutions (including governmental entities) to benefit the community, especially disenfranchised persons, low-income persons, or otherwise economically or socially disadvantaged people.
- Establishment of participatory and just social structures and/or redistribution of decision-making powers so that people living in poverty are involved in policy-making that affects their lives.

The following actions frequently are interpreted as “**institutional change,**” but do not fit CCHD's definition: advocacy for an individual or many individuals, resulting in a more just situation for some individual(s), but not changing the structure or official policy of the institution.

Here is an example of an **institutional change** goal, and how it might be outlined:

Institutional Change Goal: To secure passage of a rent control law this year.

Strategy: Organize people in 20 low-income apartment complexes on the east side of the Hudson River to get council members to support the bill.

Activities/Tasks (to achieve goals):1st Half of Grant Year

1. Conduct 20 interviews in each complex.
2. Hold 12 “solidarity” meetings with community churches.
3. Hold 5 “know your rights” meetings with 50 people at each meeting.
4. Bring 200 leaders to the City Hall to talk with council members.

2nd Half of Grant Year

1. Find a sponsor for rent control bill.
2. Hold an educational meeting with 10 diverse churches.
3. Hold a meeting with the mayor to gain his/her support.
4. Have the bill introduced during the next session of the council.
5. Get members to call council members to support the bill.

c. What does CCHD mean by Leadership Development? [CD and ED applicants]

The development of the human person is central to Catholic social teaching. As such, CCHD considers the initial and continual leadership development a central component of their grant-making. Applicant organizations should demonstrate a strong track record and commitment to the ongoing development of leaders within the organization.

Plans for training may include social analysis, issue identification, elements of organizing, fundraising, board development, etc. Training should focus on equipping members with skills in the field of community improvement or, depending on the type of proposal submitted, economic development. Skill training focused on personal development, while often an important complement to the work of an applicant active in community development or economic development efforts should not be the focus of the proposal to CCHD.

Here is an example of a **leadership development** goal for community development applicants, and how it might be outlined in a CD application:

Leadership Development Goals:

- I. To train and develop 20 new leaders to know how to build the organization’s constituency and identify issues through a listening campaign, and to identify leaders to send to national training event April 5-10.
- II. Identify potential leaders to participate in issue campaigns.

Strategy: Identify, train and engage 15-20 current leaders to participate in a listening campaign.

Activities/Tasks (to achieve goals):

1st Half of Grant Year

1. Gather with leadership to plan campaign timeline and training (July)
2. Identify at least 40 leaders to attend training (July-August)
3. Conduct training for at least 40 leaders and find at least 15 who will put their training into practice (September)

4. Conduct listening campaign October to mid-December (100-150 one-to-ones)
5. Evaluate listening campaign and find out what issues came up, and what potential new leadership was discovered (early January)

2nd Half of Grant Year

1. One-to-one follow-up with all new leaders by staff (January-March)
2. Conduct two trainings with new potential leaders February/March on basics of community organizing (building public relationships, one-to-ones, issues and issue campaigns, power and power analysis, running good meetings, etc.)
3. Invite new leaders to national training and incorporate interested leaders into issue teams and ongoing/new issue campaigns.

d. How does CCHD define *Organizational Development*? [CD applicants]

CCHD evaluates organizational development plans by assessing the capacity and track record of the applicant organization. Organizations applying for funding should demonstrate some experience and history related to the activities proposed for implementation. An organization may have an excellent track record in providing direct services to a very low-income community, but this alone would not qualify to be effective at creating institutional changes.

In addition to having a proven record of achieving institutional change, the applicant organization should demonstrate capacity in terms of its ability to raise and manage funds; the experience and involvement of its board members; collaboration with other institutions; and ability and desire to grow its membership.

Here is an example of an **organizational development** goal, and how it might be outlined:

Organizational Development Goal: To recruit 10 new member groups to the organization during the grant year.

Strategy: Identify and build relationships with potential member groups.

Activities/Tasks (to achieve goals):

1st Half of Grant Year

1. Discuss with board plan to recruit new member organizations, brainstorm potential new members, and nominate leaders to be on the outreach committee.
2. Provide training to outreach committee and expand list of potential member organizations (September)
3. Conduct outreach (October-December)

2nd Half of Grant Year

1. Convene leaders from potential member groups. Provide basic overview of organizing/vision of the organization (January)
2. Follow up one-to-ones with leaders from new potential groups (February)

3. Invite leaders interested in exploring membership to scheduled events for further training/strengthening relationships/trust (March- May)
4. Follow up one-to-ones/decisions on membership (July)
5. Welcome new member groups to the organization.

e. What does CCHD mean by “Values-Driven Action?” [CD applicants]

“Values-driven **actions**” are actions based in a vision of the good where an organization puts forward a plan, a set of requests, or other information before public or private sector officials who oppose a position that helps persons determine means for climbing out of poverty.

Actions may be small (25-35 people) or large (2000+ people), but they are always an opportunity for the group to mobilize their members to participate in dialogue directly and actively, and often in negotiations, around the issues they put forward. In this way, a “value-driven actions” reflect a central component of Catholic social teaching, which calls all individuals, regardless of income or social status, to be active, contributing members of their communities.

f. What is a Technical Assistance Provider? [CD and ED applicants]

A Technical Assistance Provider can be a network, a trade association, a consulting firm or organization, or a single individual consultant. Any of these sources may provide numerous services, such as organizing or business training for staff, board, or general leadership (e.g., power analysis, issue identification, how to run a meeting, how to plan and run an action, how to do a feasibility study or business plan).

Technical Assistance providers may also provide short-term help with recruitment methods developing strategic/business or any long- or short-term plans, or with financial or fundraising support.

The technical assistance provider is an entity that helps your organization stay on course and develop into a stronger organization and/or business. The involvement of Technical Assistance Providers in the implementation of your proposed work plan (or strategic/business plan) is a positive indicator that your organization has access to the expertise it needs to be successful.

g. What is the difference between Job Creation and Job Placement? [ED applicants]

Economic Development Institutions (EDIs) are expected to generate income and create jobs or community-owned assets. A key distinction in CCHD funding is between **job creation** and **job placement**.

Job Creation (Eligible for EDI funding)

Job creation occurs when an organization operates or develops a business that directly hires and employs workers. Examples include:

- A social enterprise that hires employees to produce goods or provide services
- A worker-owned cooperative or community-owned business
- A training business that hires participants as employees as part of its operations

- A business incubator or enterprise that creates permanent or transitional jobs within its own operations

In these cases, the organization itself is the employer and is responsible for creating and sustaining jobs.

Job Placement / Job Readiness (Not Eligible on its own)

Job placement and training programs prepare individuals for employment but do not directly create jobs. Examples include:

- Job training or workforce development programs that do not hire participants
- Resume assistance, interview coaching, or job readiness workshops
- Programs that connect individuals to external employers
- Placement services that refer participants to existing job opportunities

These activities are valuable but do not meet CCHD's requirement for job creation unless they are part of a broader EDI that directly employs workers. Applicants whose work includes elements of both should clearly demonstrate how their project results in **actual job creation within the enterprise itself**, not solely preparation for employment elsewhere.

h. What is meant by *Fiscal Sponsor* and *Parent Nonprofit*? [ED applicants only]

There are rare situations where the economic development project to be funded with a CCHD grant is not the only organization involved in applying for the grant – usually due to the size or “maturity” of the project. Sometimes there is also a Fiscal Sponsor and/or a Parent Nonprofit involved.

Fiscal Sponsor: When the organization, for example, is not or does not yet have its 501-c-3 tax-exempt status (or will never have it due to its corporate structure, e.g., worker-owned cooperative business), the applicant organization needs to arrange for a “fiscal sponsor” – a nonprofit organization WITH its federal tax exemption in place – to serve as a conduit for the CCHD grant funds. In this case, the fiscal sponsor is the recipient of the grant on behalf of the applying organization and is responsible for tracking and reporting on the funds to CCHD (although usually those reports will be prepared by the funded project). The fiscal sponsor is not responsible for carrying out the program activities or maintaining compliance with CCHD's policies and procedures.

Parent Nonprofit: CCHD uses the term “Parent Nonprofit” to refer to larger and more experienced organizations that create newer, smaller organizations. The “children” organizations may remain related to the parent as corporate affiliates / subsidiaries – called support corporations in the nonprofit world – or may eventually be completely autonomous. Especially for EDIs, it is often the case that the “child” is a nonprofit, for-profit or cooperative business that may eventually take on liabilities (loans) to build its assets or may manage capital or real estate and therefore become accountable to other entities. Its ability to be autonomous, “independent” or semi-independent is part of the plan for its development and helps ensure that the mission of the Parent Nonprofit is supported by, but not confused with, the mission of the EDI. The EDI will, either at the beginning or sometime along its road, have its own governing board to ensure its ability to make decisions in its own best interest.

i. What is the difference between a *Strategic Plan* and a *Business Plan*? [ED applicants]

In general, Strategic Plans are simpler and shorter-term than Business Plans. Strategic Plans often cover 1-3 years and usually include only a 1-year budget. Business Plans typically extend for 3-5 years and include more detailed multi-year financial projections, including projected balance sheets. Strategic Plans provide operational focus for the organization, while Business Plans are often used to invite investment or funding from those outside the organization. A good Strategic Plan is also an essential step in developing a cogent Business Plan – so many larger and more mature nonprofit organizations have both.

CCHD wants to know that CD and ED grant applicants have evaluated the community’s circumstances and needs, have analyzed themselves and their capacity to deliver and have laid out their programs consistent with that capacity (they have not over-promised or over-committed). CCHD also wants to know how and when all the program components will come together and produce the expected results, and to see those results presented in terms that reflect both community impact and financial impact for the organization.

Although the terminology may be different in each, the table below shows how similar/ different Strategic Plans and Business Plans are in structure and components. CD grant applicants may submit a Strategic Plan, but ED Grant applicants MUST submit a Business Plan with multi-year financial projections.

Strategic Plan Components	Business Plan Components
Mission/Vision	Mission/Vision
Organizational History [track record]	Company / Business Description [track record and structure]
Program/Project Description(s)	Products and Services
Needs Statement	Market Analysis [demand]
SWOT Analysis	Market Analysis [capacity/competitive advantage]
	Market Analysis [industry]
Collaboration/Partners	Market Analysis [competition]
Goals and Objectives	Operations/Business Strategy
Promotion/Outreach	Sales, Marketing and Delivery
Contingency Plan	Risk Analysis/Contingency Plan
Board / Staff	Management Team
Organizational Budget	Financial Projections (P&L, Balance Sheet, P&L for each “line”) and Financial Assumptions

6. Other Frequently Asked Questions

[WHY DOESN' T CCHD SUPPORT PARTISAN POLITICAL ACTIVITIES?
WHAT DOES THE MORAL AND SOCIAL TEACHING OF THE CATHOLIC CHURCH
INCLUDE?](#)

a. Why doesn't CCHD support partisan political activities?

The teachings of the Catholic Church and the regulations of the U.S. Internal Revenue Service prohibit CCHD from engaging in or supporting partisan political activities.

Under the Internal Revenue Code, all section 501(c)(3) organizations absolutely are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of (or in opposition to) any candidate for elective public office. [Frequently asked questions about the ban on political campaign intervention by 501\(c\)\(3\) organizations: overview | Internal Revenue Service](#)

Any organization involved in partisan political activities is ineligible for CCHD funding. Non-partisan voter registration efforts undertaken by applicant groups that facilitate civic participation in democracy are supported by the Church. However, any effort that seeks to register voters for one political party over another constitutes partisan political activity. Any group involved in such partisan political activity would be ineligible for funding.

The moral framework of the Catholic Church does not fit the ideologies of the platforms of any political party. The Church is called to be political (that is, supporting civic participation), but not partisan. The Church's cause is the protection and empowerment of poor and vulnerable people in light of their human dignity, not of a particular party or candidate. Therefore, CCHD will not fund organizations whose work includes partisan efforts.

To learn more about the Church's teaching on political life, consult "**Forming Consciences for Faithful Citizenship—A Call to Political Responsibility from the Catholic Bishops of the United States**" in [English](#) or Spanish [forming-consciences-for-faithful-citizenship-spanish.pdf](#).

b. What does the moral and social teaching of the Catholic Church include that may relate to CCHD support?

The following are [Basic Principles of Catholic Mission](#) as they are applied by the Catholic Campaign for Human Development. In the light of the Catholic Church's moral and social teachings and tradition, CCHD asks organizations requesting funding to understand and adhere to some basic principles central to the Catholic mission.

- **Respect for Human Life and Dignity:** CCHD works to protect and enhance

the life and dignity of all from the first moment of conception to the moment of natural death and every moment on the spectrum of life in between, especially focusing on the lives and dignity of those who are poor, vulnerable, or suffering economic or other injustice.

- **Preferential Option for the Poor:** CCHD practices the Church's preferential option for the poor, helping low-income and vulnerable people improve their lives and communities by their own actions.
- **Call to Participation:** CCHD works from the bottom up, emphasizing self-help, participation, and decision-making by poor people themselves to address their own situations.
- **Subsidiarity:** CCHD focuses on local communities seeking to give voice to those closest to problems of poverty, as these communities address economic injustice by working with local, state, or national institutions to address the causes of poverty.
- **Solidarity:** CCHD is a sign of solidarity, standing with and for those who are poor, seeking to strengthen communities, and helping to build bridges between those who are poor and those who are not.
- **Strengthen Family and Build Community:** CCHD works to support and strengthen the fundamental social institutions of marriage and family and other mediating structures, including parishes, neighborhoods, community organizations, economic development groups, and worker and other associations.

7. CCHD Grant Attachments

[ARTICLES OF INCORPORATION / CHARTER](#) | [BYLAWS](#) | [501\(c\)\(3\)](#) | [FINANCIAL STATEMENTS AND AUDITS](#) | [TAX RETURNS](#) | [BOARD PACKETS](#) | [BUDGETS](#) | [PRESS CLIPPINGS](#) | [RELATIONSHIP / MEMBER LIST](#) | [KEY STAFF RESUMES](#) | [BUSINESS PLANS \[ED APPLICANTS ONLY\]](#)

Both CD and ED grant applicants are required to submit various documents produced by their organizations that provide valuable information and backup verification of the responses entered in application form. There are no documents required for the CD or ED Pre-Applications.

Listed below are the documents that are required and an explanation of what information that document should include.

a. Articles of Incorporation / Charter (CD and ED applicants)

If the applicant organization (including the Parent Nonprofit and/or its EDI) have been incorporated in their respective states, a copy of the Articles of Incorporation (sometimes called a Charter) for each entity will be submitted with the grant application. The Articles of Incorporation help verify the applicant and its EDI's name and its relationship, if any, to other corporations. It also affirms the organization's age as well as its Purpose or Mission statement.

b. Bylaws (CD and ED applicants)

Organizational bylaws inform CCHD of several important things:

- the mission statement, who controls or governs the organization (as well as other entities it might control or govern),
- how the membership and governance is structured, whether there are members and what authority or power those members have,
- number of board members
- how often the board of directors meet,
- the names of the officers

Bylaws can also provide verification about whether low-income people are assured a certain proportion of the governing body seats.

CCHD grant applicants submit bylaws for the applicant, any Parent Nonprofit, and any EDI. They should submit their most recently amended version(s) of their bylaws (not necessarily the original bylaws when the organization was founded). Ideally, the bylaws should be complete, edited properly, dated and signed by a corporate officer.

c. 501(c)(3) IRS Determination Letter (CD and ED applicants)

The letter your organization received from the IRS that described the determination of your tax-exempt status will verify that the applicant organization is eligible for receipt of CCHD's charitable dollars. The IRS Determination Letter will be for the applicant organization and/or the Parent Nonprofit. If an EDI is still a project of a nonprofit and not yet a separate entity, CCHD needs a tax exemption verification for the Parent Nonprofit.

Please ensure that your IRS Determination Letter is the "final ruling" rather than the "advance ruling." If you have only an "advance ruling," please check the date on the letter to ensure that it has not yet expired.

d. Financial Statements and Audits (CD and ED applicants)

The applicant organization must submit recent financial statement – see information in the remainder of this section for a definition of "recent" and clarification of what constitutes an acceptable financial statement. Financial Statements provide CCHD with valuable information about the relative size of the organization (especially compared to its grant request and its project budget), about its fundraising track record, about its overall financial solvency, and informs CCHD regarding any debt or other liabilities the organization may have incurred.

If the grant applicant (or the EDI) is an organization with \$1 million or more in total assets, the organization must submit an audited financial statement for a fiscal year that ended not more than a year ago. Audited financial statements have been reviewed and verified by a qualified and independent accountant. If your organization is larger than \$1 million in assets and has not yet had an independent audit conducted for its financial statements, you will be asked to explain to CCHD why that important step has not yet occurred.

If your organization (or EDI) has less than \$1 million in total assets, internally-prepared annual financial statements are sufficient – for a fiscal year that ended not more than a year ago. Please note that if there is both a Parent Nonprofit and EDI, both entities must supply financial statements – audited or not, based on their asset size.

Please note that an annual financial statement, to be complete, must include a balance sheet (assets, liabilities, and net assets) and an income statement (revenues, expenses and net income). If the financial statement has been audited, it will also include the audit letter (from the auditor to the organization’s board), the statement of cash flows, the statement of functional expenses, and the Notes. If the auditor has supplied a Management Letter to the organization, outlining issues for improved reliability, that letter should be included.

In addition to a “recent” annual financial statement, audited or not, all CCHD applicants must also submit “interim” financial statements. This applies to both a Parent Nonprofit and its EDI if both are involved in the application. Interim financial statements are typically prepared “internally” – by the organization’s staff, volunteers, Treasurer, or contracted bookkeeper. Interim financial statements provide information for the entire time between the end of the annual financial statement and the current fiscal quarter. This means that they may cover 3 months, 6 months, 9 months, 12 months – and sometimes even a quarter or two more if the annual audit is still moving toward completion. For interim financial statements, “recent” means that they reflect financial status and transactions up to a time not more than 3 months ago. Just as for annual statements, interim statements must include both a balance sheet and an income statement to be complete.

e. Tax Returns (CD and ED applicants)

CCHD grant applicants will also supply a copy of their most recently filed IRS 990 tax return. For smaller organizations, this serves as a substitute for an audit; for larger organizations, it serves as a cross-check as well as supplies a few more financial details that are not typically in an audit.

Just as for other financial reports, the IRS 990 is submitted for both the Parent Nonprofit and for the EDI – if the EDI has incorporated and files a return.

If your organization is so small that it files a postcard IRS e-990 return, you do not need to submit a scan of that postcard with your grant application.

f. Budgets (CD and ED applicants)

CCHD grant applicants are asked to submit a current organizational budget that reflects the scale of the organization’s work, its financial capacity, and its program priorities. Applicants may submit their own budget format; however, all submissions should clearly present both **revenues and expenses**.

Budgets should include:

- A clear breakdown of **income sources** (e.g., dues, grassroots fundraising, individual donors, foundation or corporate support, earned income, or other sources)

- A detailed outline of **expenses**, including program, administrative, and operational costs
- Sufficient detail to understand how the organization allocates resources in support of its mission and proposed activities

When there is both a Parent Nonprofit and an Economic Development Institution (EDI), the budget should reflect the relationship between the two entities and clearly identify the portion of the budget associated with the proposed project or initiative. For **Economic Development (ED) applicants**, the submitted budget should align with the financial projections included in the organization's business plan and reflect anticipated operations for the coming year.

CCHD reviews budgets to better understand:

- The organization's **overall financial health and scale**
- The **feasibility of the proposed work**
- The **diversity and sustainability of revenue sources**
- The relationship between the **grant request and the organization's broader budget**

For ED applicants, budgets should also demonstrate compliance with the required **1:1 match** and clearly identify the use of CCHD funds within the overall project budget.

Budgets should be balanced, with revenues sufficient to cover anticipated expenses. If there is a projected shortfall, applicants should indicate how the gap will be addressed.

g. Press Clippings [CD and ED applicants]

Submission of press clippings, social media, and news posts are encouraged for all CCHD grant applicants. Press or news clippings help CCHD gain a better understanding of how the community sees your organization and how your organization promotes its activities to the broader community.

h. Board Profile Form [CD and ED applicants]

Your Organizational Board roster (and EDI board roster, if applicable) must be submitted on the CCHD Board Profile form. As for some other application attachments, you should prepare and submit a Board Profile Form for all entities that have a board (or a sponsoring committee or steering committee, etc.). CCHD wants to understand the full governance picture of the applicant.

CCHD asks for a detailed Board Profile Form to understand the array of expertise and community relationships represented on your governing body. The descriptions of Board members and their leadership roles help CCHD evaluate whether your "team" appears to have the capacity to do the job outlined in our application – and should confirm any leadership development and skill-building plans you present in your application.

Please note that you should not identify a board member as "low income" if they live within a household that is not low-income, based on the income of all family members. Neither should retirees always be identified as low-income, as often retirees have savings, other assets, and a pension in addition to Social Security.

i. Relationship / Member List (different for CD and ED applicants)

For CD applicants, CCHD asks that you complete an **Institutional/Coalition Members List** identifying all institutional or organizational members. In community development, the breadth, length, and diversity of a membership list give some indication of the project’s strength, capacity and likelihood for success.

For ED applicants, CCHD asks that you complete a **List of Relationships & Strategic Partnerships**. These are typically organizations and institutions whose work helps you achieve your goals and who may share a mission or a target market. The form also asks you to list professional networks, associations or trade groups, and other organizations that you participate in for the purpose of gaining expertise and support that will lead to future success.

Finally, for both CD and ED applicants, if you are a member of any local “coalitions” engaged in other community efforts, they and their “issues” should be identified.

j. Business Plans [ED applicants only]

CCHD asks for Business Plans from ED applicants for two primary reasons: 1) it facilitates the evaluation of the thinking and planning that has been applied to the EDI; and 2) it helps determine the likelihood for success for the EDI (based on market demand, products, and services, operational details, financial structure and anticipated “sales”).

ED grant applicants should expect to submit a Business Plan for the EDI and submit a strategic/business plan for the Parent Nonprofit if there is one. Presumably, the EDI is a logical and important piece of a Parent Nonprofit’s overall mission and vision, and its own strategic/business plan would indicate that.

Strategic Plan Components	Business Plan Components
Mission/Vision: single sentence to a paragraph in length; should connect logically to track record and program description	Mission/Vision: single sentence to a paragraph in length; should connect logically to track record and program description
Organizational History [track record]: what has been achieved to date that provides confidence for your next endeavor?	Company/Business Description [track record and structure]: what has been achieved to date that provides confidence for your next endeavor (either by your organization or its managers/partners); what is the corporate structure now and permanently; what is the industry or sector for your enterprise?
Program/Project Description(s): outline the proposed activities and expected results to be achieved.	Products and Services: define the products to be made, the services to be offered, the skill and capacity of your EDI to carry out that work successfully
Needs Statement: strategic plans address a community need, usually, one that is widely recognized and only needs verification	Market Analysis [demand]: business plans address “market demand;” need does not always result in demand or the willingness for customer to pay money for what they need

<p>SWOT Analysis: Strengths, Weaknesses, Opportunities, and Threats that your organization must recognize within its program plans</p>	<p>Market Analysis [capacity/competitive advantage]: Internal evaluation of how your EDI can/will offer a better or more affordable product and in sufficient volume to become sustainable</p>
	<p>Market Analysis [industry]: how do you compare to others providing similar products/services – cost, quality, production volume, and market opportunity?</p>
<p>Collaboration/Partners: Who is available and willing to help?</p>	<p>Market Analysis [competition]: who else offers the same or similar services, perhaps faster or cheaper or higher quality? What will make your EDI special in the eyes of potential customers?</p>
<p>Goals and Objectives: what are the specific steps to be taken to achieve program success and how long will it take</p>	<p>Operations/Business Strategy: what resources do you need (funding, time, and expertise) to serve your customers? What is the volume of sales you can achieve, by when?</p>
<p>Promotion/Outreach: How do you inform others of your efforts and involve them in your work?</p>	<p>Sales, Marketing, and Delivery: What is the message, the unique “pitch,” the customer base to be reached, the method of delivery – and over what size territory?</p>
<p>Contingency Plan: What are your fallback plans if something does not go as expected?</p>	<p>Risk Analysis/Contingency Plan: what are all the things that could go wrong, what will they cost in terms of money and opportunity, and how will you recover?</p>
<p>Board / Staff: what skills and relationships are on the “team” that ensures success?</p>	<p>Management Team: Who is on your team, including staff, volunteers, outside experts, and professional service providers? Do they inspire confidence in your future success?</p>
<p>Organizational Budget: What are your anticipated revenues and expenses for the coming year; where will the revenues come from and what will the specific expenses be?</p>	<p>Financial Projections (P&L, Balance Sheet, P&L for each “line”) and Assumptions: Projections should include 3-5 years in the future, with adjustment factors included.</p>

Use this table (also more briefly presented in the Definitions section) to compare your planning documents to the typical components expected in a Business Plan.

