



## How the Challenge Match Works

The Wayne County Foundation's Challenge Match Initiative grew out of a need to help local not-for-profit organizations raise unrestricted operating dollars more efficiently. It quickly became a means to help organizations strengthen their development functions and a fun way for donors to express which charities are most important to them. Perhaps most importantly – at least from the Foundation's perspective – the Challenge Match became a very positive and highly-visible way to encourage charitable giving in our community.

Here's how it works:

Participating organizations are given the opportunity to secure a dollar-for-dollar match from the Foundation, up to a specified match goal, based on qualifying gifts they receive from the community in a designated period of time.

Now, let's break it down:

- Organizations are selected to participate based on stated criteria. First of all, they must be local to Wayne County, be in good standing with the IRS and the Foundation, and have some previous relationship with the Foundation. From there, they submit an application outlining their work in the community and why it is important, their plan for achieving the match, and the outcomes they expect to achieve with the community's support.
- Match goals are assigned based on the organization's request and the Foundation's assessment of the application. These goals represent the dollar amount the Foundation will match, and essentially, the maximum amount an organization can expect to receive from the Foundation. In no way, however, do they limit the total amount of money an organization can raise.
- Match goals have threshold amounts associated with them. These thresholds must be achieved to trigger a dollar-for-dollar match from the Foundation up to the amount of the match goal. Dollars raised over and above the goal are not matched.
  - Threshold amounts correspond to an amount equal to the match goal assigned. For example, an organization with a \$5,000 match goal would have to raise \$10,000 in the match period to maximize its award from the Foundation. If it only raised \$6,000, it would receive \$1,000 from the Foundation and finish the program with a total of \$7,000.

- The match goal is one of four important limits associated with the program. The others are:
  - Time. Contributions must be received by the organization in the designated match period. In this regard, we follow the IRS rules. Essentially, this means gifts made with a credit card during the period will count and checks postmarked during the period, but not received until afterwards, will also qualify. If not mailed, but delivered in person, cash or checks must be received by the organization during the match period. The date on the check is not a determining factor.
  - No Pledges. Qualifying contributions only relate to current gifts of cash or marketable securities. Qualified Charitable Distributions (also known as IRA Charitable Rollovers) will qualify as long as the check is received during the match period.
  - Individual Gift Limit. Gifts up to \$1,000 per person per organization qualify for the match. Couples are considered to be one person, unless the gifts are made from separate and individual accounts.

How to make your gift:

It is preferred that gifts be made directly to each organization.

Donors who prefer to make their contribution using a credit card to an organization that does not accept credit card payments, or who want to split a gift between multiple organizations, may use the Foundation's [online giving platform](#) available on [the Foundation's website](#).