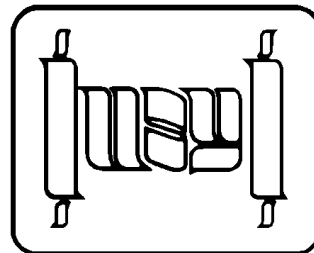


# The USY Allocations Guidebook

Compiled by  
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The mission of the [Jewish Teen Funders Network](#) (JTFN) is to provide teens with multiple Jewish values-driven opportunities to engage in collective philanthropic giving with their peers.

[United Synagogue Youth](#) (USY), the youth group of The United Synagogue of Conservative Judaism, inspires Jewish youth to explore, celebrate and practice ethical values, Zionism, Jewish living and community responsibility based on the ideology of the Conservative Movement.

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## Letter from the Editors

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Dear USYers,

Jewish tradition teaches that every city must appoint trustworthy persons to collect charity from residents of the city according to their means and distribute it to the city's poor (Shulchan Aruch 250:5, 256:1-6).

You and your regions have worked hard to collect tzedakah funds and now it is your task, as leaders of USY, to make the distribution meaningful and effective. You are in unique position as teens; with the funds USY has raised and collected, you have the ability to make great change, improving and touching thousands of lives all around the world. However, there will always be more worthy causes than available funds and you must make some tough choices.

Allocating funds requires serious self-reflection and responsible research and this process cannot be done in a vacuum; instead you must consider how your identity and values inform the choices you will rally and advocate for. The USY allocations process not only provides important funding to non-profits, it also allows USYers a taste of a formal philanthropic process. This guide was compiled in order to benefit both the weighty decisions that must be made and also the USYers who make them.

Best of luck,  
Rachel Levenson and Amy Schultz

*Your editors come to you as past leaders of the allocations meeting who developed a deep love for philanthropy.*

*[Amy Schultz](#) (SA/TO IGB '05,'06, Columbia/JTS '11) has gone on to found the Jewishly Informed Giving Fellowship at the Columbia/Barnard Hillel, the first Jewish philanthropy program on college campuses in the country. She has also spent time interning for the Jewish Teen Funders Network.*

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## Role of Identity

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In allocating the USY Tikun Olam money, you will be faced with the difficult choice of deciding which organizations/causes to support. Although the USY process helps focus attention on some specific organizations, you will still need to wrestle with hard questions in choosing to assist a few organizations/causes over all the others- and these questions will arise any time you give tzedakah throughout your life. You may find yourself asking some of the following questions:

**What type of causes should I support? What is the best approach to helping these causes? Which organizations are doing the most effective job? Where will the money have the biggest impact? Do I prefer to support local/national/global causes? Do I prefer to support Jewish causes?**

Each of us enters this decision-making process with certain assumptions and predilections (biases/preferences) based on our personal identity and values. Consciously or subconsciously, our identity and values play a central role in shaping our priorities and ultimate decisions. Taking the time for explicit self-reflection can help clarify our own individual choices as well as articulate these choices to the group during the allocations process.

Begin by taking some time to think about and respond to the questions below. After you have finished, discuss your choices and thought process with other participants.

### **Part 1: Prioritizing Causes**

**If you could support just four causes, which would you choose to support?** (Circle 4)  
(Adapted from the “Values Café” created by Sue Schwartzman and Rabbi Jonathan Spira-Savett)

AIDS	Environment	Media
Animals	Electoral reform	Peace/conflict resolution
Anti-Semitism	Gay/lesbian/bisexual rights	Poverty
Antiracism	Gun control	Prison reform
Arts	Health care/medicine	Race relations
Civil rights	Homelessness/affordable housing	Reproductive rights
Corporate responsibility	Human rights	Senior citizens
Developing nations	Immigrants’ rights and services	Spiritual development
Disabled people	Inner cities	Substance abuse
Disaster relief	Israel	Synagogues
Domestic violence	Jewish education	Women’s rights
Economic justice	Jews in other countries	Young children
Education	Libraries	Youth/teens
Employment--jobs and training		

## Part 2: Value Statements

**In your opinion, what are the two most important things one must have to be able to make a difference in the world? (Circle 2)**

Heart	Morals
Courage	Strong Jewish values
Money	Time

**What are the two values that are most important to you? (Circle 2)**

Acceptance	Family
Beauty	Honesty
Communication	Integrity
Compassion	Love
Creativity	Opportunity
Democracy	Respect
Dignity	Responsibility
Diversity	Service
Equality	Simplicity

**What are the three most important middot/qualities that you embody (or hope to embody)? (Circle 3)**

<b>ahavah</b> /love	<b>hiddur pnai zaken</b> /respect for elders
<b>ahavat yisrael</b> /love of all Jewish people	<b>kehillah</b> /community
<b>areyvut</b> /mutual responsibility	<b>kibbud av va'em</b> /respect for parents
<b>bal taschit</b> /preservation of environment	<b>rachamim</b> /compassion
<b>cherut</b> /freedom	<b>refuah</b> /healing
<b>chesed</b> /loyalty-kindness	<b>simcha</b> /joy
<b>chochmah</b> /wisdom	<b>shalom</b> /peace
<b>daat</b> /knowledge	<b>tikun olam</b> /repairing the world
<b>emunah</b> /faith	<b>tzedek</b> /justice
<b>hachnasat orchim</b> /welcoming people into your home and community	<b>tzelem elohim</b> /all people are created in God's image
<b>hakarat hatov</b> /recognizing the good in others	

### **Part 3: Defining your Identity**

*Dictionary definition of "identity": the distinguishing character or personality of an individual*

1. It's often hard to think about all the pieces of our lives that make us who we are but begin by thinking about your passport (or any other identity card or official document). What does it say about you? Does it suggest groups with whom you share an identity? What important elements are omitted (e.g., religion, hometown, personality traits, personal history)?
2. Is there a story, moment or tradition (or multiple ones) in your personal, family, or collective history that influences your actions (especially your decisions around giving of your time or money)? How does it affect you today?
3. Are there any people in your life who have influenced or taught you about helping others? Are there other people in the world who are role models to you in terms of putting their values into action? What important lessons have you learned from them?
4. Have you worked or volunteered for an organization or business that gave you insight into what is important to you in terms of a group's mission and implementation of that mission? (The answer for all of you for the first part of the question is yes – USY!)
5. Were you ever on the receiving end of a grant/donation as an individual or part of an organization? Or have you ever tried fundraising for a cause? Did that experience change your opinion on the process in which tzedakah is given?
6. What role does the place you live and your neighborhood/city community play into your identity? Do you feel especially close to the things that are going on near you? How does that influence your decision to give to local organizations versus national or global ones?
7. What role does being a Jew play into your identity? Your values? Your everyday choices? Is there one Jewish value/text that really speaks to you in terms of your attitude and outlook on tzedakah and tikun olam?

Now looking at your answers in Part 2 & 3, can you see a connection to the choices of causes you circled in Part 1? If not, why? Does it make you rethink your answers? Does anything surprise you? Is it important to you that your expressed values are reflected in the causes you support? Is it important that the values of your family and community are reflected in your choices?

The people that are going to be around the table with you at the allocations meeting will probably have incredibly varied personal histories and identities. But you will all share the title of USY leader, an active member of the Jewish people. It is this overlapping aspect of your identities that can be the starting point for the decision making process.

## Group Decision Making

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Now that you have spent some time thinking about what is important to you, let's consider what it means to be a part of a decision making group. Good group decision making allows for you to have your voice and personal values heard, while also coming to a decision that is comfortable for everyone in the group and takes into account everyone's personal views.

Historically, at the allocation meeting, a process of voting has been used to make decisions. This is often the fastest process but may lead people to feel unrepresented and discouraged. In order to improve the discussion leading up to the vote, it is important to think consider different ways to go about making a decision.

### Group Decision Processes

- **Consensus:** The group reaching a decision that may not be everyone's first choice but one that everyone supports. This process can be extremely time consuming, but good decisions usually result when consensus occurs.
- **Majority Vote:** The group acts in accordance with what the majority wants. Many people like this type of group decision making because everyone gets a voice in the final decision. Majority vote is generally considered the most fair and efficient tactic.
- **Minority Group:** The group accepts the recommendation of a selected smaller group. An example of the use of a minority group is when a committee forms a subcommittee to investigate a problem or solutions, which then reports back to the entire committee. While it is still the responsibility of the whole committee to be aware and informed on the subject at hand, this tactic along with a group vote can expedite good decision making.

### Remember to:

- **Be flexible and open minded!** It is highly unlikely that you will get your first choice for every decision so it is of the utmost importance to be able to live with whatever decision the group reaches as a whole.
- **Speak up!** Your voice is as important as anyone else's and you were elected to speak on behalf of your region. When you don't express your opinion, you are endorsing whatever view is on the table.

### Things to avoid:

- **Dominating the conversation.** Make sure everyone has a chance to put in his or her two cents. If your opinion or idea has already been articulated, you should seek to express your support without simply repeating what has been said.
- **Rushing through decisions.** Try not to become overwhelmed and hurry through organizations just to "get it done." The task is large but truly effective and beneficial choices can only be made if decisions are made with careful deliberation and consideration.
- **Agonizing too much over the best choice.** Remember that USY will be helping a great number of people however the funds are allocated.
- **Immediately shooting down ideas without discussion.** If an idea is suggested, but the group moves on before discussing it, that is a way of rejecting that idea. If time allows, it can be beneficial to discuss why the idea doesn't work so when moving forward, you can reach a better decision.

## Guiding Questions to Evaluate a Grant Proposal

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A grant proposal is the avenue through which the organization requesting funds communicates with the funder, presenting their qualifications and plans and asking for financial support. Many formal philanthropic organizations also include in their process what is called a “site visit,” where they spend time at the physical location and interact with the organization in a hands-on and experiential manner. Because of the nature of the USY allocations program- being so geographically diverse and concentrated into one session- site visits are not possible. The organizations requesting funds then have only the grant proposal to communicate who they are, what they do and the importance of their work to you, the funders. Thus, the grant should be indicative not only of the quality of their work but also of the care and respect for the process and relationship between funder and grant recipient.

### Evaluating the Organization

- **Mission:** What is the organization’s mission?
  
- **Context of Goal:** What is the goal of the program for which funds are requested? Where does the organization or project fit within the broader field? What problem does it address or community need does it fill?
  
- **Community Need:** Who is the target population? Is the organization needed in the community? What would happen if this organization closed its doors tomorrow?
  
- **Plan:** Is there a clear plan in place? Is the program logical and sensible given the economic and social climate described? Are there apparent holes in their plans?
  
- **Competency:** Does the organization appear capable of bringing the project to a successful conclusion? Does the application match the resources available? Is this organization credible? What specifically was our money used for when USY has supported them in the past?
  
- **Issue:** Is this an issue that would be meaningful to USYers? Would the USY community want to see their money going here?
  
- **Partnerships:** Is the organization partnering effectively? Is the organization’s program or service unique (or exceptionally better)? Do they utilize community volunteers?

### Evaluating the Grant Proposal

- **Clarity:** Are the goals and plan of action clearly expressed?
  
- **Realism:** Are the objectives specific and measurable?



## **How to Read a Budget**

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An organization's budget is a valuable tool in understanding its financial health, as well as the ways in which it operates and functions. Budgets can be organized in many different ways and the terms used may vary. Also, a large varied organization will have more information to include than a small start-up. Budgets can be difficult to interpret and can look messy and overwhelming (certainly more so than the modified sample budget provided on the next page); the following questions are meant to help locate key information.

If you are unfamiliar with terms such as direct project expenses, overhead, personnel expenses, please be sure to refer to the glossary at the end of this booklet.

### **Key Information**

- **Itemizations:** Are there specific itemizations? For example, are the titles, annual pay rates and portion of time dedicated to the project detailed for employees? Are expenses for specific projects clearly identified?
- **Income:** Does the project have any income of its own (examples of income could be ticket sales or interest gained)? If so, how is it accounted for? Have they listed other sources of income (and has the funding already been received, or is it still pending)? Are there plans to seek other funders?
- **Expenses:** If the project is funded, are new costs that will be incurred itemized? Are ongoing expenses for items present, whether already funded or not?
- **Totals:** Do the dollars add up? If not, this lack of attention to detail may indicate that the organization is not taking the grant proposal very seriously.
- **Closing the Gap:** Look to see how much funding has already been committed and how much still needs to be raised. Does this seem reasonable and realistic?
- **Earmarks:** Where does this grant proposal fit in with the total budget? Are there earmarked grants listed for specific projects or aspects of the project that already have funding?
- **Overhead:** How high is overhead? Low overhead means more of your funds go directly to the cause, but high overhead is sometimes the price of high quality technology and professionals that make an organization run well. It is important to remember that a project cannot exist in isolation, especially if it is to be sustainable.

### **Is the organization small-, medium- or large-scale?**

**Small scale:** less than \$1 million in total income

**Medium scale:** between \$1 million and \$100 million in total income

**Large scale:** over \$100 million in total income

### Sample Budget: Rambam's Chutes & Ladders

<b>Rambam's C &amp; L Revenue</b>			
Non-Grant Revenue			
	Interest		\$20
	In-Kind Donations		\$8,000
	Donations		\$2,000
		<i>Total Non-Grant Revenue</i>	<i>\$10,020</i>
Grants			
	Nat'l Bank Grant (committed)		\$3,000
	Local Foundation (pending)		\$4,000
	USY (pending)		\$4,000
		<i>Total Grants</i>	<i>\$11,000</i>
<b>Total Rambam's C &amp; L Revenue (committed)</b>			<b>\$13,020</b>
<b>Rambam's C &amp; L Expenses</b>			
Office Expenses			
	Rent		\$500
	Office Cleaning (In-Kind Donation)		\$80
	Postage, Printing, Office Supplies		\$850
	Utilities		\$150
		<i>Total Office Expense</i>	<i>\$1,500</i>
Program and Events			
	Food		\$200
	Scholarships		\$600
	Program Expenses		\$200
		<i>Total Programs and Events</i>	<i>\$1,000</i>
Salaries			
	Community Organizer Salary (35 hrs/week)		\$8,500
	Assistant Organizer Salary (30 hrs/week)		\$5,500
	Administrative work (20%) - \$1,100 Community organizing (80%) - \$4,400		
		<i>Total Salaries Payroll Expense</i>	<i>\$14,000</i>
<b>Total Rambam's C&amp;L Expense</b>			<b>\$16,500</b>
<b>Amount to be Raised*</b>			<b>\$3,480</b>

\*Some budgets will say, "net income" or "profit/loss" and if the expenses are greater than the income, the number will be negative or in parentheses.

## What Is Jewish Giving?

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Judaism commands that we give tzedakah, and for many Jews, helping others is central to their understanding of living an active and committed Jewish life. As a Jewish youth group, a fundamental part of the USY's tikun olam program is engaging in "Jewish giving." In order to do so, we must first answer the question, "what is Jewish giving?"

Does "Jewish giving" mean helping only Jews? Or giving only to Jewish organizations? Does it mean that you should give 10-20% of your income? Does it mean you should give your time more than your money?

While these questions are relevant and meaningful, "Jewish giving," to many people means using Jewish values and texts to help guide your decisions and actions.

You may want to consider giving to organizations that use a set of values similar to yours as their guide. For example, in Judaism it is essential that you treat the recipients of tzedakah with dignity. Therefore it may be important to you to find organizations that have an approach that takes this into account. Maybe a group that involves their recipients so they can have a say in choices that are otherwise being made for them, or one that has allows people to receive their services anonymously.

Below is a sampling of Jewish texts to use as a starting point for understanding "Jewish giving." And in grand Jewish style, many contradict each other. For the sake of brevity and relevancy to the allocation meeting, only texts relating to the allocation of money are listed.

### ***Concentric Circles of Need***

The poor of one's city take precedence over the poor of another city. The needy of Israel receive priority over the poor of the Diaspora. Obligations to local resident poor precede those owed to transient poor who have just come into the city. One's impoverished family members come before another poor person. Parents have priority over...children (who can support themselves). One's self comes before anyone else (all things being equal).

(Shulchan Aruch, 251:3)

### ***Jewish Giving in the World***

Our rabbis taught: We give a livelihood to non-Jewish poor together with Jewish ones, and we visit the sick among non-Jews together with the Jewish ones, and we bury the dead of non-Jews together with the Jewish dead, out of consideration for the ways of peace.

(Talmud Gittin 61a – codified by Maimonides in Mishneh Torah 10:12)

### ***Sustainability and Impact***

Do not let him slip down until he falls completely, for then it will be difficult to raise him; rather strengthen him as he begins to fall.

(Rashi, Leviticus 25:35 (cf. Torat Kohanim, Sifre Behar, Chapter 5))

The highest degree is to strengthen the hand of a [Jewish] person who is poor, giving that person a gift or loan or finding a job for that person, to strengthen the person's hand, so that the person will not need to ask for assistance from others...  
(Mishneh Torah 10:7-14)

***Hierarchy of Need***

Everyone who asks for bread should be given food whether a Jew or not.  
(Shuchan Aruch 251.13)

And whoever saves a life, it is considered as if you saved the entire world.  
(Talmud Sanhedrin 37a)

***Accountability***

A person should not contribute to a tzedakah fund unless he knows that its management is reliable and knows how to conduct the fund properly.  
(Shuchan Aruch, Yoreh Deah 249.7)

After reading the texts above, do any of them surprise you? How might they influence your decision-making process, if at all?

## **Issues to Consider**

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### **Established Organizations v. “Start-up” Organizations**

The funding of start-up organizations has come to be termed “venture philanthropy” in the tradition of “venture capitalism.” These philosophies seek to fund innovative and high-potential projects or organizations at an early stage, which is generally associated with a higher-than-average degree of risk. These creative programs can be addressing a need previously unaddressed or are responding in a new way; either way, they seek to be voices of progress and development. However, you must carefully read their plans and proposals in order to determine if the risk will be worth it in the end. These organizations do not have the years of records and track history of their more established counterparts.

Established organizations generally have more sophisticated technology and resources, as well as years of experience to draw upon. On a simply logistical level, there will be more documentation available for you to read and inform your decisions. It is then important to read the results of the work being done to see if it effective, or the organization is striving for and working on improvements.

It is important to find a balance of risk and safe returns, trusting the establishment and seeking out innovation.

### **Project Support v. General Funding**

A grant request will specify if it is seeking project support or general funding. When an organization asks for “project support,” they are asking for funding for a specific program, such as offering workshops on a new topic or funding a specialized consultant for a given event. Project support is generally viewed as the “sexier” funding choice, often yielding tangible results, photo opportunities and flashier progress reports. Projects are often at the heart of the work, and their funding is essential to the vibrancy of an organization.

On the other less-glamorous hand is the general funding that is the bread-and-butter required to keep an organization in existence. When an organization asks for general funding, there is less specificity, allowing the organization to allocate funds to where it sees fit, be it fixing bathrooms or upgrading printing quality. These small changes can ultimately make great changes on the ground, but are not seen as glamorous or high-priority enough unto themselves to receive attention in a grant request.

## Small Organizations v. Large Organizations

Another philosophical concept for funders to grapple with is the size of the organizations they fund. The philosophy of some relatively small grant-makers is to only fund small organizations based on a sense that their funds will make more of an impact, based on percentage of the total budget. Small organizations may be more reliant upon the grants that they are given, and grants of any size contribute importantly to its continued functioning and success. A multi-million or –billion dollar budget may seem overwhelming, and a modest grant may feel to be just a “drop in the bucket.” However, it is important to keep in mind that a big organization may have technology, resources and connections to make more efficient use of the grant funds.

## Advocacy to Services Spectrum

During your meeting, you will evaluate organizations that focus on many different causes and work with a wide variety of specific strategies. Organizations can approach their work from a point of advocacy or of service, or some mix of the two.

In order to determine what mix of these two approaches (within a specific organization or in general) USY wants to fund in any given year, it helps to have a clear distinction between them.

**Advocacy:** attempts to bring about **change** through public **awareness** and **activism** and/or changes to public **policy**, public practice, or the law.

**Service:** responds to **immediate needs** and is directed at the **alleviation of symptoms** of the problem.

### *Examples:*

#### Advocacy

- \*Lobbying for a living wage
- \*Supporting scientist looking for a cure for cancer
- \*Protesting for more U.S. involvement in Darfur
- \*Supporting peace and reconciliation programs

#### Service

- \*Supplying food at soup kitchens
- \*Providing emotional support to people with cancer and their families
- \*Sending food and medical supplies to refugees of the genocide in Darfur
- \*Contributing to terrorism disaster relief

It is important to remember that both advocacy and service are needed and incredibly important to making the world a better place. When considering what mix of the two you think is most efficient, consider the urgency of the problem in relation to the long-term benefits of your money.

## Philanthropy and Grantmaking Glossary

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**501(c)(3):** The section of the United States tax code that defines nonprofit, charitable, tax-exempt organizations. 501(c)(3) organizations are public charities, private operating foundations, and private non-operating foundations.

**Annual report:** A voluntary report issued by a foundation or corporation that provides financial data and descriptions of its grantmaking activities. Annual reports vary in format from simple typewritten documents listing the year's grants to detailed publications that provide substantial information about the grantmaker's programs.

**Assets:** The amount of capital or principal (money, stocks, bonds, real estate, or other resources) controlled by a foundation or corporate giving program. Generally, assets are invested and the resulting income is used to make grants.

**Community foundation:** A community foundation is a tax-exempt, nonprofit, autonomous, publicly supported, philanthropic institution composed primarily of permanent funds established by many separate donors for the long-term diverse, charitable benefit of the residents of a defined geographic area.

**Direct project expenses:** Non-personnel expenses that would not incur if the project did not happen. These can include travel costs, printing, space or equipment rental, supplies, insurance, or meeting expenses such as food.

**Discretionary funds:** Grant funds distributed at the discretion of one or more trustees, which usually do not require prior approval by the full board of directors. The governing board is able to delegate discretionary authority to staff.

**Endowment:** Funds intended to be invested in perpetuity to provide income for continued support of a not-for-profit organization.

**Excise tax:** The annual tax of 1 or 2 percent of net investment income that must be paid to the IRS by private foundations.

**Funding cycle:** A chronological pattern of proposal review, decision-making and applicant notification. Some donor organizations make grants at set intervals (quarterly, semiannually, etc.), while others operate under an annual cycle.

**General/operating support:** A grant made to further the general purpose or work of an organization, rather than for a specific purpose or project; also called an unrestricted grant or basic support.

**Grant:** An award of funds to an organization or individual to undertake charitable activities.

**Grantee:** Also referred to as a grantseeker, the individual or organization that receives a grant.

**In-kind contributions:** Gifts of goods or services instead of cash. This can include donated space, materials or time.

**Overhead (costs):** Ongoing expenses necessary to the continued of operation of a non-profit but that do not go directly to a project. Overhead expenses are all costs except for direct labor and direct materials and can include everything from salaries to rubber bands. Often overhead constitutes a bigger percentage of the budget when an organization is starting out.

**Personnel expenses:** The expenses for all the people who will work on the project. These may be employees of the organization or independent contractors. If they are employees, list the title, the annual pay rate and, if the person will be working less than full-time or less than 12 months on the project, the portion of time to be dedicated to the project.

**Private foundation:** A nongovernmental, nonprofit organization with funds (usually from a single source, such as an individual, family, or corporation) and program managed by its own trustees or directors. Private foundations are established to maintain or aid social, educational, religious, or other charitable activities serving the common welfare, primarily through the making of grants.

**Public charity:** A nonprofit organization that qualifies for tax-exempt status under section 501(c)(3) of the IRS code. Public charities are the recipients of most foundation and corporate grants. Some public charities also make grants.

**Public foundation:** A nonprofit organization that receives at least one-third of its annual income from the general public (including government agencies and foundations). Public foundations may make grants or engage in charitable activities. Public foundations, along with community foundations, are recognized as public charities by the IRS. Although they may provide direct charitable services to the public as other nonprofits do, their primary focus is on grantmaking.

**Trust:** A legal device used to set aside money or property of one person for the benefit of one or more persons or organizations.

**Trustee:** A foundation board member or officer who helps make decisions about how grant monies are spent. Depending on whether the foundation has paid staff, trustees may take a more or less active role in running its affairs.