

The Voice of Charities Facing COVID-19 Worldwide | Volume 3

Host: Ted Hart | President & CEO, CAF America

Guest: Jessie Krafft | Senior Vice President of External Affairs

Speaker 1: So a couple of things to keep in mind as we start today's webinar. Any questions that you have, please use the Q&A function. There's also a chat, you can also raise your hand, but we're really going to be looking at that Q&A so please put everything there. We're also recording the sessions, you'll receive a recording of today's presentation along with the slides that you are seeing now and the link to the full report shortly following this webinar. And we're going to turn things over, you're going to hear from two people today. **[00:00:30]** So first is Ted Hart, the President and CEO of CAF America, and again you'll get these slides you can read all about him shortly after. We're also going to hear from Jessie Krafft, Senior Vice President of External Affairs, also at CAF America. If you're not familiar with CAF America, we have some background right here as well as the mission and the top three R's as part of the values. **[00:01:00]** And I'm going pass things over now to Ted who's going to talk about this month's reports and the findings that we have here. Take it away Ted.

Ted Hart: Thank you very much, I'm going to start off by sharing with you a few dates. It was December 31st, 2019 in Wuhan China, that the world recorded the first instance of a coronavirus that would become known as COVID-19. On January 20th, of this year, the United States witnessed its first case and on March 11th the World Health Organization declared this virus a global pandemic. **[00:01:30]** On March 18th CAF America has sent much of its staff to work from home. Although with the strength and determination of our Chief of Staff Michael Peterson, who has reported to work every day during the pandemic, our office has remained open. Our staff has thrived and we have added staff and this is because of the surge and support from hundreds of our donors supporting tens of thousands of charities and great need around the world.

[00:02:00] Today, we deliver the third installment of our voice of charities facing COVID-19 worldwide report. In the first two reports, we learned of charities and communities in turmoil. While it has only been a few months, absolutely nothing is the same. No one works the same, socializes the same, plays the same. Health care cannot be delivered the same and more than 413,000 of our global brothers and sisters have already been lost to this virus. People are infected, but who's infected? **[00:02:30]** People are hungry, how will they be fed? People are angry, protesting for a better life. This is not the first virus to take hold of the planet. It will not, we are told, be the last. This is perhaps the first virus in which humankind has said collectively that we are not willing to sacrifice 50 to 100 million life, as we're lost a century ago. So perspective.

[00:03:00] Today, we hear of charities around the world, we hear their voice, the resilience, through our surveys. Charities working together to serve their communities through very difficult conditions, with few resources. They are working hard to keep their doors open. They are making urgent appeals for unrestricted funds, seeking flexibility in the use of funding and bringing creativity to the services they provide. What do we know?

[00:03:30] The next 12 months represent a critical window through which we may see as many as one-third of charities close. Another third will reinvent themselves and a remaining third may, after all this is over, be recognizable as the charities we once knew from a time before the virus called COVID-19 ruled earth. **[00:04:00]** Is the story of these three types of charities that we will share with our donors today as they continue to develop and redevelop their strategy for the role philanthropy will play and rebuilding the future of this world's social safety net and institutions of cultural significance.

(04:20) And joining me today is Jessie Krafft and I want to share with you next slide please. We had 414 charities join us in this survey, representing an all-time high of a 125 countries, you can see those represented on this slide **[00:04:30]**. Next slide please. We want to give you on this slide a sense of the breakdown of the charities that are represented around the world in this survey and the charities in our prior two surveys so you can see just how global our surveys are. Let's go to the next slide and you'll see the breakdown of the charities represented in our charities, you can see it's a broad list of different types of charities so it's not just one kind of charity that's represented in this report. **[00:05:00]** Let's go to the next slide, and Jessie if you'll join me here because, through all of these so it's a lot of different kinds of charities, its global, we now have 125 countries represented in this survey. So we can say that you know we really have the voice of charities coming through these surveys but loud and clear, there is a negative impact of this global pandemic on charities and they're feeling it.

Jessie Krafft: [00:05:30] Yes, it is a shocking number to see through these three surveys, how shockingly similar the expected negative impacts are amongst these three different surveys. And through our surveys, we've received countless stories of difficulty and hardship and fear for just the year, for the uncertainties that lie ahead. But underlying all of that has also been an incredible spirit of creativity and an energy to continue providing the important services that each of these organizations brings to their community.

[00:06:00] Unfortunately, these statistics really show the grim side of this that nearly 95% of our charity respondents or well 95 in the last survey, about 90% in this time, have been negatively impacted by the coronavirus. And that's not surprising given the state of affairs in our world and in this survey we saw a little bit more confidence in their ability to adapt, but clearly this is so the vast majority **[00:06:30]** of charities that have been negatively

impacted and that's something we need to pay attention to.

Ted Hart: And we'll see, as we go through these slides today, we're starting to see some change in the charity landscape, right? **[00:07:00]** So some charities have already closed, some charities are adapting and trying to make changes that are necessary. But Jessie, we're also seeing donors change, we're seeing donors adapt and listen. What are you and the advisor is at CAF America hearing in terms of donors adapting as charities are adapting?

Jessie Krafft: Yeah, and we have a great slide on this a little bit later too that really focuses on different ways that donors are thinking about this...

Ted Hart: **[00:07:30]** I don't want you to give away the store now but I just want to give a little bit of a teaser to what does that mean in terms of the conversations that we're having?

Jessie Krafft: Yeah, and I think the big word that defines the donor response right now is flexibility, and it's flexibility that we have not seen in the past with donors. There have always been a group of donors that have started to focus on unrestricted funding and to fund overhead costs, but I'd say that's still pretty few and far between. **[00:08:00]** And that's very different from what we're seeing now given this new landscape that donors are being more responsive and flexible in their grant making and really trying to hear the concerns and the voices of their charity partners because they need and want them to survive. And that's the situation that we're in and that's the type of funding that donors are talking about is survival and resilience funding.

Ted Hart: **[00:08:30]** That's right. Let's go out to the next slide, Jessie, I want to just to sort of set this up a little bit. We're starting to see sort of what was in the first couple of surveys, a lot of fear. What felt like maybe some chaos, staffing issue, staffing problems, service problems, funding problems. And not that that is no longer the case, but a few months in to this, a lot of very hardworking charities, a lot of very hard-working **[00:09:00]** volunteers, a lot of very hard-working funders, some of these things are starting to get worked out, if not completely worked out, at least there are some strategies that are in place. What we're starting to see is in the survey data, we're starting to see charities kind of fall into three different camps, right? So we're seeing charities that are maybe about a third of the charities feel that they're very likely or they're forecast is that they're just not **[00:9:30]** seeing that they can survive more than 12 months, and that forecast that they have is that from a funding and a volunteer and a service provision, the next 12 months looks like their organization's not going to survive.

Ted Hart: And then another third Jessie are maybe trying to reinvent themselves, they're not certain, they're not saying that they're going to close, they could. It's still sort of that nebulous kind of chaos, **[00:10:00]** they're working very hard, maybe their strategies will work, maybe their strategies will not work. It's a lot of hard work on the part of volunteers and charities and funders and sort of that middle category. And then there's about a third of charities that, not to say they are on easy street, not to say that there's no concerns there, but they feel that their strategies are working or that their strategies are a little bit clearer, their path is a little bit clearer, and that they feel that they can remain open, **[00:10:30]** pending any further complete disruptions to everything, which of course we can't predict. Talk to me about sort of this maybe a little bit of organizing of the chaos?

Jessie Krafft: Yeah. So this data here is one of the most troubling, this is the most troubling outcome of the survey because I think it speaks a lot to our general social safety net that many of us have come to rely on around the globe. **[00:11:00]** We're hearing stories of food banks that need to turn people away due to the lack of funding or due to increase demand or depleted supplies. We're hearing about important medical research programs that are completely halted or significantly slowed or where their resources have been diverted to finding the **[00:11:30]** solution or a vaccine for COVID-19 specifically, which has of course negative implications on the other medical research that they were conducting.

Schools are closed of course, reopening slowly but I mean, just a few days ago the President of the Philippines stated that their schools will would remain closed until a vaccine comes to be and so I think we have to think about what this world would look like without these social safety nets because a third of organizations are saying there they're going to be forced to close down and that's really significant. **[00:12:00]** Yeah, so we've been receiving a lot of negative feedback but this is perhaps the most staggering that I think we really need to consider as donors and as charities ourselves, depending on those on the call, we need to think about this impact globally.

Ted Hart: **[00:12:30]** That's right. Let's go to the next slide Jessie because the next slide really it stares right out at you that 8% have already closed and of course where our researchers Kinga Ile and her team, we see that number, that's 8% that had enough still going on to fill out the survey and tell us that they are closed, right? So what we're doing is sort of going through the data on which trying to determine which charities have closed and don't have the resources to even fill out a survey and tell us that they're closed. **[00:13:00]** So it's an inexact... This is a survey not a science project here but trying to provide information to donors that they can use on what's going on the ground here so

help us understand, for those who are still operating, what's going on, how are they still operating because it's not to say we're up and operating at 100%. What's going on even for those that are still in business? **[00:13:30]**

Jessie Krafft: Yeah, so fortunately one of the positive figures here is that 28% are providing their regular services, but most are providing limited or new services both of which require a lot of creativity and innovative thinking in order to reimagine their typical services and to determine how they can continue providing their programs on a more limited basis where they've been able to. **[00:14:00]** As an example of this, education programs have now made huge efforts to digitize their content, and are now providing courses online so that speaks to this 52% that's providing limited services. But their reach is limited because there are significant gaps with many students that don't have access to computers or the Internet at home. **[00:14:30]** And so we're seeing this new form of digital exclusion even in the form of the most important thing for our children which is education. So we've made a few grants with purchasing computers for children that are digitally excluded just as an example of one of the limited services that we're seeing happen with some of these organizations. **[00:15:00]** But fortunately, the majority are still providing limited or new services to respond to COVID-19.

Ted Hart: And Jessie, this can be really good for charities to expend the energy of reinventing themselves and finding new services and providing new services, but oftentimes outside of the global pandemic, that can take a lot of energy, that can take a lot of time, that can take a lot of resources. **[00:15:30]** So when you're trying to reinvent yourself when your staff is not with you, when you're trying to reinvent yourself when those who you're providing service to you may or may not be infected, this all becomes a whole lot more complicated to succeed in a reinvention.

Jessie Krafft: Yes, definitely. And I think what we're not seeing is information on the quality of these services or the quality of education that, for example, that these children are receiving and I know **[00:16:00]** there's probably a lot to be desired in that area but charities are making do with what they have and trying to continue some semblance of their programs where they're able.

Ted Hart: Let's go onto the next slide because the next thing that we want to share with our funders is I think truly important part of the survey that we found, Jessie, because there's sort of a **[00:16:30]** divergence in sort of those who closed early and what that looked like and why they had to close, and what we're seeing now in terms of the third that feel they're going to likely close in the next 12 months, which those feel that they're likely to close because of lack of funding or diminishing funding. But Jessie, that's not the

reason that those who closed early, who are already closed in the early days of the pandemic, what are some of the reasons that they closed? And it wasn't necessarily funding.

Jessie Krafft: Yeah, I think that's what is most significant about this slide and this data is that you'd assume that the lack of funding is what is causing these closures, but it represents only 23% **[00:17:00]**. Only 23 percent of respondents said that they're not operating because they ran out of funds. So there are many other reasons that have caused the suspension of operations. So one of them is that they're a volunteer based organization and they've lost their volunteers. That's a significant response and something we've seen in many organizations even within those that are still currently operating that they are struggling **[00:17:30]** due to a loss of their volunteer base.

Another reason that they're not operating is because they don't have access to technology and infrastructure needed for remote operations. We actually made a grant to an organization that had zero remote capacity and with our grant they were able to fully fund their digital capacity and so **[00:18:00]** they're operating fully remotely, with not that large of a grant and it just shows I think in that instance how important every dollar is and how much it can do to keep operations running. And the other reason for organizations that have stopped their operations is that their services simply can't be provided online, so it's just an in-person service that they have been unable to continue.

Ted Hart: Yes, I was just talking to a charity a couple of days ago that all of their services were providing direct service to other charities and none of it was digitized, and they're not able to you go into the offices of other charities to provide service and so their capacity, **[00:18:30]** while they would like to digitize, they can't do that fast enough and they can't train their staff on digitizing their services fast enough, and the charities that they would want to provide service to are no longer available for the service. So it sort of for them it's the worst of all worlds. Let's go to the next slide because... So what we just shared with our donors as you just **[00:19:00]** said, very important to know that in the early days, those who closed we're not necessarily because of funding but clearly in the reports that we see now, those that believe that they're likely to close, forecasting that they're likely to close, it is because of a decline or lack of funding.

This slide really shows us Jessie, 16.27% of those in this survey did not receive any funding in the last month and Jessie, that's almost the same number of charities that did not receive any funding in our last survey **[00:19:30]** as well, while others are seeing a significant decrease in the size of the grants they're being provided by long-term donors. Talk to us a little bit about this because what we saw in the earlier surveys is, many of

those that are providing direct support are seeing their costs go up because of you know PPE [00:20:00] and the need to keep their staff safe and the cost of doing business, and the number of people that are relying and needing their services at the same time that they're seeing funding go down. And any business would have a tough time meeting increased demand with decreased revenue.

Jessie Krafft: Yes. I mean, first of all, I'm hopeful that it's not the same 16% that are reporting in both reports that they didn't receive funding because that would certainly be a challenge for that organization, and that's something we're looking into in comparison of the last two surveys. [00:20:30] But yeah, so this is tough and I think the organizations that are responding in this way are probably relying on their reserves which, most organizations have a year at most in their reserves, and that's going to run out sooner, and I'm certain that it's probably the same 16% that are saying that are part of the third that will be closing sooner [inaudible 00:21:03].

Ted Hart: [00:21:00] It's very likely that when you're looking at your projections and you're losing funding or you're losing significant grants, your forecast is not going to be a rosy one. Let's go to the next slide, Jessie, because those that did receive funding in the last month. So at least in theory better shape than those who received no funding in the last month, where did that funding come from and [00:21:30] are there any sort of silver linings here, is there good news because there's a little bit of hope, there's some green chutes here.

Jessie Krafft: I think the small increase that we're seeing in the new donor category is promising. It's small but it's something. And as we know in the last month, organizations have been trying different or alternative fundraising methods to make up for their losses or to make up for the cancellation of their normal in-person fundraising activities such as 5K runs and galas and things like that. [00:22:00] But many new donors also come from these in-person events so I'm sure this is lower than what they normally would see if they were engaging in these types of activities. But nevertheless, I think that small increase is good. And we know that new funding raising methods take time and take patience so I'm hopeful that [00:22:30] because they're really just starting to think about these new methods that will start to see some improvement in this in the next few months.

Ted Hart: Jessie, I'm just wondering it's not a big change and hopefully it's not a signal of a big change but a slight downturn report over report on the long term donors, is that an early indication of some donor fatigue?

Jessie Krafft: Yes, I do think that that's a risk that we run here as well. I know that every

donor, you're receiving emails from all of your charities talking about how they're coping and what their needs are [00:23:00] and I've received those email blasts every day and there's certainly fatigue around that and it's hard to face what you can't solve, as a long-term donor, and so I think we're going to start seeing a little bit more of that, but hopefully charities can think of different ways to engage with these donors in creative ways to ensure that they continue to stay on their radar on the day to day basis. I think one really interesting fundraising activity that came back [00:23:30] through the survey results with that an organization had set up a trivia game that they play with their donors and a way to engage with their donors and then there's a donation option at the end. And they seemed to have a lot of hope in that method but just to speak to some of the creativity that we're seeing.

Ted Hart: As a way to keep the conversation going. Before we move on to the next slide Jessie, [00:24:00] we're on to volume three here, these surveys have just provided such rich and compelling data in the middle of a global pandemic that none of us expected to be working with and living through. What has this meant to donors as you and your staff of advisors are on the phone and working with donors who are really trying to figure this out and make a difference. [00:24:30] What are you hearing about how they're trying to make sense of this data and now today with volume three.

Jessie Krafft: I think the general donor group is feeling a lot of hopelessness themselves. I think everyone has only so much funding to draw from and I think another challenge that we're going to see moving forward [00:25:00] is that, particularly with corporations they've spent a lot of their annual budgets on their annual philanthropy budget on immediate-release and I'm hoping that they've... And we're talking to some donors about ensuring that they're saving some for the long term and providing longer-term relief to their partners because that will be important. [00:25:30] But yeah, I think there's increased uncertainty in the donor group of, will I be able to sustain my additional support for as long as we're expecting this to continue?

Ted Hart: Our next volume four, Jessie, the next edition of this will be looking at the donor and the donor experience during this global pandemic and being a donor to charities, so looking at the other side of this [00:26:00] and what their experience has been like and I think that's going to be very telling and I think helpful for donors to see what their peers are... What that experience has been like and how they're making decisions? Let's go to the next slide, Jessie, because the next slide is almost sort of like a menu isn't it, that has developed sort of organically as we've been at CAF America looking at various options and working with donors and working [00:26:30] with charities in terms of what would be helpful to charities who are providing service and trying to continue to provide operations

at the same time. What will meet strategic efforts of the donors that we work with and represent? So can you walk us through sort of how these various donor responses work and how you and the advisors at CAF America are helping donors implement these.

Jessie Krafft: [00:27:00] This data is important because it really shows the extent to which donors are recognizing the need to be flexible and creative with their partners, even in situations where typically they're used to closely restricting their funds to certain programs when they make a grant to an organization. We're seeing we're seeing that open up a lot and we're seeing a lot of creativity and flexibility on the part of donors as well. But we are still hearing some stories of donors that are still requiring charities to follow the same project timelines, **[00:27:30]** which of course is creating a lot more stress for the charities, so we're working through that. But some of these are really great in important steps that donors have taken. So first of all, the grant extensions have been really important. Of course, we've heard many stories and we've been allowing a lot of grant extensions ourselves for organizations that are not able to follow the original timelines that they agreed upon in our grant agreements.

[00:28:00] Changes of grant purpose have also been incredibly important because not only are there some cases where it can't follow the timelines but the project itself might no longer be feasible because it was in person or a variety of other factors that are causing them to have to cancel that that program completely, so we're working with them to reallocate funding and write a new grant agreement with them on how they can spend those funds in an alternative way, **[00:28:30]** and that's been really important and I'm so glad to see that that's happening at a 39% percent level, 39% have responded to say that that's happening. Flexible funding. Again, I think donors are more willing to support overhead and unrestricted costs or support costs generally which normally they would only be willing to support program expenses.

[00:29:00] And related to that is need-based funding, so ensuring that your grants are going to areas of most need and having those conversations with charities up front. So I think all of these are really important and I think another thing that corporate donors should consider within this is the possibility of in-kind donations where that's applicable for your company. **[00:29:30]** Things like food and computers and other items are in really high demand and if you have access to that type of in-kind product, you might be able to stretch your philanthropy dollar further and have a huge impact in different ways if you're able to provide that type of in-kind support. So if that's something for the corporate audience just to consider.

Ted Hart: Jessie, one of the other stress points for charities has been in some areas,

they've really relied on corporate volunteers, which have been more difficult to come by. **[00:30:00]** Many of them may be out of work or maybe under stay at home orders, that's also become a real difficult issue.

Jessie Krafft: Yeah, absolutely. And we work with many corporate volunteer programs that have been forced to cancel and those corporations are trying in their stead to encourage even small donations from those employees in lieu of the time that they would have volunteered through that corporate volunteer program. So we're hopeful that that will mean increased funds to **[00:30:30]** these organizations but still it has a huge impact when organizations have come to rely on that huge support from their volunteers. And just another point in terms of donor response is that the large partnerships are really important but it's also important to focus on the small grassroots organizations. Some of the feedback we received in regard to this question specifically was that some of the smaller organizations **[00:31:00]** feel that they're being overlooked while they see the very large organizations around them receiving millions of dollars from their donors. So I think in terms of thinking about resilience and flexibility in funding of our charitable sector generally, it's also important to focus on the smaller organizations.

Ted Hart: Absolutely and I think we wanted to just make a point of the final statistic here, it's not meant to point fingers at donors saying that there's a 14, almost 15% that refused to offer flexibility, the **[00:31:30]** charities were responding to the way the question was written is that, it was not offered or requested by 15% so it's not necessarily meant to suggest that some donors are not willing to be flexible. As a matter of fact, our experience is that the vast majority of donors are quite interested in learning how to be flexible, appropriately flexible, and how **[00:32:00]** their grant program can work within regulatory compliance to be flexible, is that right?

Jessie Krafft: Yes.

Ted Hart: Jessie, let's move on to the next slide. We specifically in this volume three wanted to get into some of the issues that were raised in volume one and volume two and that is specifically some of the tactics that charities are trying to undertake, to keep their doors open, to raise more money to make differences. **[00:32:30]** In this case, we asked did your organization engage in new fundraising activities. Walk us through what we learned in the survey here.

Jessie Krafft: Yeah, so I loved seeing that 63% are engaging in new activities, I think that's really important for the ongoing sustainability of these organizations, and we're seeing creative solutions, as I mentioned before, to some of this fundraising. But there are still,

36% still said that they are not **[00:33:00]** engaging in new activities. So we'll see how this works moving forward for both sides of it. And then comes the question, were those new efforts successful? 12% didn't raise any money from these new initiatives, 72% were still unable to meet their targets, and only about 17% met their targets.

Ted Hart: [00:33:30] And of course Jessie, we know these campaigns in the best of times are not easy to just create a campaign and to raise money and during a global pandemic to start something completely new and to raise new money, it's a high bar.

Jessie Krafft: Yeah, it's always a challenge, fundraising is never as simple endeavor but certainly not so during this time.

Ted Hart: So Jessie, for donors who are asking questions of CAF America, let's go onto the next slide and they're wondering what are charities in need of? **[00:34:00]** Help us understand if there looking to understand what needs to be funded, what is money needed for?

Jessie Krafft: Yeah, so very clearly at the top of this is the operational cost that they're most in need of is support for their salaries. And just going back to a statistic from last month's survey, 60% of organizations in our volume two survey said that they were reducing operational costs and 29% said that they were either furloughing or laying off employees as a reaction to reduced **[00:34:30]** funding. So it's really not surprising here to see that the majority of the need, in terms of the operational costs, is support for salaries in order to sustain their organization. Technology is also a really clear need as organizations move toward remote work and digitizing services where possible. So again, not surprising to see that at the top, but then, as Ted has mentioned previously, as offices open up and more people are going back into in-person activities, they're going to need support to improve the safety **[00:35:00]** of their offices to resume on-site operations such as purchasing PPE or plastic screens between client or beneficiary and the charity itself or the charity employees.

[00:35:30] They also need support for office rent and utilities and really we're seeing a huge need for operational costs generally but I think it's significant that salaries are up there at the top as employees are the most important resource and in most of these organizations.

Ted Hart: Because for anyone to just return to the office, there is no such thing as just return to the office, it's a retooling of the office, it's a retraining of the staff, it's a retooling of how your work is going to be done. **[00:36:00]** For any organization, it's an expensive

effort. Let's go on to the next slide, we continue to ask questions about charities and their response to coronavirus, are they providing direct response? And of course throughout the survey, what we have found, I think that Jessie, this has been very helpful to our donors to know that response and **[00:36:30]** charities involvement in the global pandemic is very broad. It spans the spectrum from not being involved at all, all the way to being frontline relief services and everything in between. So help us understand what that spectrum looks like and donors involvement in funding the complete spectrum not just the frontline.

Jessie Krafft: [00:37:00] Right. Yeah, so I think one thing that's interesting and important to consider in this slide is that some parts of the world do not have coronavirus cases but they're still seeing a huge impact, mostly an economic impact, to the COVID-19 pandemic that's affecting the entire world even if it's not in their country. There's one... This quote from an organization in Tuvalu they said that their country is still safe from the coronavirus but they are now affected by lack of food and other medical supplies due to lockdown of imported goods from overseas. **[00:37:30]** So I think then going to the right of this slide I think that explains the prominence of the 61% that's providing essential services as a response to the coronavirus because there is of course, an enormous need in this frontline relief effort that's taking place around the world, but the ripple effects and the number of people that the ripple effects are affecting is greater and further widespread. **[00:38:00]** So it's important that many of these organizations are focusing on these essential services. In South Africa, for example, they're impacted more by hunger than the virus itself, so that's something that's important to consider in the relief efforts that donors are providing or what their funding.

Ted Hart: [00:38:30] Jessie, I think that's a good example of what we're seeing sort of lay bare is problems in society that existed before the global pandemic have only been exasperated, have sort of been accelerated and sort of brought to the forefront and the hunger in South Africa is certainly one of those examples. Let's go to our last slide here Jessie, there's a lot of resources that CAF America **[00:39:00]** has and continues to provide in response to this COVID-19 global pandemic. Do you want to just walk through and share with our audience today those resources.

Jessie Krafft: Absolutely so the next podcast we have coming up is another edition of our Frontlines of Philanthropy, Questions You Have, Answers You Need, in regard to, in this podcast, we've been addressing, **[00:39:30]** and this is the third volume of it, we've been addressing different questions that are frequently coming up from our donors and the responses that we provide or that we've been seeing as we move forward and so that's always an engaging conversation. We continue to work with charities to extend their

[00:40:00] eligibility where needed and we are continuing to update our COVID-19 response page when it's the lists of organizations that are responding to this relief effort. And then we have all of our webinars posted, our past webinars at cafamerica.org/webinar. And we continue to provide new podcasts on these topics as they arise.

Ted Hart: [00:40:30] Terrific, thank you. Jessie, thank you, and I see that a good friend from CAF South Africa, Jill Bates, is here and she's saying that she completely agrees with the observations of escalating starvation in South Africa which has been made worse and we're hearing these stories from all over the world that the problems that existed are only being made worse by the global pandemic. And that's our webinar for today, so we're all set.