

FUNDRAISING IN SÃO PAULO'S JEWISH COMMUNITY

By

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SCHOOL OF JEWISH COMMUNAL SERVICE

FUNDRAISING IN SÃO PAULO'S JEWISH COMMUNITY

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SUBMISSION AND RECEIPT OF COMPLETED PROJECT

I, Karin Cukierman Zingerevitz, hereby submit one copy of my completed project
in final form, entitled: Fundraising in São Paulo's Jewish Community.

Degree Program Master of Arts in Jewish Communal Service

17 April 2007
Date

Karin
Student Signature

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The above named project was received by the Registrar's Office on

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Carol Sofer
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Introduction

This project focuses on the Jewish fundraising culture of São Paulo, in which the largest Brazilian Jewish population is concentrated. There are approximately 100 Jewish institutions and 60,000 Jews in São Paulo according to the Jewish Federation's last census in 2002. Much of the information presented in this project was collected through personal interviews conducted during the months of May and June of 2006.

This project starts by giving a basic description of the São Paulo's Jewish history and background as context for understanding current local trends. The main intent of this project is to provide the local community with a practical guide for implementation by institutions willing to improve their fundraising.

Many organizations in Brazil apply fundraising techniques which are 20-30 years behind those used today in some American Jewish institutions. There are no data available for supporting this statement, but we can use as a proxy a comparison study that contrasts the educational level of professionals in the nonprofit sector in Brazil and United States. The most important difference is the quantity of American employees who have finished or are enrolled in colleges (69.3%) compared to only 19.2% of Brazilian workers with the same education in the field (Coelho 135).

In order to address this gap, it is important to adapt the newest models used today in the American Jewish communal fundraising system to the Brazilian reality, allowing them to merge and consequently improving fundraising success rates.

Rationale

I chose to develop a project in fundraising after having learned how fundraising is done in Jewish organizations in the U.S., and how the Jewish communities in the United States are involved in this collective effort. I want to be able to help improve the financial resources available to my home community in São Paulo because, usually, small nonprofits "have an administrative structure very precarious and can not attract good professionals. By this we can see that there is a high turnover of the administrative and technical staff caused by low wages and uncertain working conditions" (Coelho 120).

Additionally, I chose to do this project because I discovered that this is an issue that many organizations in São Paulo are interested in and struggling with. Not only in Brazil but in Latin America as a whole, fundraising is starting to be seen as an essential necessity for the success of nonprofit organizations. Maria Helena Noriega interviewed Latin American donors such as Mr. Manoel Arango Arias, from Mexico, who explained that because of time constraints he "believes that through organizing and professionalizing philanthropy [in nonprofits, it] would help simplify and provide a better assessment of solicitations." Another interesting statement, testified to the concerns of continuity: Dr. Alejandro Rocha Garza said that "if we want services to continue being delivered, it is mandatory that philanthropic institutions have people not only dedicated, but also capable of developing the work in all levels of the organization and that they are well paid. If not, all the effort is lost" (Noriega 132).

For São Paulo's Jewish Community, an effective and efficient fundraising program could lead to the following changes:

- a. Improve the image of the Jewish communal professional.
- b. Involve lay leaders in the process by training them, so they can find pleasure and fulfillment in fundraising experience.
- c. Increase the money raised, and consequently the programs offered.
- d. In the long run, educate the community to increase their trust on community organizations and, as a result, increase donations.

When looking at the results achieved by American fundraising techniques, the impression left is that as long as nothing changes in the culture and mentality of Latin American Jewish institutions and new techniques to promote organizational development are not implemented, this sector will struggle with a scarcity of financial recourses (Noriega 158).

Research Methods

I interviewed more than twenty Brazilian Jewish and non-Jewish lay leaders, professionals and donors. Most of them were men; only two being women. They represented four synagogues (two liberals, two orthodox), a Jewish day school, two higher education foundations, two foundations (a Jewish and a non Jewish), a fundraising company, an Israel fundraising agency, a Jewish community center, a Jewish cultural center, the Jewish federation and a Jewish social service organization.

Some of the interviewees represent more than one institution. Among the interviewees there were several volunteers: one synagogue's president, one treasurer, one program director and some lay leaders, the vice president and the administrative director of a cultural center, the founder and current president of a college, the president of a Jewish day school, and three mega donors, two really involved with the institution they support, and one not at all. I also interviewed some professionals: one synagogue's general secretary and three rabbis, the executive director of a Jewish foundation, the director of operations of the federation, the emissary of an Israel fundraising agency, one college professor, the president's assistant of a community center, the executive director of a non Jewish foundation, a former professional Jewish fundraiser and another that is currently working for the Jewish community as well as for non Jewish nonprofits.

		Men	Women
Professionals	Foundation Jewish Foundation	Executive Director	Executive Director
	Educational	College professor	
	Jewish Community Center	President's Assistant	
	Synagogue	3 Rabbis General Secretary	
	Israel Fundraising Agency	Emissary	
	Jewish Fundraisers	Former professional Active professional	
Volunteers	Synagogue	Treasurer Program director Lay Leaders	President
	Jewish Cultural Center	Vice-President Administrative Director	
	Educational	Jewish Day School President College President	
	Donors	3 Mega Donors	

I also had access to some organizations' annual reports and balance sheets to understand the impact of fundraising as reflected in their budgets.

The interviews took place in São Paulo, from May 15 to June 10, 2006. I interviewed these leaders in their offices, in restaurants, and in their homes. Although I used a question sheet to direct the questions (see Appendix) the interviews were intentionally unstructured resulting in different information gathered from each interviewee.

The interview process itself was designed to understand the need and to create an expectation for the project, anticipating results and motivating organizations to review

their fundraising methods and plans. When participating in the research, leaders can use the opportunity to rethink their fundraising model, encouraging organizations to look for alternatives and increasing receptivity to the findings and recommendations found within this guide.

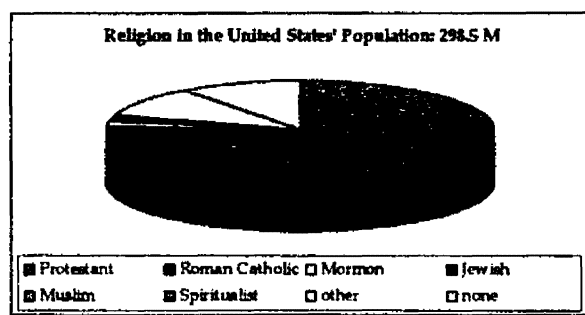
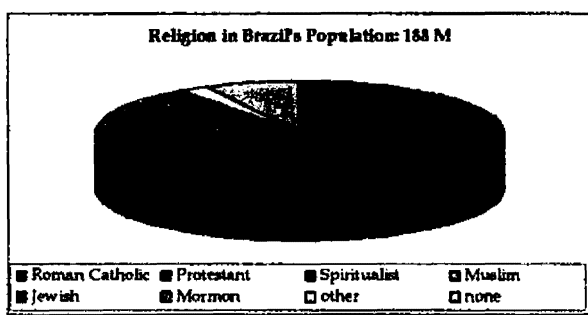
For this project, I also looked into books and articles, in Portuguese and English. There is a vast amount of information available in the internet, and an enormous number of publications, especially in English, that address this subject.

This project presents some limitations. There were some Jewish institutions not studied and some sectors of the community not interviewed. The practical applications suggested in the end of the project can, if desired, be adapted and implemented by them.

History and Culture of Jews in São Paulo

Introduction to Brazil and São Paulo¹

- 9th largest economy of the world (nominal GDP of \$1.6 tri, compared to \$13 tri of the U.S.).
- 93rd largest GDP per capita (Brazil's PPP of \$8.7 K, compared to \$43.5 K of the U.S., the 5th in the world).
- 5th Largest area (3.3 M sq.miles compared to 3.7 M sq.miles of the U.S.)
- Population in Brazil is estimated to be around 188 M compared to the U.S. 298.5 M inhabitants.



- São Paulo is the 4th largest city in the world (17.7 M inhabitants) - L.A. County has an estimated of 10 M inhabitants - and S.P. has an area of 580 sq.miles (one fourth of Los Angeles County' Area).

In the graph, the squares represent the size of the city, and the people the size of the population.

São Paulo
17.7 M



Los Angeles
10 M



¹ Information gathered from the CIA website <www.cia.gov> and the U.S. Department of State <www.state.gov>

Origins of the Brazilian Jewish community (main waves of immigration)

In 1500 when Brazil was discovered, Jews came in the ships together with the Portuguese (especially *conversos* - Jews that were forced into conversion during the Inquisition) because Brazil was more religiously tolerant than Portugal. However, after the Portuguese Inquisition came to the new colony and took into custody some *conversos* that were practicing Judaism secretly, it became hard to trace the community since most became full fledged Christians. Interestingly enough, recent evidence was found in isolated communities that light candles on Friday night and refrain from eating pork (Jewish Virtual Library).

In 1630, Jews came to the North-Eastern coast of Brazil (Recife) with the Dutch and founded the first synagogue of the Americas, called Kahal Zur Israel. Eventually in 1654 all the Dutch Jews were expelled by the Portuguese, and thirteen of them arrived in New Amsterdam, becoming the first Jews to settle in the U.S. (Wiznitzer 85-86).

In the nineteenth century, many Jews emigrated from Morocco to the Amazon and from Western Europe to Rio de Janeiro, which at that time was Brazil's capital. Today, the communities in the north of Brazil are quite small, but active (Jewish Virtual Library). The community in Rio de Janeiro is the second largest in Brazil, with over thirty thousand members (see numbers in the next section).

In 1890-1910 the Jewish Colonization Association was founded by Baron Rothschild in the Southern part of the country (agricultural settlements of Wiliamson and Quatro

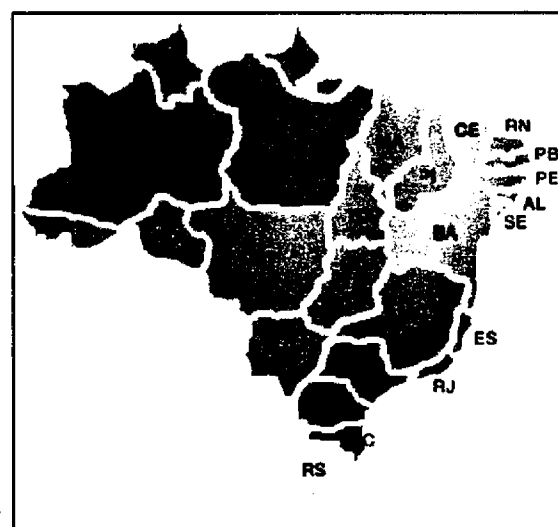
Irmãos). These colonies did not last very long, and most Jews moved to established cities in the South of Brazil such as Porto Alegre and Curitiba (Jewish Virtual Library).

It was later in the twentieth century that the largest immigration of Jews arrived in Brazil. Starting in 1911, Jews came from Eastern Europe, especially Russia, Poland, Hungary and Germany in two migratory waves: first following pogroms in Europe and the First World War; and second as a consequence of Nazism (before and after the Holocaust). Later in this century Sephardic Jews came from many Arab countries: especially Syria, Lebanon and Egypt (Wolff 18). Today the Sephardic community represents 20% of São Paulo's Jewish Community².

Numbers of the Jewish community in Brazil³

- São Paulo (red) - 60,000
- Rio de Janeiro (dark blue) - 35,000
- Rio Grande do Sul (grey) - 12,000
- Paraná and Santa Catarina (pink) - 2,000
- Northeastern states (orange) - 2,600
- Amazon region (light green) - 1,600
- Others - 1,400

Total: 115,000 (0.05% of the population)



Structure of São Paulo's Jewish Institutions⁴

The Jewish Federation of the State of São Paulo (FISESP - www.fisesp.org.br) is not the fundraising body of the community, as one could expect if compared with the

² Information received from the São Paulo Jewish Federation.

³ Information requested via e-mail and responded in May 2006 by Brazil's national Jewish association (CONIB - Confederação Israelita do Brasil <www.conib.org.br>).

⁴ Information received from the São Paulo Jewish Federation.

United States experience. Its main role is to bring together organizations to forge partnerships with other Jewish organizations and to be a central voice representing the Jewish community to the larger society; however, in practice, it has very little power over institutions. It holds several committees in different areas, and provides social services to the larger society. According to FISESP most of the one hundred organizations in São Paulo are affiliated to it.

The community has eight day schools, four secular and four religious, in addition to three orthodox yeshivot. Around eighteen percent of the community attends High Holyday services in the city's synagogues⁵. São Paulo has three liberal synagogues (mostly Conservative), around ten Beit Chabbad that are growing exponentially (Topel 101), and 48 smaller orthodox shuls.

The largest and most prominent organization in the city is Associação Brasileira "A Hebraica" de São Paulo (www.hebraica.org.br) with close to 25,000 members. Hebraica is a mix of a JCC and country club in a central neighborhood of town. It serves as the community's main venue for many events and community gathering.

São Paulo also has several social service institutions. Among them the largest and oldest one is UNIBES (União Brasileiro-Israelita do Bem-Estar Social - www.unibes.org.br). UNIBES, which started in 1915 as a women's organization, provides services to low income Jews and non-Jews such as: thrift shop, meals on

⁵ Numbers given by FISESP.

wheels for elderly, financial help for housing and food, pharmacy, shelter and others. São Paulo also has chapters of Wizo, Naamat and Emunah (Orthodox).

Hospital Israelita Albert Einstein (HIAE - www.einstein.br) is one of the most prestigious hospitals in Latin America. Supported by the Jewish community, it attracts people from all regions because of its quality and reputation. The only Jewish hospice for elderly care in São Paulo, Lar dos Velhos (later known as Lar Golda Meir) was recently incorporated by HIAE due to severe financial difficulties.

Jewish cemeteries in São Paulo are controlled by a single institution, the Chevra Kadisha Associação Cemitério Israelita de São Paulo (www.chevrakadisha.org.br). The Chevra Kadisha is responsible for managing the three Jewish cemeteries in town and is one of the richest Jewish communal institutions. Currently, they are one of the main supporters of several Jewish educational initiatives. This is changing since the Chevra Kadisha is changing its fiscal status municipally and nationally. As a social service agency it will be regulated by CNAS (Conselho Nacional de Assistência Social) and Comas (Conselho Municipal de Assistência Social), which limits its contributions of funds to similar institutions with the same legal status (Chevra 3).

The Jewish Cultural Center (www.culturajudaica.org.br) acts as a bridge between the Jewish community and the broader society by spreading Jewish culture, arts and traditions to non-Jews.

Findings

Brazil vs. United States

General differences and similarities

Coelho, in her conclusion of a comparative study between the two countries' nonprofit sector, points out some main differences: A) In Brazil 40.5% of the nonprofits are religion-based comparing to 60% in the U.S. B) In Brazil nonprofits serve mainly the disenfranchised while in the U.S., many nonprofits serve a sector of the community regardless of their financial situation. C) The management in Brazil uses informality to run organizations as opposed to American regulated practices. D) In the United States, the community is usually more involved in nonprofit organizations, either as volunteers or as donors, while in Brazil the community is mostly disengaged from this sector. E) In Brazil the staff is not as qualified as is the reality in America as was mentioned in the Introduction (Coelho 146-147).

In the Jewish community a resemblance between countries can be highlighted, most synagogue members and donate at least on High Holy Days, perhaps as a result of peer pressure. Nevertheless, they are among one of the largest donor groups in Brazilian society as stated by a non Jewish interviewee. As in the United States, where fewer than one percent of the Jews account for fifty percent of the giving (Bubis 157) also in Brazil, most Jewish organizations are dependent on mega donors. As it occurs in other sectors, very little attention is given to not mega prospects. Mail solicitations are rare and random phone solicitations usually don't work in Brazil because of security concerns.

The nonprofit sector in the United States is one of the largest industries in the country (1.3 million organizations). In 1998 it employed close to 11.7 million paid workers, over seven percent of U.S. work force (Salomon 8). Individuals' total donations amount to more than \$207 billion and corporations account to \$41 billion. Government alone is responsible for thirty one percent of the charitable money given to nonprofits every year (Independent Sector 6).

Organization Structure

It is important to understand the main differences between American and Brazilian nonprofit organizations in order to adapt techniques from one country to another. The legal requirements (e.g. having a board of directors) are basically the same; however there are also some important differences.

In Brazil nonprofit boards are elected by the organization's members as opposed to being appointed or invited as it occurs in the United States. This produces a board that is not gender or background balanced and does not necessarily represent the community as an ideal board would (Wolf 64). Board members are neither necessarily wealthy nor friends with the wealthy. The board is more democratic, but the institutions can't rely on it as a fundraising source.

In Brazil, because there are not so many volunteers and people willing to actively participate in nonprofits as board members or lay leaders, it is hard to recruit and therefore to "let go" of volunteers (Coelho 130). Nonetheless, Jewish organizations are heavily managed and some times micro managed by volunteers.

While two of the organizations studied had a program to engage and recruit young leadership, everyone complained how the young generation is neither active nor committed. Renewing lay leaders is crucial to keep the process exciting and fulfilling and not allowing it to become a burden on a small group of volunteers. Connecting people and inviting them to participate in the organization could transform an image of distrust into an exciting opportunity. Following this hypothesis, Henry L. Zucker suggests that if the goal is a successful fundraising campaign, it is important to involve a large number of committed lay leaders (Shapiro 107).

The title of department director or president usually means that the person is the lay leader in charge of a specific area. Few professionals have decision making power; they are usually the ones that implement the programs and have little input on the process itself. Executive directors report to the president of the executive committee or to the board, but it is only in rare cases that he or she has much autonomy. The common practice is never to involve professionals in fundraising. In many cases, the position of an executive director, as known in the United States, does not exist, and instead there is a director of operations or an assistant to the president or a general secretary, depending on the organization. The disconnect regarding fundraising is not exclusive to this position, but rather it permeates to the entire staff, as if they were unaware of how the organization finances itself.

Tax legislation

Brazil is under different tax legislation than the United States. Although nonprofit organizations do not pay municipal or national taxes, private donors do not receive a

tax exemption for their contributions. There are few fiscal incentives to make charitable contributions. Corporations are only allowed to deduct a contribution in two cases: a) if it represented up to 1.5% of their operational profit and was made to a children service association registered with the government⁶ and, b) to sponsor cultural events up to a limited amount, depending on its declared profits (Lei Rouanet 1991, Law #8,313).

Funding sources

As Williamson cited on her dissertation, from 2004 "The Brazilian non-governmental sector blossomed primarily during the past two decades and receives funding from public foundations, corporate, and individual sources as occurs in the United States" (qtd. in Williamson 193). Regarding the public funds, Williamson quotes Christina Canham:⁷ A Country-by-Country Profile shows that "No one would ever typify the Brazilian government as a welfare state. There is no safety net of government-funded services. Nonetheless, not-for-profit organizations have been able to access government funds through three levels - city, state, and federal - and within each, through various departments. The government supports not-for-profits in a variety of ways: through contracts for services, the joint development and funding of programs, and the donation of land or facilities". Unfortunately, however, few data are available regarding amounts: "As (neither) income returns to public authorities nor public disclosure of finances are required, it is impossible to estimate the extent of these" (Williamson 193). For educational institutions one of the most important supporters is

⁶ Very few organizations belong to this exclusive list (Cruz 27).

⁷ "Brazil," in *International Fund Raising for Not-for-Profits* by Canham cited on Williamson's thesis.

the government, who exempt taxes over payroll (that could reach up to thirty percent of the budget, for organizations with many employees).

Concerning the domestic corporate sources of income for civil society initiatives, Williamson supports the theory that they are growing in Brazil, stating that several "studies conducted in the mid- and late-1990s indicate that the total private corporate funding available for nonprofits in Brazil is approximately US\$300 million/year (Canham 1999: 55). In comparison, foundation support is relatively limited. In a publication of GIFE (Group of Institutes, Foundations and Corporations), a Brazilian nonprofit comprised of members from the private sector who encourage socially responsible corporate investment, the number of domestic corporate foundations in Brazil numbers at 31 (Falconer and Vilela 2001). [Another study suggests that] 'Over eleven thousand foundations are registered in Brazil. However, the would-be grant seeker should not become unduly excited by this news; almost all are 'operating' foundations that develop and implement their own programs' (Canham 1999: 57)" (Williamson 1993).

Unlike in the United States, in Brazil there is a general impression that private individuals do not donate. However, a study from 1999 shows that fifty percent of the Brazilian population donates in kind or makes financial contributions to nonprofit organizations (Cruz 15). Private donors are still largely understudied and unappreciated, although they make significant contributions to the third sector in Brazil. A study conducted by Landim and Scalon in 1998 analyzed by the Rio-based Institute for the Study of Religions, a Brazilian NGO research institute, estimated that in

that year approximately US\$1.7 billion in domestic individual (private) donations were made to not-for-profits operating in Brazil (Williamson 193).

Who solicits: the institutional perspective

The reason most frequently given for why people do not donate is that they were never asked. I would add to that they were never asked properly. Most of the interviewees used the expression "amateur fundraising" to describe the process used in Brazil's Jewish community and, as a consequence, the fundraising process is inhibiting the community's ability to flourish and achieve its fullest potential.

Solicitation in Brazil is enacted by lay leaders, relying heavily or exclusively on personal relationships. Professionals are excluded from the fundraising process in all organizations studied but two (one that in 2006 hired a professional fundraising crew discussed later in this chapter and the other being a fundraising organization for the state of Israel). Consequently, fundraising campaigns in Brazil burn-out many volunteers and repel people from institutional leadership. Many volunteers are uncomfortable and not confident enough to perform as solicitors.

Although lay leaders fundraise on behalf of institutions, their lack of proper training and sufficient time to prepare (they have jobs that demand most of their time, volunteering for the community is their spare-time activity) prevent fundraising from being done in a more efficient and effective way. There is no time spent on researching prospects or in approaching donors, as well as little creativity in recognition and in thanking givers.

Who solicits: Donors' perspective

Brazilian society believes that the government and the church are the only responsible body for providing social welfare. This perception can be attributed to the fact that in many cases, the government took over control of social services organizations, excluding the population's participation (Yoffe). Consequently, society feels no direct responsibility for social crises and problems. The pervasive distrust in the government, due to continuing corruption scandals and the lack of habit of supporting nonprofit organizations associated with the shortage of professionals with credibility in this sector represent an extra challenge to fundraisers. This image is one that nonprofits in Brazil are struggling to overcome.

Most of the donors interviewed were astonished by the asking process or perhaps the lack of a process. The story repeated itself in most interviews: the solicitation was made on the same occasion in which the donor was first approached. There is no follow up, nor accountability. Most of them don't even know if the project was implemented and in many cases, they did not hear again from the solicitor for several months. Nevertheless, they like to give money and very few reported needing public recognition; their main requirement was respect for their donation and their money. One of the central motivations to choose an organization over another was the personal relationship with the lay leaders and the trust in the volunteers involved. In second place would be the personal involvement with the institution's mission and the social, political and communal responsibility.

One of the main concerns raised during the interviews related to their level of comfort if approached by a professional. One of the interviewees said he disagrees with having a percentage of their donation staying with the fundraiser so he would rather cutout the middleman. The other two are comfortable with colleagues asking them, but are displeased with the lack of organization or accountability in the process. The later ones resisted the idea of having a staffer know how much money is being given. Nevertheless, it seemed fine for all of them if a professional were to send reports and information about the organization after the solicitation as a follow up strategy. Another donor/active lay leader explained how a solicitor, even if he or she is a professional, should act in a sophisticated manner "not as an employee" transmitting to the donor a more reliable image, relating and connecting to their personal interest, and building a relationship with the donor. The same reality is perceived in the U.S. where as Wilson stated "A big effort on one or two fundraising projects may bring a lot of money, but friend-making is what brings success in the long run" (qtd. inWilliamson 229).

Professional fundraisers

An indication that fundraising is still under development in Brazil can be seen by analyzing the educational options offered in the country. One of the most prestigious schools of business administration in São Paulo (Fundação Getulio Vargas) established a Center for Nonprofit Studies (CETS) in 1994, offering one of the only formal fundraising classes in São Paulo. In the U.S. there are innumerable educational programs, such as The Center on Philanthropy at Indiana University

(www.philanthropy.iupui.edu) one of the best known in the country; a twenty year old institution that offers a full academic program on this subject.

The Brazilian Association of Fundraisers (ABCR - www.abcr.com.br) was founded in 2000 in São Paulo to be a resource, educational and development center. One of its counterparts in the United States, the Association of Fundraising Professionals (AFP - www.afpnet.org) was founded more than forty years ago. Today, the latter has more than 27,000 members, in 180 chapters, while there is no information available about the size of the Brazilian association.

One of the issues ABCR stresses in their website and their publications is ethical conduct in fundraising. Since it is an emerging and not yet regulated profession, the most common practice is to compensate fundraisers with a percentage of the amount of money collected, which can lead to dubious positions and conflicts of interest, compromising the motivations of fundraisers (Brunetti).

In the United States it is unethical to pay a fundraiser a percentage of the money raised. In one organization mentioned in this project, independent fundraisers were hired on a commission basis (5% of the money raised) and it is still too soon to evaluate the success of this endeavor. There is still no consensus in this aspect; while the Rouanet Law considers legal to allocate a percentage of the program's cost to pay for the fundraiser, the ABCR suggests organizations to adopt the international rules that recommend having a fixed wage for fundraisers.

In 2003 a new fundraising business entered the market. It offers service to nonprofits and has done some projects for the Jewish community as well. They believe this sector is growing and it will accommodate a more professionalized service in the future, but this will also take time and vital cultural change. As an independent firm, their impression is that nonprofit organizations are still struggling to achieve financial capacity to sustain a full time development department, especially in Jewish organizations.

Jewish Community Fundraising Culture

Synagogues

In orthodox congregations, usually the rabbi is the only solicitor. As one rabbi explained, he is fully responsible for the whole process, and does it as an extension of his holy service. Another rabbi's answer to my inquiry over the phone, in an upset and extremely dry mode was that he does not discuss this subject even with his board.

In liberal congregations, the president is the central figure in this process. He or she is the one meeting one on one with friends and members asking for money in informal settings and within random time frames. Occasionally the rabbi will solicit, but none of them feel comfortable when put in that position and wish they never had to be included. The main event for synagogues to solicit is High Holy Days. During *Elul* (the month before Rosh Hashanah), members are approached by someone from a High Holy Days Special Committee. The solicitor is chosen because he (they are typically all men) has a relationship with the donor or has similar financial means and contribution levels.

Other nonprofits

Some non-religious organizations utilize different methods, but none are as structured as organizations in the U.S. Most organizations depend on their president's network and personal relationships to fundraise. Operational costs are the most difficult to cover, because that pitch is just not very appealing. In many cases, the organization is supported by a restricted number of donors that are used to cover the budget gaps at the end of the year.

Budgets

Fundraising represents an important piece of organizational budgets and sustainability. According to some synagogues' financial reports, membership dues (that are not considered a fundraising effort) cover from twelve to thirty three percent of the operational costs of a synagogue. Fundraising can represent anything from thirty to fifty percent of its budget.

Fundraising also accounts for new buildings and facility renovation. Most organizations mentioned in this project do not have a buildings fund which would be established at the time of the capital campaign to guarantee future maintenance.

Strategies in place

Organizational fundraising strategies varied. Some sponsor cultural events that happen to be in town and have a night available that is usually sold for a nonprofit organization to profit from tickets selling and other marketing opportunities. Others organize arts auctions that receive donated pieces from its members, some rent their facilities for events or organize dinners with public figures and profit from selling

tickets. Synagogues usually rely on selling High Holy Days tickets and soliciting donors during *Elul*, who are usually honored with a *kavod* (respect) during services as a way to thank them.

Development department

Most organizations don't have a development program, not to mention professional or qualified personnel. Even board members are not required to "give, get or go". They are usually not involved in fundraising, restricting their responsibilities to governance. If the staff is ever engaged in fundraising, it is limited to only the executive director or the rabbi. In rare cases, there is one development person that solicits small amounts and has little autonomy. Most organizations have an "unsystematic and primitive solicitation process" (terms used by an interviewee), dependent upon the previous president's personal spreadsheet to gather a history of donations.

Foundations

In a foundation-style organization visited, the grants are given mostly to partners with no need for a specific or elaborated proposal. Usually, the grantees are the same from year to year and they are used to working in partnership with the corporation which sponsors the foundation. According to Canham, there are rare cases where a formal application for grants is required in Brazil, even for a government sponsorship (Williamson 194).

Jewishness

None of the interviewees mentioned any Jewish reason for asking or donating. The Jewish tradition provides members with unlimited resources proving that *tzedakah* is

more than just tradition; it is a *mitzvah* (commandment). This project includes a resource section with Jewish texts that can be used when developing a fundraising plan based on Jewish values.

Conclusions and Suggestions

Additional fundraising research in Brazil would help build the case developed in this project, challenging today's situation in which the Jewish community in Brazil does not fundraise in an efficient and effective way. Currently fundraisers are well intentioned amateurs who could improve their abilities and their results if partnered with professional staff; and if they understood what motivates donors to give and would use the techniques available to engage new prospects.

According to the findings, the Jewish community is probably not ready to have professional solicitors. That is not to say that would not be a benefit from a development department which would train and support volunteers to go out and solicit.

A way to transition from a total volunteer-based situation into a more professionalized approach could be by engaging donors in a conversation with volunteers together with professionals. As explained by an interviewee, a solicitor should be a credible member of the community and have established a relationship, preferably a friendship, with the donor (Noriega 138).

An important innovation would be to train staff and board members, there by engaging them in the fundraising process. This process would awaken them to the organization's financial sustainability, and allow them to embrace the development plan. This is not to say that they would do solicitations per se, but they would participate by offering useful information about members, donors, corporations and partners. If everyone committed to the organization understands how the process is

done, a development coordinator could then compile the information that would supply and prepare volunteers. This model would transform the burden of fundraising that some lay leaders carry into an exciting and fulfilling process for the organization to embrace.

Another approach could be by preparing a careful business plan, as presented by one of the organizations visited. With this in hand, volunteers would feel more confident and could present the programs in a more professional way, adding value to the organization's projects.

There is an urgent need to break the vicious cycle of dependence on mega donors, who push away other potential donors. By recognizing smaller donors and establishing leadership opportunities, one could invert the inertia and bring in fresh leadership and new volunteers to engage in the organization.

Changing the way fundraising is perceived and sharing expectations would bring people closer to institutions. Creating an environment of giving and a culture of donating could turn the process into something more meaningful and perhaps familiar. Solicitors are well intentional people with little knowledge, but if given the necessary support could be successful. Bringing in a development professional, developing a fundraising program, and designing a plan would increase chances.

Organizations need to improve their record keeping and consistency in solicitation, a recurring complaint of donors. There are database system (electronic or on paper, depending on the size and on the quantity of information and on the means of the

organization) available that help to keep organizational history and accurate records of solicitations and donations, improving efficiency on one end of the process and satisfaction on the other.

There is no mention on the findings regarding length of campaigns. Limited time campaigns could benefit organizations' fundraising efforts by intensifying solicitations during a specific period, as happens in *Elul*, and presenting reports with results as a conclusion for the campaign. If organizations are able to reveal numbers, transparency and accountability would permeate, improving the organization's image. Frequent newsletters and communication with donors should be institutionalized as cultivation strategy.

It is unclear if the usage of donor names would benefit fundraising efforts at this time, mainly because of security concerns. São Paulo has been the arena for several violent eruptions in the past five years, and quite a number people are reluctant to expose themselves.

Practical Applications and Recommendations

How to Implement a Development Project

- a. Develop and publish a clear mission and vision for the organization which includes achievable and measurable outcomes shared by the key stakeholders of the organization.
- b. Understand and share the importance of fundraising for the organization's financial stability and engage all volunteers, partners and staff in fundraising efforts. Adopt an investment/investor attitude that sees donors as investors willing to "profit" from some kind of satisfaction as a return for their social investment.
- c. Establish a clear code of ethics to be implemented and followed and make it public.
- d. Bring in qualified professionals, keeping in mind that you get what you pay for. In some cases, the executive director can assume these duties, but the responsibilities of the job need to be clear and realistic. Recruit a lay leadership team that is excited by the challenge proposed and is willing to overcome barriers. Empower them to make the necessary decisions and implement changes in partnership with the organization's management to achieve their overall target.
- e. Share and celebrate each successful achievement. Have it clear for everyone that the development department coordinates the process and keeps centralized information; ultimately there is one person responsible.
- f. Decide upon and share the expectations for each department with the people involved and make a clear case for giving (e.g. if the board has a minimum gifts expectation and how it can be fulfilled, and what those gift could provide for the organization).
- g. Set up clear rules for campaign reports (content and format) and release all information.
- h. Define the length of the campaigns, avoid endless situations.

- i. Define leadership term limitations and succession plan; define clear policies and regular evaluation of the leadership and employees.

How to Take Your Organization Beyond Fundraising⁸

- e. Assess - do your homework and research to better understand donors and partners.
- f. Evaluate - use the information obtained from the assessment to understand the needs and the systems.
- g. Plan - develop a vision, goals, objectives and a corresponding action plan.
- h. Recruit - from the board, volunteers and staff based on the plan and on the needs. Build a team that embraces the plan.
- i. Inspire - show everyone the work being done and the results of the programs. Meet with beneficiaries to tell a story of success.
- j. Persuade - not manipulate to prove that the organization has integrity and works toward the values they believe and are well equipped to deliver their mission.
- k. Engage - involve people and bring them in the organization. Offer volunteers a real possibility to make change, be clear about expectations and involvement consequences.
- l. Involve - it could be the emotional "click" necessary for the person to finally connect with the program, the people and the mission.
- m. Retain - transform the environment into a pleasant and fulfilling place, listen to people and stimulate them to built lasting relationships.
- n. Renew - take time to recognize, support, pay attention and nurture all relationships.

Solicitation techniques⁹

- a. Carefully evaluate each prospect in terms of affiliation, Israel's position, antisemitism, Holocaust and other issues. It is important to approach prospects with a portfolio of projects and activities that would be of interest.
- b. There is no one right solicitation approach, so segmenting the market is crucial to be able to approach a donor in a way he or she will appreciate.

⁸ Based on Kay Sprinkel Grace book, page 216.

⁹ Based on Gerald B. Bubis book, page 159.

- c. People usually will commit after they have had an agreeable experience with the institution and understand its programs. One can never emphasize enough the importance of cultivation. Once the prospect is committed to the institution and embraces its programs, the actual solicitation is a natural and expected consequence.
- d. When soliciting, use diverse approaches. However, it is imperative to make sure the donor knows he or she is going to be solicited. Avoid surprises.
- e. Create a personalized fund or project if suitable for some donors, yet it is necessary to define ahead of time the minimum amount for donors to be granted this privilege. Giving the option of earmarking the donation is another practice appreciated by major donors.

Professionalize the Development Department

Qualities of the development coordinator or director¹⁰

- a. Be able to plan a development program, be clear about the goals and objectives.
- b. Have enough knowledge to research and find prospects.
- c. Know why people become donors.
- d. Have a close relationship with the executive and volunteers.
- e. Build a strong network.
- f. Work closely with lay leaders; have the ability to train, share, communicate and stimulate them to engage in the process without manipulating them.
- g. Understand finances and be transparent.
- h. Have a strong understanding of the organization's programs and be committed to the organization's mission.
- i. Be respected in the community (It is not the position that honors the person, but the person that honors the position – Babylonian Talmud Ta'anit 21b).

¹⁰ Based on Noriega 152.

- j. Be able to cultivate and solicit donors, offering them the opportunity to be confident when donating, but moreover, be mature enough to accept yes or no as answers.

How to pay a professional fundraiser

An argument that supports fixed wages for professionals considers the compensation of the fundraiser during research and planning period when solicitations per se are not happening and yet the professional has to be paid. The major tool for successful solicitations is the case for giving promoted by the organization, so if the fundraiser is on commission, there could be a conflict of interest that could compromise the relationship and the reputation of the solicitor (Brunetti).

Board and volunteer involvement

Lay leaders and board members or volunteers should be held accountable for their performance. It is the professional's responsibility to train his or her leadership, supplying them with all the support needed to assure success.

It is imperative that the board is one hundred percent involved in the financial support of the organization and is committed to fundraising on its behalf. Donors are skeptical to give if the institution's most committed leaders are not donating money to their own organizations.

Ethics in institutional finances

- a. Develop and adopt a Statement of Values and Code of Ethics (see resources for example).
- b. Define and adopt a Conflict of Interest Policy (see resources for example).

- c. Define with the board a list of responsibilities and keep them accountable for them (see resources for example).
- d. Establish annual audits and remain current with the law.
- e. Make public the organization's documentations that can be released to the public as much as possible.

Resources

Jewish Texts on Fundraising¹¹

- α. The Torah refers primarily to the Five Books of Moses, also known as the Law of Moses or the Pentateuch.

Genesis 18:17-19

Then the Lord said, "Shall I hide from Abraham what I am about to do? Abraham will surely become a great and powerful nation, and all the nations of the earth will be blessed through him. For I have chosen him so that he will direct his children and his household after him to keep the way of the Lord by doing what is right and just [*tzedakah umishpat*], so that the Lord will bring about for Abraham what he has promised him."

Exodus 25:1-2 and 8-9

The Lord spoke to Moses, saying: tell the Israelite people to bring Me gifts; you shall accept gifts for Me from every person whose heart so moves him... And let them make Me a sanctuary that I may dwell among them. Exactly as I show you – the pattern of the Tabernacle and the pattern of all its furnishing – so shall you make it.

- All contributions to the Tabernacle were voluntary except the half shekel, which was required of all. Contributions in kind were left to generosity, money was not. (Ibn Ezra)
- Verse 2 chapter 25 is the heart and substance of the Torah: *tzedakah* and good deeds. (Chasidic)
- Taking and giving are placed side by side ("take Me gifts," verse 2). This should remind a giver how it feels to accept a gift. Musar Literature
- Another explanation: This demonstrated the difference between a fool and a wise man. When giving to charity the former thinks it is he who gives, the latter knows that even in giving he receives. (Chasidic)
- It says (25:8), "Let them make Me a sanctuary that I may dwell among (or within) them" –in *them*, the people, not in *it*, the sanctuary. Each person is to build him a Tabernacle in his own heart for God to dwell in. (Malbim)
- All gold and silver belong to God, but the willingness of the heart is ours to give. (Torat Mosheh)

¹¹ Texts extracted from:

Meytin, Sarah, Because You Were Once The Stranger: The Jewish Legal imperative to Care for Those in Need, Diss. HUC-JIR, 2004.

Bubis, Gerald B. "Communal Fundraising and Its Relationship to Jewish Life in the Future" Towards the twenty-first century: Judaism and the Jewish people in Israel and America: essays in honor of Rabbi Leon Kronish on the occasion of his seventieth birthday, (Hoboken, N.J.: Ktav Pub. House, 1988).

Zion, Noam Sachs and Shawn Fields-Meyer, A Day Apart – Shabbat at Home, (Jerusalem, Israel: Shalom Hartman Institute, 2004).

Neusner, Jacob, Tzedakah – Can Jewish Philanthropy Buy Jewish Survival?, (Chappaqua, New York: Rossel Books, 1982).

Leviticus 25:23

The land must not be sold permanently because the land is Mine; you are merely strangers and temporary residents in relation to Me'

Numbers 15: 7-8

If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hard-hearted or tight-fisted towards your poor brother. Rather, be open-handed and freely lend him sufficient for his need in that which he lacks.

Numbers 15:11

Because the land will always have those who are in need – because of them, I command you saying: you must open your hand to your brother/sister to your poor and to your needy in the land.

Numbers 16:16-17

They shall not appear before the Eternal empty-handed, but each with his own gift, according to the blessing that the Eternal your God has bestowed upon you.

- א. The Prophets (Nevi'im) is the second of the three major books of the Tanakh, the Hebrew Bible.

Jeremiah 22:16

He judged the cause of the poor and needy; then it was well. Is this not to know Me? says the Lord.

- א. Tosefta is a secondary compilation of the oral law that was not included in the Mishnah and was compiled around the year 200 C.E. in Palestine.

Tosefta Peah4:18

Monobase the King [of Adiabene] went and gave away [to the poor all of] his treasures during years of famine. His brothers sent [the following message] to him: "Your ancestors store up treasures and increased the wealth [left for them by] their ancestors. But you went and gave away all of these treasures, both yours own and those of your ancestors!" he replied to them, "My ancestors store up treasures for this lower [world], but I have store treasures for [the heavenly world] above, as it is states [in scripture], *Faithfulness will prong up from ground below, and righteousness (tzedakah) will look down from the sky* (Ps. 85:12). "My ancestors store up treasures [for the material world], where the [human] hand can reach, but I have stored up treasures [for the non material world] where the [human] hand cannot reach as it is stated [in Scripture], *Righteousness (tzedakah) and justice and the foundation of Your throne, steadfast love and faithfulness go before You* (Ps. 89:15). "My ancestors store up treasures [of a type] that produce no [real] benefits, but I have store up treasures [of a sort] that produces benefits, as it is stated [in Scripture], *Tell the righteous (tzedakah) that it shall be well with him, for they shall reap the benefits of their deeds* (Isa. 3:10). "My ancestors store up treasures of money, but I have store treasures of soul as it is stated [in Scriptures], *The fruit of the righteous (tzedakah) is a tree of life, and a wise man saves the souls [of poor people]* (Prov. 11:30). "My ancestors stored up treasures [that eventually after their deaths, would have benefit only] others, but I have store up treasures [that will benefit] myself [both in life and in death], as it is stated [in

Scripture], *It shall be a righteousness (tzedakah) to do your before the Lord your God* (Deut. 24:13). "My ancestors stored up treasures in this world, but I have stored up treasures for myself in the world-to-come, as it is stated [in Scripture], *Your righteousness (tzedakah) shall before you, [and the glory of the Lord shall be your rear guard]* (Isa. 58:8).

- ג. **Jerusalem Talmud is a collection of rabbinic notes on the Mishnah compiled around the year 425 C.E. in Palestine.**

Jerusalem Talmud Horayot 3

Rabbis Eliezer, Joshua, and Akiba went to the region of Antioch to collect charity (tzedakah) for [needy] sages. [They found] there a person [called] Abba Yudan who [in the past] had generously performed the duty [of giving], but [by now] had lost all his wealth. When he saw the rabbis, Abba Yudan went home with a dejected face. His wife said to him: "Why do you look so sickly?" Abba Yudan replied, "The rabbis have come [to collect charity] and I don't know what to do." His wife, who was even more righteous (*tzadik*) than he, said to [Abba Yudan], "We still own one field; go sell half of it, and give [the proceeds] to [the rabbis]." This he went and did. The rabbis prayed for him and said, "Abba Yudan, may the Lord supply your needs." Some days later, [Abba Yudan] went out to plough the half-field [which remained] in his [possession]. As he was ploughing, the earth opened up, and [as a result] his cow slipped and broke [its hoof]. He bent down to help [his cow] up, and the Holy One, the Blessed, opened [Abba Yudan's] eyes, and revealed to him a treasure [beneath the cow]. Then [Abba Yudan] said, "[Surely] to my benefit has my cow broken its hoof." When the rabbis returned to Antioch, they inquired about [the welfare of Abba Yudan]. They asked, "What is Abba Yudan doing [these days]?" The reply [they received] was, "Who sees Abba Yudan [these days]? For he is [so rich that he is surrounded by] slaves. He is Abba Yudan [possessor] of sheep; Abba Yudan [possessor] of asses; Abba Yudan [possessor] of camels; Abba Yudan [possessor] of oxen! When Abba Yudan heard [that the rabbis had returned], he came forth to greet them. [The rabbis] asked him, "What is Abba Yudan doing [these days]?" He replied, "Your prayer has borne fruit upon fruit." [The rabbis] said to him, "Although others gave more [charity] than you, we place you at the top of our list." Then [the rabbis] seated Abba Yudan among them, and they recited for him the following verse, *A person's gift make room for [that person] before the great ones* Prov. 18:16).

- ה. **Babylonian Talmud is a collection of rabbinic notes on the Mishnah compiled around the year 700 C.E. in Babylon.**

Babylonian Talmud Baba Bathra 9a

One should never neglect to give at least a third of a shekel for charity in a year.

Babylonian Talmud Baba Bathra 10a

It has been taught: R. Judah says: Great is charity, in that it brings the redemption nearer, as it says, *Thus saith the Lord, Keep your judgment and do righteousness (tzedakah), for my salvation is near to come and my righteousness to be revealed* (Isa. 56:1). He also used to say: Ten strong things have been created in the world. The rock is hard but the iron claws it. The iron is hard, but the fire softens it. The fire is hard, but the water quenches it. The water is strong, but the clouds bear it. The clouds are strong, but the wind scatters it (Heb. *ruah*, which also means 'breath'). The wind is strong, but the body bears it. The body is

strong, but the fright crushes it. Fright is strong, but wine banishes it. Wine is strong, but sleep works it off. Death is stronger than all, and charity saves from death, as it is written, *Righteousness (zedakah) delivereth from death* (Prov.10:2).

Babylonian Talmud Baba Bathra 10a-10b

R. Hiyya b. Abin said: R. Johanan pointed out that it is written, *Riches profit not in the day of wrath, but righteousness (zedakah) delivereth from death* (Prov. 19:17), and it is also written, *Treasures of wickedness profit nothing, but righteousness (zedakah) delivereth from death* (Ibid.10:2). Why this double mention of righteousness? – One that delivers him from an unnatural death and one that delivers him from the punishment of Gehinnom. Which is the one that delivers him from the punishment of Gehinnom? The one in connection with the word 'wrath' is used, as it is written, *A day of wrath is that day* (Seph.1:15). What kind of charity is that which delivers a man from unnatural death? [10b] When a man gives without knowing to whom he gives, and the beggar receives without knowing from whom he receives. 'He gives without knowing to whom he gives': this excludes the practice of Mar 'Ukba (Who used every day to put four *zuzim* in a box for the poor of his immediate neighborhood, so that he knew to whom he gave though they did not know from whom they received). 'The beggar receives without knowing from whom he receives': this excludes the practice of R. Abba (Who used to go into a poor neighborhood and drop coins behind him, so that the poor knew who gave but he did not know who received (Keth 67a). How is a man then to do? – He should put his money into a charity box.

Babylonian Talmud Ketubot 67b

Sufficient for his need – means that you are commanded to maintain him, but you are not commanded to make him rich. That which he lacks – means even a horse to ride on and a slave to run before him. It is told of Hillel the elder [head of the Jewish community in the first century BCE] that he bought for a certain poor man of good family a horse to ride on and a slave to run before him.

Babylonian Talmud Gittin 7b

If a man sees that his livelihood is barely sufficient for him, he should give charity from it, and all the more so if it is plentiful. What is the meaning of the words, 'Even so they shall be sheared and he shall cross'? – In the school of R. Ishmael it was taught: Whoever shears off part of his possessions and dispenses it in charity is delivered from the punishment of *Gehenna*. Picture two sheep crossing a river, one shorn and the other not shorn; the shorn one gets across, the unshorn one does not. [7b] And though I have afflicted thee. Mar Zutra said: Even a poor man who himself subsists on charity should give charity. I will afflict thee no more. R. Joseph learnt: If he does that, [Heaven] will not again inflict poverty upon him.

Babylonian Talmud Ta'anit 26b

R. Shimon b. Gamliel said: there were never such great days for Israel as 15th Av and like Yom Kippur, for on these days the daughters of Jerusalem went out in white, so as not to shame those who do not have.

Babylonian Talmud Kallah Rabbathi 2

They told the following story about Rabbi Tarfon. [Rabbi Tarfon was] very wealthy, but did not give as much to charity as he was capable. Rabbi Akiva offered to purchase some cities for him and he was given four

thousand gold *dinarim*. Rabbi Akiva took the money and distributed it to poor people. When Rabbi Tarfon asked where the cities were, Rabbi Akiva took him to the house of study and brought a schoolchild who read the verse from Psalms (112:9) "he [the righteous person] distributed widely to the impoverished."

Babylonian Talmud Sotah 14a

Said R. Hama b. R. Hanina, What is the meaning [of the verse]: *You shall walk behind the Lord your God* (Deut. 13:5)? [Could this verse mean that] a person may [actually] walk behind the Divine Presence? [Surely not! For] is it not also stated [in Scripture], *for the Lord your God is a devouring fire* (Deut. 4:24)? Rather, [the former verse must mean that] a person should imitate the [righteous] ways of the holy One, the Blessed. Just as the Lord clothed the naked – as it is stated [in Scripture], *And the Lord God made for Adam and for his wife coats of skin, and clothes them* (Gen. 3:21) – so, too, you must supply clothes for the naked poor. Just as the Holy One, the Blessed, visited the sick – as it is stated [in Scripture], *And the Lord appeared [to Abraham who was recuperating] by oaks of Mamre* (Gen. 18:1) – so, too, you should visit the sick. Just as the Holy One, the Blessed, buried the dead – as it is stated [in Scripture], *And the Lord buried [Moses] in the valley* (Deut. 34:6) – so, too, you must bury the dead. Just as the holy one, the Blessed, comforted mourners – as it is stated [in Scripture], *And it came to be after the death of Abraham that God blessed Isaac his son* (Gen. 25:11) – so, too, you should comfort mourners.

1. **Midrash Tanhuma was published in 1885 from a collection of manuscripts with unclear author.**

Midrash Tanhuma – Leviticus 17a

Through the rigorousness-of-charity (tzedakah), I shall behold Your face (Ps. 17:15). Notice that [this verse illustrates the] immense power of charity (*tzedakah*): For [the verse indicates that] a person who gives [as little as] a single penny to the poor is deemed worthy to behold the face of the Divine Presence... Furthermore, why did David [the author of Psalm 17], see fit to discuss the power of charity (*tzedakah*) exclusively? [He did so deliberately] so as to demonstrate that even the wicked, who have no virtues other than the giving of charity (*tzedakah*), are [nonetheless] deemed worthy to behold the face of the Divine Presence.

2. **The Mishneh Torah is a legal code written by Maimonides (Rambam) between the years of 1170 to 1180 in Egypt.**

Mishneh Torah Matanot Aniyim 7:3

You are commanded to give to the poor person according to [the poor person's] need. If [the poor] has no clothing, [the poor] should be clothed. If [the poor] has no household furnishing, these should be brought for [the poor]. If the [poor] man has no wife, he should be helped to marry. If [the poor person] is a woman, she should be given in marriage. Even if [the poor person] has been accustomed to ride a horse, with a servant running before, and [that person] has now become poor and lost [these] possessions, one must buy [that person] a horse to ride and a servant to run before, as it is stated [in Scripture], *Sufficient for [that person's] need in that which [the person] wants* (Deut. 15:8). You are thus obligated to support [the person's] needs; you are not, however, obligated to make [the person] wealthy.

Mishneh Torah Matanot Aniym 7:7

One must feed and clothe the heathen poor together with the Israelite poor, for the sake of peace. As for a poor person who goes from door to door, one is not obligated to give [the beggar] a large gift, but only a small one. It is forbidden to let a poor person who asks [for alms] go empty-handed; although you might give [the beggar] only one dry fig, as it is stated [in Scripture], *O let not the oppressed turn back in confusion* (Ps. 74:21).

Mishneh Torah Matanot Aniym 9:1-3

In every city where Israelites reside, the inhabitants must appoint from among themselves well-known and trustworthy person to act as charity (*tzedakah*) collectors, who collect from the people every Friday. [The collectors] should demand from each person what is proper for [that person] to give or what [that person] has been assessed from; and should distribute the money every Friday, giving each poor person enough [charity] for seven days. This is what is called "the alms fund." They must also appoint other collector to gather every day, from each courtyard, bread and other edibles, fruits, or money from everyone who is willing to make a voluntary offering. They should distribute these that same evening among the poor, giving to each poor person [that person's] sustenance for the day. This is what is called "the charity tray." We have never seen or heard of Israelite community that does not have an alms fund. As for a charity tray, there are some places where it is customary to have it, and some where it is not. Nowadays, the general custom is for the collectors of alms fund to go around every day, and to distribute the process every Friday [preceding Shabbat].

Mishneh Torah Matanot Aniym 7:5

A poor person comes and asks for that (enough) which is lacking to him and you do not have enough to give, give according to your capacity. How much? Up until a fifth of your property—this is a mitzvah (commandment) which is choice. One tenth of your property—average. Less than this—the evil eye. And always he should not prevent yourself less than a third of a shekel per year. And anyone who gives less than this does not fulfill the mitzvah (commandment). And even a poor person who is sustained from *tzedakah* is obligated to give *tzedakah* to another.

Mishneh Torah Matanot Aniym 10:1

We are obligated to be more scrupulous in fulfilling the commandment of *tzedakah* than any other positive commandment because *tzedakah* is the sign of the righteous, the seed of Abraham our father, as it is said, "For I know him that he will command his children to do *tzedakah*." The throne of Israel and the religion of truth is upheld only through *tzedakah*, as it is said, "In *tzedakah* shall you be established" (Isaiah 54: 14). Israel is redeemed only through *tzedakah*, as it is said, "Zion shall be redeemed with judgment and those that return by *tzedakah*" (Isaiah 1: 27) . . . All Jews and those attached to them are like brothers, as it is said, "You are sons of the Lord your G-d" (Deut. 14:1), and if a brother will not show mercy to his brother, who then will have mercy on him?

Mishneh Torah Matanot Aniym 10:7

There are eight degrees of *tzedakah*, each higher than the next. The highest degree, exceeded by none, is that of one who assists a poor person by providing him with a gift or a loan or by accepting him into a business partnership or by helping him find employment - in a word by putting him in a situation where he can dispense with other people's aid. With reference to such aid it is said, "You shall strengthen him, be he a stranger or a settler, he shall live with you" (Leviticus 25: 35), which means strengthen him in such a manner that his falling into want is prevented.

n. "Magic Money" – The First rule of *Tzedakah* by Daniel Siegal

Money – miraculous, wondrous, awesome. I know \$100 that bought a deaf woman a weekend at a convention of fellow Jews that bought her warmth, friends and the end of loneliness. I know \$3 that bought a tree that comforted parents on the death of a child and another \$3 that bought another tree that elated other parents on the birth of a child.

The first rule of *tzedakah* work is never to lose our sense of wonder and awe... then money becomes magic. It goes through metamorphosis, becoming now food packages for Passover, a hat that brings dignity to one who needs just that – a new hat. It buys gasoline to transport the old when they have become too old to drive. It patients. It buys spoons for those who must be spoon-fed... and pays salaries for spoon-feeders to do the work.

Accountability Check list ¹²

Checklist for Accountability _____

Strengthen your organization's transparency and governance

Building an organization committed to the highest ethical standards demands more than just following the law: it also requires fostering practices that create an environment of transparency, accountability and integrity. The steps listed here will help every charitable organization reassure its stakeholders of its commitment to upholding the public trust vital to earning support and fulfilling its mission. Creating an accountable organization is an ongoing process. Board and staff members should review recommended practices regularly, and adjust their rules, methods and communications as needed.

Fortunately, no one has to start this work from scratch. There are many resources available as models, and we encourage you to share your policies and practices with colleagues. Independent Sector recommends that each charitable organization take the following steps to demonstrate accountability. Adapt them to fit your unique circumstances, and check back for updates as the checklist is expanded.

1 Develop a Culture of Accountability and Transparency

Rules, standards, and practices are far more effective when the people they affect understand them, know why they are important, and embrace them. Teach new employees, volunteers, and board members about your principles, and

¹² Based on report found on the Independent Sector website
http://www.independentsector.org/issues/accountability/Checklist/Checklist_Full.pdf

give those with more experience refreshers and updates. Use your website, intranet, and other internal communications vehicles to share examples of good behavior and policies.

2 Adopt a Statement of Values and Code of Ethics

This document describes the ethical principles that an organization's staff, board and volunteers agree to follow, and includes a statement of values articulating the principles it is committed to uphold. An indispensable part of an accountable organization, a statement of values and code of ethics should be approved by the board of directors, included in staff and board orientations, and available to the public on the organization's website.

Developing a Statement of Values and Code of Ethics

Decide whom you think should be involved in the process. Be sure to include staff and the board. Other important stakeholders include major donors, volunteers and program beneficiaries, each of whom will bring different and valuable perspectives.

Phase one: Focus your first efforts on developing a statement of values, which will later serve as the foundation for a code of ethics:

- Convene a group of stakeholders to develop a list of values that might be included in your organization's statement. Have the group brainstorm by answering these questions:
 - a. What values are unique to our organization's mission?
 - b. What values should every nonprofit organization and society in general uphold?
 - c. What values should guide the operations of the organization and the personal conduct of staff, board, and volunteers?
- Draw from examples of values statements from other organizations as models.
- Develop consensus around the values that stakeholders believe are most important for your organization. Narrow these to the essential core values of the organization.
- Organize a small drafting committee to put the ideas into words.
- Reconvene key stakeholders to review and revise the statement as needed.
- Secure approval from the board of directors.

Phase two: Using the organization's statement of values as a foundation, now it's time to turn your attention to developing a code of ethics describing how you put those values into practice. Your resulting document will be a set of broad principles, not a detailed set of operational practices.

- Provide model codes from other organizations as a reference for the development of your own code.
- Convene a key group of stakeholders to decide on the essential elements that your code should cover, such as:
 - a. Personal and professional integrity
 - b. Mission
 - c. Governance
 - d. Conflict of interest
 - e. Legal compliance
 - f. Responsible stewardship of resources and financial oversight
 - g. Openness and disclosure
 - h. Program evaluation
 - i. Inclusiveness and diversity

- j. Integrity in fundraising and/or grantmaking (depending on the type of organization.)
- k. Other areas of particular importance to your organization and field of interest
 - Throughout the process, continually consult your values statement to ensure it is being reflected in the code of ethics.
 - Organize a drafting team and have all key stakeholders review the draft to ensure support for it.
 - Secure approval of the code by the board of directors.
 - Design a system to ensure regular review of adherence to the code. Consider designating a board committee that will have oversight responsibility for compliance with the code.

3 Adopt a Conflict of Interest Policy

Adopt and enforce a conflict of interest policy tailored to your organization's specific needs and consistent with laws in your state. Few actions will undermine the credibility of a charitable organization faster than having its tax-exempt funds not used exclusively for charitable purposes. Adhering to a well-defined conflict of interest policy will help preempt even the perception that funds are being used for personal gain by the managers or board members. Many states have laws that govern conflict of interest situations and all organizations should consult their state laws to ensure that their conflict of interest policy affords them the necessary protections. A conflict of interest policy should:

- Define conflict of interest;
- Specify the persons who will be covered by the policy;
- Require regular disclosure of information related to conflicts of interest; and
- Specify procedures for handling potential or actual conflicts of interest when they arise.

The Internal Revenue Service has a Sample Conflict of Interest Policy available on its website. <www.irs.gov/instructions/i1023/ar03.html>

4 Ensure that the Board of Directors Understands and Can Fulfill Its Financial Responsibilities

The board has the legal—as well as ethical—responsibility of ensuring the exclusive and effective use of all assets for charitable purposes. As part of this obligation, the board or appropriate board committee should review and approve all financial statements for completeness and accuracy. To perform this function effectively, the board should include individuals with financial literacy or adopt other mechanisms for drawing on independent financial expertise.

More:

- BoardSource (www.boardsource.org) a nonprofit organization that strengthens boards, offers tools on financial responsibilities and other resources for board members of nonprofit organizations.

5 Conduct Independent Financial Reviews, Particularly Audits

Charitable organizations need to have independent reviews of their financial procedures, controls, and policies in order to provide strong financial safeguards.

Charitable organizations that conduct audits should:

- Avoid any conflict of interest in staff exchange between audit firm and organization;
- Disclose your audited financial statements in a current and easily accessible way; and
- Consider rotating audit firms or partners every five years or more when it makes sense to do so.

Audit committees are responsible for:

- Retaining and terminating the independent auditor;
- Reviewing the terms of the auditor's engagement at least every five years;
- Overseeing the performance of the independent audit;
- Conferring with the auditor to ensure that the affairs of the organization are in order;
- Recommending approval of the annual audit report to the full board;
- Overseeing policies and procedures for encouraging whistleblowers to report questionable accounting or auditing matters of the organization;
- Approving any non-audit services performed by the auditing firm;
- Reviewing adoption and implementation of internal financial controls through the audit process; and
- Monitoring the organization's response to potentially illegal or unethical practices within the organization, including but not limited to fraudulent accounting.

6 Ensure the Accuracy of and Make Public Your Organization's Forms [that assure your nonprofit status]

The [government forms are] one way that organizations share information about their finances and operations with charity regulators and the public. To be effective, however, its information must be complete, accurate and publicly available. Be sure to have your Form reviewed by your board and signed by your CEO or CFO. Support efforts to improve the quality and timeliness of information about nonprofits ... Charitable organizations... should:

- Ask your board or an appropriate board committee to review and approve your Government Forms;

7 Be Transparent

Your donors, volunteers, and staff will have much more confidence in your organization's work if they know how you're doing it. Use your website to share documents that provide information about your finances, operations, governance, and impact.

Information that should be on your website.

- Vision and mission statements;
- Statement of values and code of ethics;
- Conflict of interest policy;
- Most recent audited financial statements;
- Information on programs and impact of your work;
- Information on evaluation procedures for assessing effectiveness and performance of the organization;
- Annual Report or other regular report on accomplishments;
- Information on accreditations the organization holds or certifications/standards it may meet;
- List of board members and officers, and staff (if you have security concerns you may refer inquiries to your switchboard or to a general information email);
- List of contributors (amounts of contributions should be disclosed only with permission of contributor); donor requests for anonymity should be honored;
- Organization's original application for recognition of tax-exempt status form;
- Bylaws or charter documents; and

- Other relevant policies and documents.

8 Establish and Support a Policy on Reporting Suspected Misconduct or Malfeasance ("Whistleblower Protection Policy")

In order to protect the credibility of your organization, each organization needs policies and procedures that encourage individuals to come forward as soon as possible with credible information on illegal practices or violations of adopted policies. Employees and volunteers who identify misbehavior must feel safe to report it. Not only is this good practice, but the Sarbanes-Oxley Act requires all entities, including nonprofit organizations, to protect whistleblowers and levies criminal penalties for actions taken in retaliation against whistleblowers.

More:

- Independent Sector's "Reporting of Financial, Auditing or Governance Improprieties" policy is posted online and is available as a model for other organizations. www.independentsector.org/about/finresp.html
- National Council of Nonprofit Associations, a network of state and regional associations of nonprofits, offers a sample whistleblower policy. www.ncna.org/index.cfm?fuseaction=Page.viewPage&pageID=430

9 Remain Current with the Law

Make sure that a board member, member of staff, consultant or volunteer is designated to keep up to date with the law. Ensure that your organization fully complies with all existing laws governing charitable organizations.

More:

- IRS [Receita Federal] website for charitable organizations offers information on disclosure law, links to offices regulating charities on the state level, and other resources. www.receita.fazenda.gov.br
- Acquire books that offer useful information on nonprofit law and regulation.

Conflict-of-Interest Policy for Directors, Officers, and Employees¹³

1. Scope. The following statement of policy applies to each member of the board, to each officer of Independent Sector, and to all persons employed by Independent Sector, regardless of position.

2. Responsibility. Directors, officers, and staff serve the public interest and thus have a clear obligation to this concept. All decisions of the board, officers, and employees of Independent Sector are to be made solely on the basis of a desire to promote the best interests of the organization and the public good.

Individuals inevitably are involved in the affairs of other institutions and organizations. Effective boards and organizations will include individuals who have relationships and affiliations that may raise questions about perceived conflicts of interest. Although many such potential conflicts are and will be deemed inconsequential, every individual trustee and senior administrator has the responsibility to ensure the entire board is made aware of situations that involve personal, familial, or business relationships that could create a real or perceive a conflict of interest. Thus, the board requires each trustee and institutional officer annually

- a. to be familiar with the terms of this policy;
- b. to disclose to the board chair any possible personal, familial, or business relationships that reasonably might give rise to a conflict involving Independent Sector; and

¹³ Based on report found on the Independent Sector website
<http://www.independentsector.org/about/isconflict_interest.pdf>

- c. to acknowledge by his or her signature that he or she is in accordance with the letter and spirit of this policy.

3. Disclosure of Conflicts With Respect to Potential Financial Transactions. In the event any financial transaction involving Independent Sector also involves:

- a. a director, officer, employee or a member of their extended family, or
- b. an organization with which any director, officer, or employee of IS has any material financial interest, the director, officer, or employee having the affiliation or interest, at the first knowledge of the transaction, shall disclose fully the precise nature of the interest or involvement.

4. Disclosure Statement. Each board member, officer, and employee of Independent Sector shall be requested annually by Independent Sector to submit a disclosure statement listing all organizations with which he or she is affiliated and describing the nature of the affiliation as defined below. In the event there is any material change in the information contained in any disclosure statement, the person who submitted it shall promptly submit written notification of the change.

A director, officer, or employee is deemed to be affiliated with any organization that may be potentially related to the financial operation of Independent Sector

- a. Of which he or she, or a member of his or her family, is a director, officer, trustee, partner, employee, or agent;
- b. In which he or she or members of his or her family receive direct financial benefit from sales or services;
- c. In which he or she or members of his or her extended family have a 35 percent or greater interest.

The term immediate family shall be deemed to include an individual's spouse and children (including legally adopted children), and members of that individual's household.

The term extended family shall be deemed to include an individual's spouse, children (including legally adopted children), parents, grandparents, great grandparents, siblings (whether by whole or half blood), spouse of that individual's siblings, children, grandchildren and great grandchildren and members of that individual's household.

In no way should this policy imply that directors, officers, or employees should reveal any political, religious, ethnic, fraternal or civic affiliations.

5. Administration. All disclosures required under this policy and amendments thereto, if by directors, shall be directed in writing to the chair of the board, or if by employees, to the President. The chair of the board and the president shall be responsible for the administration of this policy. Issues under this policy concerning directors and officers shall be reported initially to the chair of the board for appropriate action; those concerning staff shall be referred initially to the President. Information disclosed under this policy shall be held in confidence by the persons authorized to receive and act upon it except where, in the judgment of any of such persons, the best interest of the organization requires further disclosure. This review process shall be reported annually to the board by the chair.

6. Restraint on Participation. A director or officer who has declared or has been found to have a conflict-of-interest in any proposed transaction or other matter shall refrain from participating in consideration of the proposed transaction or other matter, unless for special reasons the Board of Directors requests information or interpretation from the person or persons involved. In the case of a director, he or she shall not vote on the matter in question and shall not be present at the time of the vote. With respect to restraint on participation by staff, the president, or, where applicable, the chair shall take such action as is necessary to assure that the transaction is completed in the best interests of Independent Sector without the substantive involvement of the person who has the possible conflict-of-interest.

7. Advance Determinations. Any board member who is uncertain about possible conflict-of-interest in any matter may request the Executive Committee to determine whether a possible conflict exists; the Executive Committee shall resolve the question by majority vote. If required, the question of potential conflict might be referred to counsel for an opinion prior to the Executive Committee vote.

Board Responsibilities¹⁴

Organizational Expectations

- Set the organization's mission and purpose, goals and strategic direction and implement these through congregational programs and services, working closely with staff.
- Set the organization's policies for its operation, ensuring that the provisions of the organization's charter and law are being followed.
- Be actively involved in the organizational and communal life by frequently attending activities or services, Board and committee meetings along with community events.
- Be familiar with the organization's by-laws, policies and traditions, as well as its financial affairs.
- Ensure sound financial and organizational structure and procedures and exercise fiduciary oversight. Establish fiscal policies and boundaries, with budgets control.
- Be responsive to the organization's members, providing support and listening to their needs.
- Strengthen the organization's role in the local community, relationship to the broader society.
- Hire and work closely with the executive director, defining tasks, establishing expectations and systematic evaluating his or her performance.

Personal Expectations

- Gain spiritual and personal growth through Jewish study.
- Set an example through personal commitment and actions, serving as role models.
- Use their skills to participate fully and thoughtfully in organization governance.
- Work collaboratively with the professional staff and members of the organization.
- Act as advocates and positive spokespersons for the organization, its personnel, programs, and policies.
- Embrace *tzedakah* (righteous action) by financially supporting their organization to the best of their ability.
- Be part of the creative process of sustaining Jews and Judaism *l'dor v'dor* (from generation to generation).
- Board Members can expect to be appropriately recognized for their efforts.

Accountability

- Decision-making based upon Jewish values such as fairness, *derech eretz*, mutual respect, sensitivity, and openness.
- Acting with personal honesty and integrity, including avoiding personal gain and conflict of interest.

¹⁴ List developed using the Board Covenant from URJ's website publications (www.urj.org) and Thomas Wolf's book.

- Providing oversight and fiscal responsibility so that resources are used effectively.
- Engaging in regular evaluation of policies, programs, procedures and personnel.
- Preserving the dignity of the organization, each of its members and those who serve it.
- Supporting both positively and Jewishly the daily work of the professional staff.
- Creating a safe and welcoming environment, built on trust, for all members and employees.

Communication and Confidentiality

- Ensuring that matters requiring confidentiality are unequivocally respected.
- Upholding to the highest standards the laws of *la-shon harah* (idle gossip or slanderous talk).
- Respecting the privacy of deliberations and discussions that take place within meetings.
- Communicating openly and truthfully with fellow lay leaders, professional staff and members.
- Ensuring that criticism of policy, positions, programs, or individuals is expressed constructively and addressed to the appropriate party.
- Ensuring that disagreement relates only to principles and priorities, not personalities.

Respect for Others

- Ensuring that everyone involved in the organization's life is treated with *kavod* (respect).
- Enabling those who are connected with the organization's life to reach their highest potential.
- Teaching that all are created *b'tzelem Elohim* (in the image of God).
- Remembering and reminding others that the goal is unity, not uniformity.
- Ensuring that respect for boundaries, prerogatives and expertise is the norm and that the position/office/calling of the professional staff and lay leaders is worthy of respect.

Appendix

Schedule of questions - donor interviews

1. Are you a nonprofit donor?
2. Why do you donate?
3. Do you donate:
 - a. Time
 - b. Money
 - c. in kind
 - d. other
4. How often do you donate to a nonprofit institution
5. How much do you donate?
 - a. Less than 10% of your income/time/wealth
 - b. Between 10% and 20% of your income/time/wealth
 - c. More than 20% of your income/time/wealth
6. Among the institutions you donate to, what are the types:
 - a. social service
 - b. religious
 - c. sports
 - d. educational
 - e. other
7. Do you have a connection with the CEO, or the president, of those institutions you support?
8. Are you personally involved in the institution you are a donor?
9. You chose the institution to support because of:
 - a. The leadership
 - b. The mission
 - c. The constituency
 - d. To continue your family's legacy
 - e. Circle of friends
 - f. Other
10. How do you divide proportionally you donations among Jewish and not Jewish institutions?
 - a. ____% Jewish institution
 - b. ____% non Jewish institution

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Note: The author of this project translated articles' and books' quotations that were originally in Portuguese.

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Charity U.S.A. by Carl Bakal published in 1979 gives an introduction about the past and the present of fundraising, and its changes.

Community & Policy - The Organizational Dynamics of American Jewry by Daniel J. Elazar from 1995.

Financing American Religion by Mark Chaves and Sharon L. Miller studied the faith and money relationship, clergy roles and religious nonprofits.

Fund Raising for Philanthropy by Gerald S. Soroker published in 1974. Soroker used to work to the Jewish Federation of Chicago and Cleveland, and provides different insights than secular writers.

Understanding American Jewish Philanthropy by Marc Lee Raphael from 1979.