

Fiscal Sponsors: The COVID Conversations – Call #12 – June 23, 2020

Speaker: Thank you all for being here. We have a very special guest today that I'm going to let Andrew introduce in a second. We're going to get a little bit back to our PPP stuff. There's been a lot that's come out recently, new updated information and we have someone who's been keeping their eye on that stuff and has some information to share with us that we hope is practical. Depending on time, we'll also do some breakout room stuff to continue what we started last week, which seemed really positive, which was more about just connecting with each other, learning about each other, learning about each other's practices. So got a thumbs up from many of you.

Go ahead, Andrew.

Speaker: Today we have Joua Lo with us who is an accounting professional. She's a Principal at SquarMilner in San Francisco. And she's got that great little sign right behind her. She works with many tax-exempt organizations and has been following PPP as her clients start to ask for forgiveness. And I've given her a little background on what we've heard already and how savvy this audience is. But that we're all still struggling a little bit with forgiveness and what it's going to look like. And part of it is that most of us haven't gotten there yet. But there's been some new things that have come out, I think two weeks ago and a little bit more last week. So lots of new stuff to talk about. So without further ado Joua, take it away.

Speaker: Well, thank you for having me. So I've been working with SquarMilner for over a year now. I work primarily with tax exempt organizations and many of the organizations have applied for the PPP loan and a lot of them are dealing with how do we apply for forgiveness now. Then you advice that just came out a couple of weeks ago. There's even more questions. So Andrew told me that a lot of you guys already received the loan and the discussion will probably should be around forgiveness. I'll probably focus the discussion around the new flexibility act that just came out a couple of weeks ago, basically what the act did is extend the covered period from a eight week period to 24 week period. Now you still have the option of using the eight-week period if you want it to, if you're able to meet the requirements for the eight week period.

One of the advantages of using the eight-week period versus the 24-week period is the reference period, because now the reference period extended to December 31st, 2020. So as you know, for you to get a full forgiveness amount, you have to restore the amount of employees that you have at the end of the reference period. So if you do use the eight week periods, the reference period will be June 30th, 2020, versus if you use a 24-week period, you reference period will end December 31st, 2020. So given the state of everything that's going on, it might be easier for you to gauge, can I re-hire my employees by June 30 of 2020, rather than December 31st, 2020? So that's just one thing to keep in mind, because you don't know what's going to happen between now and December 31st, you may not be able to re-hire everybody or keep maintaining your numbers of employees at the level that you are at now.

The other thing that the flexibility act has brought is the reduction of the forgiveness amount that you could use for payroll costs. In the past, prior to the flexibility act, you

had to use the funds from the loan for at least 75% of the loan for payroll cost. Now that percentage has been reduced to 60%. So as long as you use 60% of the funds for protocols, then you may be eligible for full forgiveness. Now, as long as you use the other 40% for mortgage interest payment, or rent payment or utilities and things like that. Those are the two main changes from flexibility act that we saw. Is there anything in particular that you wanted to ask? The other thing is if we're in a new form, 3508EZ, which is a shorter form and an easier form to complete, you don't have all the schedules attached to it. And it's just a little more straightforward. Haven't looked at the form in detail, but if that's an option for you, I would recommend using that. And the documentation behind that is what I hear is less stringent.

I would like to go over some questions and it might be easier that way, just because it will probably more be more productive that way.

Speaker: Have you actually worked with anyone to submit a forgiveness request yet?

Speaker: No, I have not just because a lot of the nonprofits that I have are in the process of doing the calculation and figuring out if they should use the eight weeks, or the 24 weeks. What we have is a template that I could share to help you gather the information. We also help nonprofits or any type of organization with the calculation, if you want us to. We go through the calculation for you, or if you need to, we could just review the calculation after you'd done with it and review the application, making sure the application is fully complete and the attachments out there. So we do provide that service. I have not gone through the calculation myself, but I've had discussion with clients as to what to include and what to include for the calculation.

Speaker: Are folks here trying to work on the eight weeks versus 24 weeks? And if you have been thinking about it, have you landed any place with it? I think we're probably sticking with eight weeks, but I'm wondering where other people are with it.

Speaker: Yeah. We're staying with the eight weeks as well. We were too far into it when the changes happened to even tangle with a longer period. Plus with the fact it's fiscal sponsorship, it's so cumbersome as it is. We talked to the team is why would we want to drag it out further. Today marks our eight-week end period too.

Speaker: So if you could meet the costs within that eight-week period, just do it now, especially because the guidance is not fully there. So you rely on what's there now. So you don't want the SBA to come up with when more stringent rules after they come up with new ideas of how to make it harder for you. So we usually recommend that if you can meet it, then just go ahead and apply now rather than waiting the waiting the 24 week period.

Speaker: Anyone else working on this have thoughts about that eight versus 24? Yeah, I don't know. I find the shifting ground to be very I mean, it's just not how we work. Our sector works. I don't know how other small businesses in this world work, but I know the shifting sand seems unnecessarily challenging, but...

Speaker: And especially in this time too, because you don't know what's going to happen in the next couple of months, so at least eight weeks, you know where you're at right now. It's easier for you to gauge where your cost is and things like that

Speaker: Chip you want to jump in.

Speaker: Yeah. So I just pulled up the, the form 3508EZ and just printed it and just, it looks like that is only strictly for the 60%. So it would be for the 24 week period and not the eight week period, but it goes back to what I was saying before about where the, there was limiting the amount of the forgiveness of the payroll to 75% of your payroll costs. And this form, I did it just a quick fill out while we were on the phone. And since it's 60%, the forgiveness amount would be 60% of your total payroll costs. So that's, that's a big question for me and a big concern for me as well.

Speaker: So the 60% is you have to use the fund for at least 60% for payroll costs for 60% of your funds must be used for payroll costs in order for you to even get the full amount. Now, the other 40% has to be for rental or mortgage interest or utilities. So if you could combine the two and come up to your a hundred percent number...

Speaker: Well, like for us, my example for me is my payroll costs exceed 75% for that period of time for the eight week period. My payroll is probably 90%, but from what I've learned is that you will only be limited to 75% of forgiveness of that amount.

Speaker: No, no, no, no.

Speaker: Well, okay. But when I fill out this, when I did this quick form here, it's, it's only limiting me to 60% of my payroll costs. So the first calculation is payroll costs and your mortgage and your rent and your utility. And they ask you to sum that up. And then they ask the PPP loan amount, but then they say payroll costs 60% requirement divide line one by 60%, line one being payroll costs. And that would be a less, that 60% of your total payroll. And then it says the forgiveness amount - enter the smallest amount of lines, five, six, or seven and five being the total of the potential of your payroll costs, line six being the loan, line seven being that 60%. So it appears to me by just filling out this form really quick,

Speaker: So, line five includes your payroll costs and your mortgage interest. You went in your lease and your utilities. So your payroll is already on the line five, right? So that would be your 60% or, or if you have more than 60%, it will be whatever your payroll cost is. Right. So you can potentially come up to more than what you've been loaned.

Speaker: Payroll costs 60% requirement divide line one by 60%. That doesn't make sense -- this form seems incorrect. This form seems wrong because then the forgiveness amount is line eight, forgiveness equals the smallest of line five, six, and seven.

Speaker: Yeah. I can see what you are getting at, because yeah, of course the line seven is going to be smaller.

Speaker: This doesn't make sense.

Speaker: Yeah. And I don't think that was their intention. I haven't heard anything about that, but I'll probably get back to the group on that. I haven't looked at the form more closely, but I think the intention is it will be the payroll cost plus the non-payroll costs up to the amount of the PPP loan, which I could see where you're what you're saying. I mean, the, if you look at the application, of course the payroll times 60% will be less than the PPP loan amounts and line five.

Speaker: The only way it wouldn't is if you had five times as much payroll, and you did fit 60% of that, then you wouldn't, you would be a good shape. And the person, the person that we had been dealing with she has continued to say that the maximum allowed what, up until that, to the change of this forgiveness, this piece, but it's 75% for eight weeks or 60% for the 24 weeks of your payroll. Not. So if I, if I had only payroll cost and I didn't have any rent, let's say just for ease of, I didn't have any rent or mortgage or utility payments, and I did my loan. And then I go for my forgiveness, according to her, this one person, her name is Sue Malone, is that you can only get 75% of your eligible payroll costs as forgiven in that eight-week period.

Speaker: Are you sure you're not looking at the 3508FN? The fake news one.

Speaker: (Laughs) And Sue has Sue Malone was came to us. She's done a lot of consulting with the Senate subcommittee that did all these regulations. And she has sworn to me that it's only 75% of the of the payroll amount. And, I was under the impression, I think as most of us here, when we read the thing was that it had to be at least 75%. but that was at least 75%. And no more than 75%, I think is what actually is what has come about with this.

Speaker: Which would make no sense since the payroll protection program...

Speaker: But we are talking about Congress and we're talking about an SBA that's run by the Trump administration. So, I mean, nothing makes sense in this world anymore. Right. This second. so

Speaker: My understanding has always been that in order for the loan to be forgiven, you must have spent your loan at least 75% of it on payroll. You could be more, but in order for it to be forgiven, it would have to be at least 75%. And now it sounds like it would have to be at least 60%, which in theory would provide you with more flexibility. It's not 60% of your payroll costs. It's 60% of your use of the loan amount.

Speaker: But according to this thing, that's not the case. When I did a quick look at the other form that one day, which was a while back, I just did a real cursory look, but it appeared that it was doing the same thing, but limiting it at 75%.

I'm still in this nebulous area right now about this, but I think that that's where we are at, at this moment. And that kind of scares me personally because our payroll costs

were probably like 90%. We have very low overhead. So it looks like at least 25% of my loan is not going to be forgiven, which is like 15,000 dollars.

Speaker: Asta, did you want to jump in? I can't tell.

Speaker: Just thanks Chip, for pulling in this perspective that we might have missed looking through the forms in the past. I definitely have not seen this type of guidance in any of the CPA journals or FMA materials that are highlighted in many other nonprofits, but that seems to be the case.

Speaker: Yeah. I guess what I need to do is really go through that long form and really fill it all out.

Speaker: And I wonder if your bank would be able to provide you any additional guidance, because if, if they might in that form line, one could be treated as overall payroll, or it could be treated as actual line one, which is a reference there. So I'm curious if that also is a perspective that we have to keep in mind.

Speaker: It says here, "give a description of the..." , it doesn't have any any instructions.

Speaker: No, there isn't, it makes it easier to leave it for interpretation.

Speaker: Yeah. I'm trying to read the I have far wait now I have.

Speaker: Now, if that's not all payroll costs, where you're not limiting the hundred thousand dollars per person. Then I would have even more payroll cost and maybe I'd get closer to my number. But I was assuming that they want to payroll costs, they were wanting payroll costs as it was limited, based on the loan application. Maybe that's not the case.

Speaker: Yeah.

Speaker: Chip, you understand that the purpose of this forum is to try and provide answers.

Speaker: Are you asking me to get off the call?

Speaker: So when you applied for the loan, it would have been a different payroll cost, true.

Speaker: But remember when you had to do the application, anything over a hundred thousand was limited to a hundred thousand in the calculation. And I was assuming that was going to be the same in this forgiveness amount that they weren't going to allow you to, to, and I think that's true. If I remember now reading something,

Speaker: It gave you an amount that was a hundred thousand divided by two times eight, there was a cap of \$15,384. So that doesn't do me any good.

Speaker: I'm also mindful that they're trying to make this form very easy to review and process. So if I would be a computer, I would probably just under potential forgiveness amounts

and lines five, six and seven. In a sense, they're just starting to make sure that you are within the 60% spending. I wonder if that might be an interpretation of the line seven.

Speaker: Yeah. But, but then line eight says, the forgiveness, amount is the smallest of one of those three lines. Which makes it... Right. Which I think was probably wrong, but God knows. So they may have this wrong, they may have this form wrong. But it seemed to me in that other form, it was the same way. So I might have to just go back and do that. And I'm sorry.

Speaker: It does the extension to the 24 weeks actually increase your payroll amount so that the 60% would be increased.

Speaker: But 60% of the loan amount is still going to be only 60% of loan amount? So it wouldn't would be 60% of the payroll costs.

Speaker: Cause if you applied for eight weeks to be covered, and it's now 24 weeks, the payroll costs are much higher. And so 60% of those much higher numbers should equal your amount..

Speaker: Maybe, but then I'm also probably wouldn't have a problem with FTEs.

Speaker: Yeah. It looks like there's a similar calculation on the original forgiveness, the non EZ version. So it looks like they did the same thing there and carried it over here. So yeah, it's ironic that Chip has breaking news on our call here.

Speaker: I tend to always play the devil's advocate, which I'm told I should not be doing anymore, but in this case it might be, might've worked out. I don't know

Speaker: Trevis, any highlights from the webinar that you could share?

Speaker: It was an hour and a half long. They were very helpful in the step by step. It was through Paychex, our payroll company. They were very helpful through the step-by-step. Like they had a worksheets that you could work out. I know that they had asked everybody that was on the meeting to really dive in and check out the easy form versus the regular long version of the form. They did mention though that to get your calculations, you basically have to fill out the long form. And as a worksheet, you see what I'm saying?

So you already have that data from doing all of your work. So the doing the easy form is an exactly that like easier, you don't necessarily need to fill that out over the long form version of it. So yeah, they just had helpful links where you can go for the worksheets and all the documentation that may have answered Chip's questions. While you were talking Chip, I don't recall any specific points that they brought up, like, Hey, red flag here, there may be confusion. So it might just be worth looking over. There was my long winded version, Oliver of the short version I was supposed to give you.

Speaker: Yeah, because looking at the old form, it looks like it has the same thing to enter the smaller line eight, nine or 10, which is basically the same thing too. So I mean, I haven't

looked at the application in detail, but, but the arson was that it would have been the, the, the minimum that you have to use for payroll was either 60% or 75% in the past. And then if you added some additional costs non payroll cost to it, then you could potentially get to a hundred percent.

But I could see where the confusion is looking at the form. So I wonder if you look at the detail of the calculation itself, that might be something that would alleviate that, but yeah.

Speaker: And the same requirement of 60% is listed in the EZ form on page two, as the second bullet point: includes payroll costs equal to at least 60% of forgiveness amount.

Speaker: But yeah, it's limiting it to 60%.

Speaker: Yeah. Well, there, there must be several hundred years of education represented in this small zoom chat. And we're having struggling with it. I mean, there are literally tens of thousands of people who have loans and are trying to figure it out. It just goes to what I keep saying, which is everyone is improvising at the moment and no one actually really knows. Well Jennifer, let us know how it goes since you you're at the end of your eight weeks here. Is this something your internal team is going to be trying to figure out submit and all that?

Speaker: Yeah, we were going to get started next week. but I actually was hoping Earth Island would weigh in because they got the money first.

Speaker: CultureWorks is also working on their application right now. So I'll let you know Jennifer, we could put our heads together. Thank you.

Speaker: I think my eight weeks ends tomorrow.

Speaker: Yeah. A lot of us, it was going to be like the 26th, I think.

Speaker: So I was looking just while we were talking and there are so many articles talking about 100% forgiveness. There's a Forbes article. I mean, we didn't, we have seen news about this. If the max was the 75%.

Speaker: I impression also is that there's been so much talk about that if it's under a hundred thousand, right. For example, then, or 100 or 150, I can't remember the, I think it is. Yeah. Automatic forgiveness of the loan

Speaker: Why couldn't it have been 250?

Speaker: Well, we've been very successful today. Highlighting the fact that no one really knows and we're all feeling our way through this. So at least that should give you some, some, some, some peace as you're trying to figure it out. And maybe we're like a week early on this meeting this particular topic because people haven't dug into it yet. So, we'll be starting to dig into this next week too.

Speaker: This definitely proves that old adage, the more, the more you don't know.

Speaker: Yeah, we're always getting new guidance on this thing too. So yeah,

Speaker: We did a webinar this afternoon. If you guys want to call in and join in, maybe that could be one of the questions that we pose this afternoon to our webcasts. We do have two experts that just followed this PPP loan forgiveness. So I'll share the link if any, one of you guys want to join in. it's. It's open to anyone.

Speaker: Okay.

Speaker: I, I can't today, but if anybody else can, that would be great.

Speaker: Yeah. If you could put the link in the chat Joel, or that would be, that would be great. Maybe we can raise that question afternoon to any, any other burning questions for people you're sitting on, not wanting to ask, because you feel silly asking it. I guarantee you, it's not a silly question.

Speaker: Even if you think the application is wrong, it might be. So ask the question.

Speaker: So I had the question, I put it in the chat box: from the form, where does health insurance fit in? Was I mistaken this whole time using 10% on medical premiums. I see they list utilities and then mortgage insurance, which, who has that. But health insurance was an allowable expense for the 25%. I thought.

Speaker: It would be included in your payroll cost.

Speaker: Okay. So you just lump that in, in the gross earnings. Okay. Thank you.

Speaker: So one of the questions that Andrew sent was also what was it...

Speaker: One was about the discretion of individual lenders. I don't know if that's the one you're looking for.

Speaker: Yeah. And that one. So our recommendation is make sure you put as much documentation as you can in there. And then typically the lender, if the documentation comes from like your payroll company or anything like that, it looks better. And so if you have that kind of support, if you can get the report from your payroll company to support your protocols number, it would be better the lender. Typically the lender just looks at the calculation, even though the borrower is really responsible for the calculation, but the lender will just look at the calculation and the support and just would advise on the SBA as to approving via forgiveness amount or not. The lender has 60 days to do that, to do the determination and to any idea yeah. The determination to the SBA who would then have 90 days to, to come back and say whether the application was approved or not.

Speaker: Sorry just to be clear from the end of your eight weeks or like, what does the period that you can, you can apply for the forgiveness? How long has that period?

Speaker: You have 11 months,

Speaker: 11 months. So is it a bad idea if you are like us coming to the end of your eight weeks to sit on it for a little bit, until there's more clarity around forgiveness or what do people think about that?

Speaker: So, you hear people say it will be better for you to apply the sooner, the better, just because the guidance is not totally clear. So you have like that. "Oh, the guidance wasn't clear." So you could use that and too, get to maximize your forgiveness amount. But then if you're in between your eight weeks and 24 weeks, and your payroll is not quite there at eight weeks, but then you have to wait until the 24 weeks then probably wait until the 24 weeks. But again, it's really where you added that eight-week period. If you could get the 100% or not.

Speaker: Yup. That's one strategy for sure. Get it in while it's unclear. And then claim lack of clarity.

Speaker: We didn't want to be the first ones to submit in case there, we get the guy who wants to dig in too much, not that we did anything wrong, but we were looking for a sweet spot of a couple of weeks after the eight-week period ends.

Speaker: Right.

Speaker: And they have 60 days to get back to you. if you're done now and you turn in your application, if there's no guidance coming in between the now the 60 days, they have to make a determination at that point. So the chances are that maybe you will get the forgiveness amount cleared before the additional guidance comes in.

Speaker 10: Right. Hmm...

Speaker: Okay. So we, the clarity we have, we have achieved today is that it's still really unclear but we are all approaching that finish line. it does sound like most of us are sticking with the eight weeks have not heard of anyone so far – clear as mud, yes – haven't heard anyone talk about a strategy that makes the 24 weeks make a whole lot of sense for us. And yet, and the form could be wrong or at the very least require some explanation. Crazy. Crazy. Yeah. Everyone's improvising. Anyone have any other questions relating to this topic that you would like to ask your peers here or Joua, before we, we let her get on with her day?

Speaker: No. All right. So this is a 'to be continued' kind of conversation. Joua, thank you so much for coming today. And thank you for the webinar link. It is in the chat right now. Hopefully couple of us will be able to participate. Joua, we invite you back if things get clearer and you are so inclined and want to give us, give us more information. We'd love to have you back. Thank you, so, so much for your time today for helping us getting

through these muddy waters. If you need any more proof that we're all in this in the thing of like, we're all in the same boat.

Speaker: Yeah. And I think we'll probably get more clarity within the next couple of weeks because people are getting to the end of the eight weeks. So people are applying now. So a bunch of questions, a lot of probably again, going to come out and additional clarity it should be coming out. So

Speaker: Yeah. I'm wondering about what the lenders are going to be doing to help folks through this process. I'm sure there will be some banks who are really good at it. Some who are not so good at it. And I think you're probably right when they start receiving the requests and they start realizing that the processes as flaws, that's when some action will likely be taken to reform it or fix it.

Speaker: Yeah. Cause I don't think anyone really looked at the, the application by itself in a lot of detail because they ended up, the understanding was it's a PPP loan, it's a payroll protection loan. So you would think that if you use a hundred percent of the funds for a payroll costs, you would be able to get a loan fully forgiven. So I would be really surprised that we're limited to 60%.

Speaker: Yeah, me too. Travis, is that finger a terrible, I'm looking for everyone. I thought that finger might've meant you wanted to say something?

Speaker: Thank you. I've shared a link to the webinar this afternoon. So if anyone wants to join in and ask the question feel free to join.

Speaker: Okay. Thank you. Thank you again, Joe. And like I said, we would love to have you back if you learn anything more and, and, and you are so inclined, you're much. You're very welcome. Thank you so much. Thank you.

All right. So moving on, I'm like what could be weirder than this moment right now? Like really? And for fiscal sponsors, that have so many tentacles, it's just amazing to me. Like, I don't know, I'm just stunned by it all. Anyway. So one thought Andrew and I had was because people seem to really enjoy last week where we were able to get into the small groups and, and share given the size of this group right now.

I think we're three, six, nine, 12, or 13 people at the moment. I don't know that we need to like get into smaller group than this. I think folks here probably feel comfortable speaking. One of the things from last week that I thought was really interesting was the question we were asking, which was basically "I'm really good at blank and can help people blank." I thought that was really revealing the skills and interests of folks and I thought could be really useful. What I shared that day was, "I can really help people understand the intricacies of a model, A and a model C." I think I'm really good at that. I think I'm really good at listening to the ideas that projects bring to us and really helping them figure out the model that's going to work best for them and work best for us.

Speaker: And cause none of these things are intuitive and there's, there's better ways of communicating about it to people such that they can understand. I mean the whole concept of fiscal sponsorship, a term that doesn't tell you what we do and makes you think we do something we don't, is a problem. And so I always feel like it's my responsibility or my opportunity to really help people understand their idea and then understand the tools that they can use to achieve their idea. So for what it's worth, I'm putting it out there. If folks want help with this or, are noodling on some problem. I know some of us have very small teams. I feel fortunate to have a medium sized team that I can go to and kick these ideas around with. So I'm available to anyone who wants to dig into any of these ideas that come up for you. So I'm hoping other people can share about what they're really good at or like to do and how you can help others here.

George?

Speaker: What do you want to know?

Speaker: What are you good at George? What are you proud of in your work?

Speaker: We've developed a lot of systems and procedures and processes internally that I think have helped contribute to our growth. In five and a half, six years, we've run from startup to, we're going to over 5 million this year and that's a double in the last two years. And I think we're going to be a 10 million in the next couple of years. So there's a lot of good things going on. I've found out that not all fiscal sponsors conduct capacity building and technical assistance. And we actually run a series of seminars to help our groups. So things from board development and what corporate sponsors want and how to build grant budgets using Excel and assessing your life cycles, things like that. And I think it's working well. We get templates back from budgets that we provide our groups in seminars and we get those back and as drafts for grant applications. And I'd say we get approved for about 50% of the grants we apply for. So we're doing something right.

And so are you, are you paying staff to develop these things, these trainings, these capacity building things, or do you hire contractors to develop those and deliver them?

Speaker: Great, great questions. So we do a combination of those. So we, we have a sister organization, Vitalist Health Foundation. And so we have a director of capacity building on staff full time, and then he and I worked together to provide a lot of this content. And then we also, so some of that we conduct internally. He and I do it. And then sometimes we do hire nonprofit consultants to conduct that training.

Speaker: You're all model A, right, George?

Speaker 11: No, we do A and C and then we actually also do F as in Frank.

Speaker: Love to hear from anyone else. Go ahead. You've been given permission to toot your own horn. You don't want to hear me go on about what I think I'm good at?

Speaker: Come on Chip.

Speaker: I'm not that good at anything. but I've told this before, but our organization is primarily a membership organization. So we do a lot of stuff like, like George mentioned in terms of helping all of our membership, not just our fiscal sponsored groups in terms of helping develop their development, raising money, going out, asking for, developing a major donor program number of other things. But the things I'm grappling with internally are some of the back office stuff being remote and and, and such. So it's, maybe that's a conversation I could pick some people's brains on at some point. I feel like I'm a good QuickBooks person. I've worked in QuickBooks since, before they even had a number to it.

When back when it was just QuickBooks before QuickBooks 99. So I feel like I know it really well and I've made some adoptions to certain things, but I've been working on, we're like getting through our audit and I've been working on the fiscal sponsorship database. And I kinda let that bookkeeper do what she was doing and I'm now I'm looking at it. I'm like, Oh God, no, we gotta create a better mouse trap here on, on that because of how she was doing stuff. And she was just doing it by the way they had set it up before. But I know that there's some issues there that I wouldn't mind asking some people at some point what they're doing, but it's, we're getting close to our time. So I'm going to shut up for right now. I've said enough today. I'm going on mute.

Speaker: Who else, who else? You could also ask for something that you need help with, if it's less daunting. Yup. We all need help with something. Come on.

Speaker: Hi you guys I'll, I'll check in. I think the small groups are less daunting to tell you the truth and actually more helpful. because when there's this many of us, it's a little bigger hurdle to start talking. I also appreciate getting to bring things that we're stuck on to the group. Yesterday I had something I needed help with, but luckily I was able to get the help that I needed. Thank you, Andrew, for that quick reply. Really appreciate it. But I do find there all kinds of things that I run into that I'm not sure about including a grouchy project or a difficult project, and then wondering, ah, have I been doing it right? Is this a true practice in our field? I think becoming 'considered professionals' is still an issue for us as a whole, but I don't want the solution to be a bunch of rules and regulations either. So it's a tough nut to crack. But I did want to just say thank you so very much to all of you and for all your hard work, bringing us these meetings. And I do hope we meet next week and I do hope that we can break into small groups and get to know one another, a little better on a smaller level. So thanks again, you guys.

Speaker: Thank you, Pam. Thank you. That's great feedback. Thank you for that. I do know Rose from Community Initiatives is on the phone with us and I believe Rose, it's still a concern. you're interested in learning more about how people are approaching reopening. Is that, is that right? Rose?

Hello? Can't hear you.

Oh, there you are.

Speaker: Hi everyone. yeah, so I was just curious, I had emailed Oliver about folks reopening plans, and I know we're all in different States in different counties, so it may be something that's very specific to each of you but Community Initiatives in Oakland is considering going back to the office soon. And I was just curious if other folks were even considering that or broaching the possibility of remaining remote for the foreseeable future. I know Social Good Fund is already remote. So I know you have a few minutes left, but was curious, the other fiscal sponsors were doing

Speaker: So you're really referring to your own core office reopening?

Speaker: Yes. So I know we're also considering putting out general guidance for our FSPs regarding their return to work plans, which basically is just going to be follow your county's policies cause our projects are also all over the country, but was more curious about core staff.

Speaker: I can jump in. We were considering it, we were about to consider it and then the protests started and that made us shy away from it because of "Oh second wave" or I know we were still in the first wave, but we're probably not going to go back as a group. Right now, we have certain people going in where we have a team of 10. So we have certain people going in the office one day a week, but they're the only ones there because we don't really need to be there. and I envision this may continue through the end of the year. So I'm going to be communicating with my board about some reimbursement policy for the staff working at home. Cause that's also a consideration or you didn't raise that, but that's something I'd be curious if others are doing for utilities and a portion of rent and so forth. if this continues through the end of the year.

Speaker: Yeah, we haven't, I mean, we are a virtual organization, but just recognizing the extra pressure that people were under, we gave everyone a budget for home office improvements, like \$200 each or something like that. I don't remember the exact number because, well, I mean, as a virtual organization, we should probably be doing that anyway, but it did, it does seem like we're all, working harder now. So we wanted to try and do that as a gesture. Yeah. Anyone else have an office with other people that you're thinking about?

Speaker: Yeah. So we're not going back into our office in LA. anytime soon. We just, there there's three, there's four of us right now, currently that are in LA that would work out of that office. and we're just not I also will note that in California law, anybody that's in California, I think you're required to reimburse employees for office expenses in their home if they're being required to work at home. And then finally since we have a lot of other employees already scattered around the country, we do give a small amount of reimbursement for, for wifi. And we have done that for a consistent time now. So that's where we're at this moment and I've got to jump off folks.

Speaker: Thanks Chip, take care, Chip, I saw your hand up real quick.

Speaker: I just gave a link to what chip just talked about in the chat about California is a requirement for reimbursement of work at home expenses. Oh, super

Speaker: And you get to exclude that from taxable compensation too, if you, if you were to provide that.

Speaker: Excellent. So thanks everyone. We're at our one hour. Rose, nice to see her face. So next week we will absolutely do some small groups and I want to talk about working with difficult projects. If everyone could come with an anecdote that you would like to share that highlights a particular issue for you that you struggle with. I think that would be wonderful. Let's get in groups and talk about this and you'll see how common it really is.

Anyway, thank you all once again, I think this is season one, episode 13 or 14, something like that. Thanks for sticking with us. Always love to see your faces on Tuesday mornings. And please do reach out to us. If you have ideas about topics: you want to lead something, you have a guest you want us to have on here, totally open to it. Otherwise it's me and Andrew getting on the phone. Andrew said to me the other day, I think I speak to you more than I speak to my mom these days. So please help Andrew by not having as many calls with us by recommending some topics, guests, whatever. We're happy to reach out.

Bye.