United Way of Greater Chattanooga

Hamilton County, Tennessee

Supported Agencies - Budget Year 2025

1015710 - UNITED WAY 211		Prior Year Actuals					FY 2024 Budget			FY 2025 Budget			
	DESCRIPTION	**FY 2019**	**FY 2020**	**FY 2021**	**FY 2022**	**FY 2023**	**Adopted**	**Amended**	**YTD Thru 3/31/2024**	**Requested**	**Cuts**	**Proposed**	**Change from PY Adopted**
56003	APPROPRIATION	-	-	-	-	-	170,000	170,000	170,000	500,000		**500,000**	330,000
	Operating Expenditures Subtotal:	-	-	-	-	-	*170,000*	*170,000*	*170,000*	*500,000*		***500,000***	*330,000*
	1015710-UNITED WAY 211 Totals:	**-**	**-**	**-**	**-**	**-**	***170,000***	***170,000***	***170,000***	***500,000***		***500,000***	***330,000***

BUDGET REQUEST APPLICATION
FY 2024-2025

A. Cover Form

Organization Name: United Way of Greater Chattanooga

Organization Legal Name: United Way of Greater Chattanooga

Project Name(s): 211 Help Line

Federal Tax ID#: 62-0565962

Mailing Address: 630 Market Street, Chattanooga, TN 37402

Hamilton County Address: 630 Market Street, Chattanooga, TN 37402

Year Established: YYYY

Years organization has operated in Hamilton County or served Hamilton County residents: 102

Organization's authorizing official contact: Suzy Anthony

Organization's application contact person: Heather DeGaetano

Fiscal year operating budget: $14,967,473

Current fiscal year start/end date: 3/31, 4/1

First time applicant: NO

Requested county funds: 500000

The above and following schedules embodying a request for an allocation from Hamilton County, Tennessee for the fiscal year ending June 30, 2025 (fiscal year 2025) were considered and approved by our Board of Directors on 01/15/2024. In the judgment of our Board, it represents the minimum needs of our organization for this fiscal year.

Signature of President or Board Chair

Signature of Executive Director

THIS ALLOCATION REQUEST IS DUE BY JANUARY 31,2024

BUDGET REQUEST APPLICATION
FY 2024-2025

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Organization Legal Name: United Way of Greater Chattanooga

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Hamilton County Address: 630 Market Street, Chattanooga, TN 37402

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First time applicant: NO

Requested county funds: $ 500,000

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_____
Signature of President or Board Chair

_____
Signature of Executive Director

THIS ALLOCATION REQUEST IS DUE BY JANUARY 31,2024

B. Grant Application

STATEMENT OF NEED

1. What needs does your program address, and why is it important to the Hamilton County population?

In 1982, the United Way of Greater Chattanooga led the charge to launch a Community Emergency Network that grew and evolved over the next four decades to become the 211 network. 211 serves as a crucial bridge between individuals facing hardship in Hamilton County and the resources that can help them thrive. From food insecurity and housing instability to help with utilities and

2. Provide data and statistics that support your organization's needs.

In 2023, 73% of the calls to 211 came from Hamilton County. In a single quarter in 2023, our 211 team made 5,083 referrals to specific support services for Hamilton County callers. In terms of the services requested over the last year, 61% stemmed from food insecurity, 14% from utility assistance - largely utility bills, and around 11% from housing insecurity, with the majority needing rental assistance.

Last year, United Way's 211 helpline received nearly 100,000 total requests for help. In 2023, our team regularly team hit volumes of more than 2,000 calls per week. In addition to calls, our team is

OUTCOMES / OUTPUTS / INITIATIVES

3. How do you plan to utilize grant money awarded by Hamilton County?

United Way will use all of the funds provided by Hamilton County to operate the 211 call line to support the citizens of this community.

4. What results are you committed to achieving during the grant period? What key performance measures will you use to evaluate and track those results? (750-word suggestion)

211 plays an expansive and crucial role in providing support for Hamilton County residents. For more than 41 years, this service has been a lifeline to people in need when they face a crisis, from the impact of tornadoes, to food insecurity, and other critical kinds of support. The trends indicate the need for 211 is growing rapidly and will, continue to grow in the coming year. Our client's top needs last year included food, housing assistance, rent and utility assistance.

During the grant period, we expect to continue and grow our 211 work. The key performance measures we plan to track and evaluate in fiscal year 2024/2025 are:

- Respond to 80% of all calls to 211.
- Respond to 100% of all texts and emails to 211.
- Provide adequate bilingual staffing during all 211 opening hours to meet community need.
- Provide regular reporting on 211 usage for geography, service referrals provided, and available

5. What entities do you collaborate with which could also benefit from monies awarded by Hamilton County?

United Way's mission is to unite people and resources in building a stronger, healthier community, and we find that the best way to do this is through collaboration. Several of our key partners have provided letters of support for this request, including: the Chattanooga Area Food Bank, La Paz, Northside Neighborhood House, Medicos Mission Fund, and the Samaritan Center. By partnering with these organizations, we can work across the region, to most remote parts of Hamilton County, particularly those areas with limited resources to support those in need. Our online resource directory highlights the expansive nature of the partnerships United Way has in place across our

6. What is your organization's long-term vision, as it relates to your philanthropy and operations?

In the long term, if there were no funding and technical obstacles, our vision would be to provide a statewide 211 help line, 24 hours per day, 7 days per week, 365 days per year. While that may not seem possible, our leadership team is working with our colleagues at United Ways across Tennessee to understand what could be possible on this front. In the near term, our vision is really to continue to grow 211 to: 1) fill community needs, including new needs we may not be able to predict as they arise, and 2) make it a more effective tool for those we serve and those we partner with. United Way's goal is to unite our community with a shared aspiration for the future, one where

C. Evaluation and Sustainability

7. If you utilize any evidence-based programs, please indicate which state and/or federal websites list the program and the rating given.

In 2023, United Way received a Guidestar Platinum Seal for Transparency. Fewer than 5% of all 1.7 million US nonprofits registered with the IRS receive any transparency recognition, let alone at the Platinum level. This honor is rare and recognizes transparency by nonprofit organizations that are working hard to provide accurate, timely, and responsive information to the public.

United Way holds the 211 assignment from the state of Tennessee for this region. We received our mandate from the Tennessee Regulatory Authority, affiliated with the Tennessee Public Utilities Commission. They assigned the 211 coverage area to United Way many years ago, recognizing our work as crucial to this community.

United Way is also a member of Inform USA, formerly AIRS. Inform USA is a charitable

8. Describe how your organization plans to sustain services financially if Hamilton County funds do not extend past the awarded fiscal year

United Way has a 100 year history of uniting people and resources in building a stronger, healthier community. Our organization has a proven track record of financial stability. We consistently raise more than $12 million annually through individual donations, corporate sponsorships, grants, and planned gifts. Our growing endowment, currently valued at more than $20 million, provides further financial security. We also prioritize cost-effectiveness, leveraging operational efficiencies and partnerships to maximize the impact of every dollar.

D. Budget, Supporting Financial Documents and Attachments

Submit each of the following and complete the schedules that follow. If a document is not attached to your submission, please select N/A in the appropriate dropdown box:

- Your most recent audit (and previous two audits for organizations with a budget of $750,000 or more)

  Document Attached
- The organization's current operating budget - Schedule I

  Document Attached
- A Form 990 from the previous three (3) years

  Document Attached
- IRS Letter of Determination

  Document Attached
- Current Certificate of Good Standing with the State of Tennessee

  Document Attached
- Demographic information for clients served - Schedule II

  Document Attached
- Board & Staff Information - Schedule III

  Document Attached
- Grants, Contracts, MOU Table - Schedule IV

  Document Attached
- Strategic Plan

  Document Attached
- Letters of Support

  Document Attached

PROGRAM BUDGET SUPPORT REVENUE

Schedule I

NAME OF AGENCY BUDGET BY SERVICES FOR	FY 2024 Approved Budget	FY 2025 Proposed Budget	REVENUES Support/ Revenues	EXPENSES/EXPENDITURES PROGRAM SERVICES Program 1	Program 2	Program 3	Total Prog. Servs.	SUPPORT SERVICES Mgmt & General	Fund Raising	Total Supp. Serv.
SUPPORT/REVENUE FOR CURRENT OPERATIONS:										
Contributions	8,248,000	11,000,000	11,000,000							
Net Proceeds Special Events	258,000	140,000	140,000							
Designations	490,791	500,000	500,000							
United Way		0								
Fees/Grants from Governmental Agencies	4,582,687	625,000	625,000							
Membership Dues		0								
Program Income	48,160	50,000	50,000							
Sales to Public		0								
Investment Income	1,059,184	1,060,000	1,060,000							
Transfers to Operating Budget		0								
Income from Previous Year		0								
Miscellaneous	110,651	100,000	100,000							
*Support Requested from Hamilton County	170,000	500,000	500,000							
TOTAL SUPPORT/REVENUES	14,967,473	13,975,000	13,975,000							
EXPENDITURES FOR CURRENT OPERATIONS:										
Salaries Only (No Benefits)	3,099,293	3,138,341		595,019		847,675	1,442,694	698,334	997,313	1,695,647
Employee Health & Retirement Benefits	807,366	817,537		155,002		220,819	375,821	181,916	259,800	441,716
Employment Taxes, etc.	237,096	240,084		45,519		64,847	110,366	53,423	76,295	129,718
Professional Fees/Contract Service Payments	2,887,618	151,759		975	10,000	9,151	20,126	60,633	71,000	131,633
Supplies	509,450	358,579		31,168		161,019	192,187	22,627	143,765	166,392
Telephone		0					0			0
Postage and Shipping		0					0			0
Occupancy	236,800	168,707		69,879			69,879	10,031	88,797	98,828
Equipment Rental and Maintenance		0					0			0
Outside printing, art work, etc.		0					0			0
Local Transportation		0					0			0
Conferences, Conventions, etc.	52,104	54,604		9,604		20,500	30,104	7,000	17,500	24,500
Special Assistance to Individuals	1,144,848	1,200,000		1,200,000			1,200,000			0
Organization Dues	21,367	21,368		1,047		1,162	2,209	16,659	2,500	19,159
Awards and Grants	5,403,074	7,299,360			5,272,360	2,000,000	7,272,360		27,000	27,000
Fund Raising/Self-Support Activities	495,495	438,745		4,872		11,665	16,537	15,248	406,960	422,208
Insurance		0					0			0
Miscellaneous		0					0			0
Depreciation		0					0			0
National Dues/Support Payments	72,962	85,916					0	85,916		85,916
Equipment Purchases		0					0			0
TOTAL EXPENSES/EXPENDITURES	14,967,473	13,975,000		2,113,085	5,282,360	3,336,838	10,732,283	1,151,787	2,090,930	3,242,717
REVENUES OVER (UNDER) EXPENDITURES	0	0								

Program Beneficiary Statistics

(This should reflect total program count. Copy as needed for each program.)

United Way of Greater Chattanooga's 211 Help Line

(Name of Program)

Program Beneficiary Characteristics Clients/Patients/Recipients/Other		Fiscal 2024 Budget	Fiscal 2024 Projected	Fiscal 2025 Proposed Budget
1. Unduplicated Count of Program Beneficiaries	TOTAL	100,000	100,000	100,000
a. Total Continuing from Previous Fiscal Year				
b. Total New for the Year		100,000	100,000	100,000
c. Total Terminated During the Year				
2. Age Group	TOTAL	100,000	100,000	100,000
a. Infants-Under 5				
b. Between 5 and 12				
c. Between 13 and 17				
d. Between 18 and 29				
e. Between 30 and 64				
f. 65 and over				
g. Not Known		100,000	100,000	100,000
3. Gender	TOTAL	100,000	100,000	100,000
a. Male		25,000	25,000	25,000
b. Female		75,000	75,000	75,000
c. Not Known/Other				
4. Ethnic Background	TOTAL	100,000	100,000	100,000
a. White		39,850	39,850	39,850
b. Black		49,500	49,500	49,500
c. Hispanic		4,400	4,400	4,400
d. Oriental		100	100	100
e. Other - Ethnic Minority		250	250	250
f. Not Known		5,900	5,900	5,900
5. Income Level	TOTAL	100,000	100,000	100,000
a. Below 4,999				
b. 5,000-7,499				
c. 7,500-9,999				
d. 10,000-14,999				
e. 15,000-19,999				
f. 20,000-29,999				
g. 30,000 and Over				
h. Not Known		100,000	100,000	100,000
6. Location of Residence	TOTAL	100,000	100,000	100,000
a. Hamilton County		73,000	73,000	73,000
b. Outside of Hamilton County		27,000	27,000	27,000
c. Not Known				

HAMILTON COUNTY, TENNESSEE
FISCAL YEAR 2025

Agency Name: United Way of Greater Chattanooga

1. Are the dollars Hamilton County appropriates to your agency designated for the benefit of a specific geographical segment of the community? NO

2. If the answer to question number 1 above is yes, please explain.

3. Please estimate the percentage of your services provided to the geographic area listed below:

Unincorporated County	73.0%
City of Chattanooga	0.0%
City of East Ridge	0.0%
City of Signal Mountain	0.0%
City of Red Bank	0.0%
City of Soddy Daisy	0.0%
City of Lakesite	0.0%
City of Walden	0.0%
City of Collegedale	0.0%
City of Ridgeside	0.0%
City of Lookout Mountain	0.0%
All areas outside of Hamilton County	27.0%
Total	100.0%

Schedule of Positions, Salaries & Wages

Confidential (for Hamilton County internal use only)

United Way of Greater Chattanooga

(Name of Agency)

ALL FINANCIAL INFORMATION ROUNDED TO NEAREST DOLLAR

Board of Directors Title and/or Position	Name(s) Last Name, Initial	Part Time	#Years Emp	Emp. Covered by Retirement (a)	Current FY			Requested		
					# Weeks Employed	Annual Salary	Budgeted Salary	# Weeks Employed	Annual Salary	Budgeted Salary
Chair	Dale, J	YES	5	NO	52	0	0	52	0	0
Vice Chair	Jones, K	YES	2	NO	52	0	0	52	0	0
Treasurer	Mansueto, S	YES	1	NO	52	0	0	52	0	0
Secretary	Dungan, P	YES	4	NO	52	0	0	0	0	0
Member	Blakely, R	YES	5	NO	52	0	0	0	0	0
Member	Catanzaro, J Jr	YES	4	NO	52	0	0	52	0	0
Member	Garcia, A	YES	2	NO	52	0	0	52	0	0
Member	Herdelin-Doherty, B	YES	1	NO	52	0	0	52	0	0
Member	Hutson, P	YES	2	NO	52	0	0	52	0	0
Member	Jelks, A	YES	2	NO	52	0	0	52	0	0
Member	Jenkins, D	YES	2	NO	52	0	0	52	0	0
Member	Jones, A	YES	2	NO	52	0	0	52	0	0
Member	Jordan, D	YES	2	NO	52	0	0	52	0	0
Member	Qualls-White, D	YES	1	NO	52	0	0	52	0	0
Member	Russell, P	YES	2	NO	52	0	0	52	0	0
Member	Shelton, T	YES	1	NO	52	0	0	52	0	0
Member	Smith, K	YES	5	NO	52	0	0	0	0	0
Member	Varner, E	YES	3	NO	52	0	0	52	0	0
		--		--						
		--		--						

* If a position is changed from a part-time to a full-time position, show each as a separate position unit.
List positions in order of responsibility and include all staff and employees of agency in this schedule.
Non-professional employees performing similar services may be reported as a group.
(a.) Check if person is covered by retirement benefits.

Schedule of Positions, Salaries & Wages

Confidential (for Hamilton County internal use only)

United Way of Greater Chattanooga

(Name of Agency)

ALL FINANCIAL INFORMATION ROUNDED TO NEAREST DOLLAR

Organization Staff Members Title and/or Position	Name(s) Last Name, Initial	Part Time	#Years Emp	Emp. Covered by Retirement (b)	Current FY			Requested		
					# Weeks Employed	Annual Salary	Budgeted Salary	# Weeks Employed	Annual Salary	Budgeted Salary
VP	Anderson, T	NO	2	YES	52	133,000	133,000	52	138,320	138,320
Specialist	Anderson,A	NO	1	YES	52	42,000	42,000	52	43,680	43,680
VP	Anthony,S	NO	7	YES	52	145,000	145,000	52	150,800	150,800
Admin	Baker,J	NO	2	YES	52	57,200	57,200	52	59,488	59,488
Director	Beaulieu,B	NO	5	YES	52	72,800	72,800	52	75,712	75,712
Specialist	Chavis,T	NO	38	YES	52	55,500	55,500	52	57,720	57,720
Analyst	Collins,H	NO	7	YES	52	60,320	60,320	52	62,733	62,733
Director	DeGaetano,H	NO	0	YES	44	95,000	95,000	52	98,800	98,800
Specialist	Dillard,D	NO	1	YES	52	42,000	42,000	52	43,680	43,680
Specialist	Earles,J	NO	1	YES	52	43,000	43,000	52	44,720	44,720
Specialist	Eldridge,J	NO	26	YES	52	51,000	51,000	52	53,040	53,040
Coordinator	Espey,D	YES	5	YES	52	24,460	24,460	52	25,438	25,438
Coordinator	Evans,A	NO	1	YES	52	47,000	47,000	52	48,880	48,880
Director	Garcia-Rosell,P	NO	6	YES	52	121,680	121,680	52	126,547	126,547
Specialist	Garren,B	NO	10	YES	52	46,200	46,200	52	48,048	48,048
VP	Garrison,A	NO	4	YES	52	133,000	133,000	52	138,320	138,320
Admin	Georgi,H	NO	3	YES	52	49,920	49,920	52	51,917	51,917
RM	Giere,J	NO	1	YES	52	47,250	47,250	52	49,140	49,140
Coordinator	Hubbard,S	NO	1	YES	52	43,500	43,500	52	45,240	45,240
Specialist	Johnson,E	NO	1	YES	52	46,800	46,800	52	48,672	48,672

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United Way of Greater Chattanooga

(Name of Agency)

ALL FINANCIAL INFORMATION ROUNDED TO NEAREST DOLLAR

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					# Weeks Employed	Annual Salary	Budgeted Salary	# Weeks Employed	Annual Salary	Budgeted Salary
Director	Lancaster, H	NO	1	YES	52	70,000	70,000	52	72,800	72,800
Director	Levy, M	NO	4	YES	52	52,644	52,644	52	54,750	54,750
Specialist	Lockler, I	NO	0	YES	34	50,000	50,000	52	52,000	52,000
Manager	Lockwood, B	NO	4	YES	52	54,080	54,080	52	56,243	56,243
Director	McCallie, T	NO	6	YES	52	83,200	83,200	52	86,528	86,528
RM	McDowell, M	NO	2	YES	52	47,250	47,250	52	49,140	49,140
Manager	McGee, S	NO	1	YES	52	55,000	55,000	52	57,200	57,200
Associate	McIndoo, A	NO	2	YES	44	46,600	46,600	52	48,464	48,464
Director	Mudd, M	NO	1	YES	52	75,000	75,000	52	78,000	78,000
Manager	Nice, C	NO	1	YES	52	64,480	64,480	52	67,059	67,059
Director	Odum, J	NO	2	YES	52	70,000	70,000	52	72,800	72,800
Director	Patric, N	NO	2	YES	52	65,000	65,000	52	67,600	67,600
Director	Pilcher, J	NO	4	YES	52	70,720	70,720	52	73,549	73,549
Manager	Ryden, C	NO	1	YES	52	55,000	55,000	52	57,200	57,200
President	Scearce, L	NO	8	YES	52	223,600	223,600	52	232,544	232,544
Director	Sevigny, N	NO	1	YES	52	78,000	78,000	52	81,120	81,120
Coordinator	Smith, D	NO	1	YES	52	50,000	50,000	52	52,000	52,000
Specialist	Sparks, M	NO	0	YES	42	46,000	46,000	52	47,840	47,840
Specialist	Strickland, J	NO	1	YES	52	42,000	42,000	52	43,680	43,680
Manager	Strothers, R	NO	5	YES	52	72,000	72,000	52	74,800	74,880

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AGENCY: United Way of Greater Chattanooga

AWARDS AND GRANTS FROM GOVERNMENTAL AGENCIES CITY/COUNTY/STATE/FEDERAL

	PROGRAM/PROJECT TITLE	NAME OF SOURCE	FOR HOW LONG?	LAST YEAR	THIS YEAR	NEXT YEAR
1	Temp Assistance for Needy Families	TN DHS	3 years	699,630	0	0
2	Emergency Solutions Grant Program	TN DHA	3 years	108,793	0	0
3	211	Hamilton County	2 years	500,000	170,000	500,000
4	All Corps Tutoring	TN DOE	2 years	247,530	3,500,000	0
5	Quality Matters	City of Chattanooga	2 years	10,133	489,687	0
6	211	City of Chattanooga	2 years	118,000	168,000	200,000
7	Storm Water Fee Assistance	City of Chattanooga	5 years	425,000	425,000	425,000
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
	Total Fees From Governmental Agencies			2,109,086	4,752,687	1,125,000

ALL FINANCIAL INFORMATION ROUNDED TO NEAREST DOLLAR

Attachment 6

Internal Revenue Service
Room 710, Technical Staff
P. O. Box 1055
Atlanta, Georgia 30370

Department of the Treasury

EO105

JAN 12 1984

Person to Contact:
Jerry L. Shaw/tt
Contact Telephone Number:
(205) 254-1130
Reply to:
EO:7206:JLS
Employer Identification Number:
62-0565962

United Way of Greater Chattanooga
P. O. Box 4027
Chattanooga, TN 37405

Dear Sir or Madam:

We have recently completed our examination of your Form 990 for the year ended December 31, 1982. You will be pleased to know that we will continue to recognize your organization as tax-exempt under section 501(c)(3) of the Internal Revenue Code. Your return is accepted as filed.

Also, there is no change in your liability for the tax on unrelated business income imposed by sections 511 through 515 of the Internal Revenue Code.

Thank you for your cooperation.

Sincerely yours,

Michael J. Murphy
District Director

U. S. TREASURY DEPARTMENT
WASHINGTON 25

OFFICE OF
COMMISSIONER OF INTERNAL REVENUE

ADDRESS REPLY TO
COMMISSIONER OF INTERNAL REVENUE
WASHINGTON 25, D. C.
AND REFER TO

T:R:PEO:3
JN

OCT 19 1957

United Fund of Greater Chattanooga, Tennessee, Incorporated
P. O. Box 246, Memorial Auditorium.
Chattanooga 1, Tennessee

Gentlemen:

It is the opinion of this office, based upon the evidence presented, that you are exempt from Federal income tax as an organization described in section 501(c)(3) of the Internal Revenue Code of 1954, as it is shown that you are organized and operated exclusively for charitable purposes.

Accordingly, you are not required to file income tax returns unless you change the character of your organization, the purposes for which you were organized, or your method of operation. Any such changes should be reported immediately to the District Director of Internal Revenue for your district in order that their effect upon your exempt status may be determined.

It will not be necessary for you to file the annual return of information, Form 990A, generally required of organizations exempt under section 501(c)(3) of the Internal Revenue Code of 1954, as you come within the specific exceptions contained in section 6033(a) of the Code.

Contributions made to you are deductible by the donors in computing their taxable income in the manner and to the extent provided by section 170 of the 1954 Code.

Bequests, legacies, devises or transfers to or for your use are deductible in computing the value of the taxable estate of a decedent for Federal estate tax purposes in the manner and to the extent provided by sections 2055 and 2106 of the 1954 Code. Gifts of property to or for your use are deductible in computing taxable gifts for Federal gift tax purposes in the manner and to the extent provided by section 2522 of the 1954 Code.

No liability is incurred by you for the taxes imposed under the Federal Insurance Contributions Act (social security taxes) unless you have filed a waiver of exemption certificate in accordance with the applicable provisions of such Act. In the event you desire social security coverage for your employees or have any questions relating to the filing of a waiver of exemption certificate you should take the matter up with your District Director of Internal Revenue.

Your attention is called to the provisions of section 501(c)(3) of the Internal Revenue Code of 1954 under which your exemption will be revoked if any substantial part of your activities consists of carrying on propaganda, or otherwise attempting, to influence legislation, or if you participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of any candidate for public office.

For the purpose of applying this ruling to any period with respect to which the Internal Revenue Code of 1954 is not applicable, any reference herein to a provision of the 1954 Code shall be deemed a reference to the corresponding provision of the 1939 Code.

The District Director of Internal Revenue, Nashville, Tennessee is being advised of this action.

Our ruling addressed to the Chattanooga Community Council dated April 23, 1941 is hereby terminated as of May 22, 1957, the date on which the Council transferred all of its properties and assets to you.

Very truly yours,

J. F. Worley

Acting Chief, Pensions and
Exempt Organizations Branch

Form 6992-2 (Rev. 2-55)

Tre Hargett
Secretary of State

Division of Business Services
Department of State
State of Tennessee
312 Rosa L. Parks AVE, 6th FL
Nashville, TN 37243-1102

SUZY M ANTHONY
SUZY M ANTHONY
630 MARKET ST
CHATTANOOGA, TN 37402-1205

December 13, 2023

Request Type: Certificate of Existence/Authorization
Request #: 0560198

Issuance Date: 12/13/2023
Copies Requested: 1

Document Receipt

Receipt # : 008502263 Filing Fee: $20.00

Payment-Credit Card - State Payment Center - CC #: 3864158355 $20.00

Regarding: UNITED WAY OF GREATER CHATTANOOGA
Filing Type: Nonprofit Corporation - Domestic
Formation/Qualification Date: 11/30/1955
Status: Active
Duration Term: Perpetual
Business County: HAMILTON COUNTY

Control # : 86251
Date Formed: 11/30/1955
Formation Locale: TENNESSEE
Inactive Date:

CERTIFICATE OF EXISTENCE

I, Tre Hargett, Secretary of State of the State of Tennessee, do hereby certify that effective as of the issuance date noted above

UNITED WAY OF GREATER CHATTANOOGA

* is a Corporation duly incorporated under the law of this State with a date of incorporation and duration as given above;

* has paid all fees, interest, taxes and penalties owed to this State (as reflected in the records of the Secretary of State and the Department of Revenue) which affect the existence/authorization of the business;

* has filed the most recent annual report required with this office;

* has appointed a registered agent and registered office in this State;

* has not filed Articles of Dissolution or Articles of Termination. A decree of judicial dissolution has not been filed.

Tre Hargett
Secretary of State

Processed By: Cert Web User

Verification #: 064577929

UNITED WAY OF GREATER CHATTANOOGA

Financial Statements and Other Financial Information

June 30, 2022 and 2021

(With Independent Auditors' Report Thereon)

UNITED WAY OF GREATER CHATTANOOGA

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UNITED WAY OF GREATER CHATTANOOGA

Roster of Board of Directors and Executive Staff

June 30, 2022

Board of Directors

Tom White	Chairman
Russ Blakely	Board Member
Amber J. Cambron	Board Member
Jim Catanzaro, Jr.	Board Member
Jay Dale	Board Member
Jon Paul Davis	Board Member
Patti Dungan	Board Member
Angela Garcia	Board Member
Tom Glenn	Board Member
Tom Greenholtz	Board Member
Paulo Hutson	Board Member
Amanda Jelks	Board Member
Dionne Jenkins	Board Member
Lurone Jennings, Sr.	Board Member
Althea Jones	Board Member
Ken Jones	Board Member
DeJuan Jordan	Board Member
Fabiola Ortiz	Board Member
Troy Rogers	Board Member
Patricia Russell	Board Member
Mike St. Charles	Board Member
Chris Sands	Board Member
Kenneth Smith	Board Member
Elaine Swafford	Board Member

Executive Staff

Lesley Scearce	President and Chief Executive Officer
Suzy Anthony	VP of Finance and Operations

LBMC MAKE A GOOD BUSINESS BETTER

INDEPENDENT AUDITORS' REPORT

The Board of Directors of
United Way of Greater Chattanooga

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of United Way of Greater Chattanooga (a nonprofit organization), which comprise the statements of financial position as of June 30, 2022 and 2021, the related statements of activities and changes in net assets, cash flows, and functional expenses for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of United Way of Greater Chattanooga as of June 30, 2022 and 2021, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the United Way of Greater Chattanooga and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the United Way of Greater Chattanooga's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- **Exercise professional judgment and maintain professional skepticism throughout the audit.**
- **Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.**
- **Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the United Way of Greater Chattanooga's internal control. Accordingly, no such opinion is expressed.**
- **Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.**
- **Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the United Way of Greater Chattanooga's ability to continue as a going concern for a reasonable period of time.**

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards and related notes, as required by Title 2 *U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the financial statements as a whole.

The roster of board of directors and executive staff on Page 1, as required by the Tennessee Audit Manual issued by the State of Tennessee Comptroller of the Treasury, is presented for purposes of additional analysis and is not a required part of the financial statements and has not been subjected to the auditing procedures applied in the audit of the financial statements. Accordingly, we do not express an opinion or provide any assurance on that information.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated November 2, 2022 on our consideration of the United Way of Greater Chattanooga's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the United Way of Greater Chattanooga's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the United Way of Greater Chattanooga's internal control over financial reporting and compliance.

LBMC, PC

Chattanooga, Tennessee
November 2, 2022

UNITED WAY OF GREATER CHATTANOOGA

Statements of Financial Position

June 30, 2022 and 2021

Assets

	2022	2021
Assets:		
Cash and cash equivalents	$ 1,142,751	$ 1,844,684
Accounts receivable	60,270	34,944
Contributions receivable, net	3,190,169	3,549,155
Prepaid expenses	58,799	80,256
Investments	20,953,891	24,198,330
Cash surrender value of life insurance	250,895	234,487
Property and equipment, net	2,721,453	2,816,730
Total assets	$ 28,378,228	$ 32,758,586

Liabilities and Net Assets

Liabilities:		
Accounts payable and accrued liabilities	$ 557,973	$ 371,007
Community investments and designations payable	4,854,102	3,946,291
Accrued employee benefits	575,276	686,003
SBA loan payable	-	620,400
Total liabilities	5,987,351	5,623,701
Net assets:		
Without donor restrictions	15,593,899	19,637,699
With donor restrictions	6,796,978	7,497,186
Total net assets	22,390,877	27,134,885
Total liabilities and net assets	$ 28,378,228	$ 32,758,586

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Activities and Changes in Net Assets

Year ended June 30, 2022

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Gross campaign results	$ -	$ 8,277,815	$ 8,277,815
Less, provision for uncollectible contributions, net of recoveries	-	(271,760)	(271,760)
Less, donor designations	-	(540,435)	(540,435)
Net campaign revenue	-	7,465,620	7,465,620
Grants awarded	-	516,511	516,511
Investment return	(3,168,599)	(58,402)	(3,227,001)
Fee for service income	83,548	-	83,548
Special event income	-	681,821	681,821
Other income	643,419	-	643,419
Net assets released from restrictions	9,305,758	(9,305,758)	-
Total public support and revenue	6,864,126	(700,208)	6,163,918
Program services:			
211 Center	2,266,971	-	2,266,971
Building stable lives	123,815	-	123,815
Imagination Library	22,377	-	22,377
Early learning scholarships	26,116	-	26,116
Venture Forward	441,576	-	441,576
Other community investment programs	5,361,300	-	5,361,300
Total program services	8,242,155	-	8,242,155
Supporting services:			
Fundraising	1,533,617	-	1,533,617
Management and general	1,132,154	-	1,132,154
Total supporting services	2,665,771	-	2,665,771
Total expenses	10,907,926	-	10,907,926
Decrease in net assets	(4,043,800)	(700,208)	(4,744,008)
Net assets at beginning of year	19,637,699	7,497,186	27,134,885
Net assets at end of year	$ 15,593,899	$ 6,796,978	$ 22,390,877

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Activities and Changes in Net Assets

Year ended June 30, 2021

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Gross campaign results	$ -	$ 7,741,180	$ 7,741,180
Less, provision for uncollectible contributions, net of recoveries	-	197,712	197,712
Less, donor designations	-	(766,475)	(766,475)
Net campaign revenue	-	7,172,417	7,172,417
Grants awarded	-	2,372,398	2,372,398
Investment return	5,443,393	86,954	5,530,347
Fee for service income	162,684	-	162,684
Special event income	-	226,951	226,951
Other income	41,229	-	41,229
Net assets released from restrictions	11,115,133	(11,115,133)	-
Total public support and revenue	16,762,439	(1,256,413)	15,506,026
Program services:			
211 Center	1,972,761	-	1,972,761
Building stable lives	147,218	-	147,218
Imagination Library	182,321	-	182,321
Early childhood	112,933	-	112,933
Early learning scholarships	82,992	-	82,992
Venture Forward	469,377	-	469,377
Mentoring	63,472	-	63,472
Other community investment programs	4,539,867	-	4,539,867
Total program services	7,570,941	-	7,570,941
Supporting services:			
Fundraising	1,554,364	-	1,554,364
Management and general	991,461	-	991,461
Total supporting services	2,545,825	-	2,545,825
Total expense	10,116,766	-	10,116,766
Increase (decrease) in net assets	6,645,673	(1,256,413)	5,389,260
Net assets at beginning of year	12,992,026	8,753,599	21,745,625
Net assets at end of year	$ 19,637,699	$ 7,497,186	$ 27,134,885

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statements of Cash Flows

Years ended June 30, 2022 and 2021

	2022	2021
Cash flows from operating activities:		
Increase (decrease) in net assets	$ (4,744,008)	$ 5,389,260
Adjustments to reconcile increase (decrease) in net assets to net cash provided (used) by operating activities:		
Depreciation	138,229	164,532
Provision for uncollectible contributions	(271,760)	197,712
Gain (loss) on investments, net	3,323,732	(5,695,367)
Forgiveness of SBA loan	(620,400)	-
(Increase) decrease in operating assets:		
Accounts receivable	(25,326)	35,813
Contributions receivable	630,746	395,369
Prepaid expenses	21,457	(47,724)
Cash surrender value of life insurance	(16,408)	(18,601)
Increase (decrease) in operating liabilities:		
Accounts payable and accrued liabilities	186,966	229,760
Community investments and designations payable	907,811	(297,038)
Accrued employee benefits	(110,727)	(24,076)
Total adjustments	4,164,320	(5,059,620)
Net cash provided (used) by operating activities	(579,688)	329,640
Cash flows from investing activities:		
Proceeds from sale of investments	19,527,491	4,692,933
Purchase of investments	(19,606,783)	(4,202,877)
Purchase of property and equipment	(42,953)	(11,117)
Net cash provided (used) by investing activities	(122,245)	478,939
Increase (decrease) in cash and cash equivalents	(701,933)	808,579
Cash and cash equivalents at beginning of period	1,844,684	1,036,105
Cash and cash equivalents at end of period	$ 1,142,751	$ 1,844,684

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Functional Expenses

Year ended June 30, 2022

	Program Services								Supporting Services		
	211 Center	Building Stable Lives	Imagination Library	Early Learning Scholarships	Venture Forward	Other Programs	Community Investments	Total Program Services	Fundraising	Management and General	Total
Building/occupancy	$ -	$ -	$ -	$ -	$ 2,138	$ -	$ -	$ 2,138	$ 13	$ 188,200	$ 190,351
Communications/marketing	1,053	-	-	-	207	-	-	1,260	29,523	2,178	32,961
Consultants/contractors	-	-	-	-	2,000	104,727	-	106,727	8,963	-	115,690
Income taxes	-	-	-	-	-	-	-	-	-	959	959
Materials, equipment & technology	31,868	9,500	-	594	11,085	564	500	54,111	94,106	104,969	253,186
Meetings and events	3,085	2,879	-	-	38,325	7,592	361	52,242	202,138	9,998	264,378
Memberships and dues	669	250	-	-	299	273	-	1,491	699	144,659	146,849
Professional fees	824	-	-	-	627	-	10,000	11,451	15,161	58,958	85,570
Salaries and benefits	785,016	93,742	-	165	341,409	228,397	-	1,448,729	1,023,413	859,432	3,331,574
Staff development/training	3,390	673	-	-	761	1,886	-	6,710	3,902	31,848	42,460
Community impact projects	-	-	22,377	-	-	12,678	-	35,055	-	-	35,055
Designations to community agencies	-	-	-	-	-	-	540,434	540,434	-	-	540,434
Grants and direct funding	505,612	-	-	25,357	-	748	-	531,717	-	-	531,717
Community investment grants	782,831	-	-	-	-	-	4,415,682	5,198,513	-	-	5,198,513
	2,114,348	107,044	22,377	26,116	396,851	356,865	4,966,977	7,990,578	1,377,918	1,401,201	10,769,697
Depreciation	40,468	4,447	-	-	11,859	9,931	-	66,705	41,284	30,240	138,229
Allocation of support services	112,155	12,324	-	-	32,866	27,527	-	184,872	114,415	(299,287)	-
Total	$ 2,266,971	$ 123,815	$ 22,377	$ 26,116	$ 441,576	$ 394,323	$ 4,966,977	$ 8,242,155	$ 1,533,617	$ 1,132,154	$10,907,926

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Functional Expenses

Year ended June 30, 2021

	Program Services										Supporting Services		
	211 Center	Building Stable Lives	Imagination Library	Early Childhood	Early Learning Scholarships	Venture Forward	Mentoring	Other Programs	Community Investments	Total Program Services	Fundraising	Management and General	Total
Building/occupancy	$ -	$ -	$ -	$ -	$ -	$ 7,908	$ -	$ -	$ -	$ 7,908	$ -	$ 154,708	$ 162,616
Communications/marketing	900	-	1,226	-	252	1,916	1,881	-	-	6,175	18,138	2,526	26,839
Consultants/contractors	-	-	-	-	11,900	48,500	-	1,400	101,069	6,175	6,000	5,938	174,807
Income taxes	-	-	-	-	-	-	-	-	-	-	-	500	500
Materials, equipment & technology	25,304	4,181	-	-	496	11,747	92	543	2,219	44,582	212,933	86,947	344,462
Meetings and events	939	394	30	-	30	14,696	8,461	172	-	24,722	128,143	7,712	160,577
Memberships and dues	23,270	5,059	309	3,794	2,024	13,265	1,993	14,078	-	63,792	38,367	28,649	130,808
Professional fees	35	-	-	-	-	-	-	-	10,000	10,035	14,456	65,498	89,989
Salaries and benefits	641,496	123,242	5,218	98,608	29,857	335,672	46,208	340,237	62,263	1,682,801	1,029,510	738,336	3,450,647
Staff development/training	289	300	-	-	-	100	-	-	-	689	1,307	14,498	16,494
Community impact projects	9,638	-	174,680	-	-	-	-	5,518	-	189,836	-	-	189,836
Designations to community agencies	-	-	-	-	-	-	-	-	766,475	766,475	-	-	766,475
Grants and direct funding	808,749	-	-	-	32,816	-	-	-	2,625	844,190	-	-	844,190
Community investment grants	399,108	-	-	-	-	-	-	-	3,194,886	3,593,994	-	-	3,593,994
	1,909,728	133,176	181,463	102,402	77,375	433,804	58,635	361,948	4,139,537	7,398,068	1,448,854	1,105,312	9,952,234
Depreciation	31,663	7,054	431	5,290	2,822	17,870	2,430	19,281	-	86,841	53,002	24,689	164,532
Allocation of support services	31,370	6,988	427	5,241	2,795	17,703	2,407	19,101	-	86,032	52,508	(138,540)	-
Total	$ 1,972,761	$ 147,218	$ 182,321	$ 112,933	$ 82,992	$ 469,377	$ 63,472	$ 400,330	$ 4,139,537	$ 7,570,941	$ 1,554,364	$ 991,461	$ 10,116,766

See accompanying notes to the financial statements.

(1) Nature of activities

With a goal to help everyone in Greater Chattanooga reach their full potential, United Way of Greater Chattanooga (the "Organization") unites people and resources to build a stronger and healthier community. As a nonprofit organization, the Organization focuses on increasing access to education, stability, and health resources as the main drivers of opportunity for all community members. Through giving, advocating, and volunteering, the Organization mobilizes and creates partnerships with corporations, nonprofit partners, public policy influencers, and community leaders to empower experts with resources to create informed, sustainable impact.

(2) Summary of significant accounting policies

The financial statements of the Organization are presented on the accrual basis. The significant accounting policies followed are described below:

(a) Basis of presentation

Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

(i) Net assets without donor restrictions - Net assets that are not subject to donor-imposed restrictions.

(ii) Net assets with donor restrictions - Net assets subject to donor-imposed restrictions that: 1) may or will be met either by actions of the Organization and/or the passage of time or 2) may be maintained permanently by the Organization.

All contributions are considered to be without donor restrictions unless specifically restricted by the donor. Amounts received that are restricted by the donor for specific purposes are reported as net assets with donor restrictions.

(b) Cash equivalents

The Organization considers all highly liquid investments with original maturities of less than three months to be cash equivalents, except for cash and investments held in the funds functioning as endowments.

(c) Contributions and accounts receivable

The Organization reports contributions and accounts receivable, net of a discount and an allowance for doubtful accounts, at the amount which represents management's estimate of the amount that ultimately will be realized. The Organization reviews the adequacy of its allowance for uncollectible accounts on an ongoing basis, using historical payment trends and existing economic conditions, as well as review of specific accounts, and makes adjustments in the allowance as necessary.

(d) Investments

Investments are shown at their fair values in the statements of financial position. Investment return shown in the statements of activities and changes in net assets includes interest, dividends, and realized and unrealized gains and losses, net of investment expenses. Investment income is reported in the period earned as an increase in net assets without donor restrictions unless the use of the assets received is limited by donor-imposed restrictions. Investment income that is restricted by the donor is reported as an increase in net assets without donor restrictions if the restrictions are met or expire in the year in which the income is recognized. All other donor-restricted investment income is reported as an increase in net assets with donor restrictions depending on the nature of the restrictions.

(e) Property and equipment

Property and equipment is stated at cost, net of accumulated depreciation. Depreciation is provided over the assets' estimated useful lives using the straight-line method. All buildings are constructed on property owned by the Organization, and are depreciated over forty years. Improvements are depreciated over fifteen years, while furniture, fixtures, and computer equipment are generally depreciated over five to ten years. Donated property and equipment are recorded at fair value on the date of the gift.

Expenditures for maintenance and repairs are expensed when incurred. Expenditures for renewals or betterments are capitalized. When property is retired or sold, the cost and the related accumulated depreciation are removed from the accounts, and the resulting gain or loss is included in net assets without donor restrictions.

(f) Community investments payable

Community investments payable represent commitments of funds by the Organization for program services related to community investments, grants and initiatives and community services and are recorded as community investments payable and program services expense when the Organization has committed to an unconditional obligation.

(g) Income taxes

The Organization is exempt from federal income taxes under the provisions of Internal Revenue Code Section 501(c)(3). Certain activities of the Organization may be subject to Unrelated Business Income Taxes, such as earnings from investment in limited partnerships. These taxes are reflected in income tax expense in the statements of functional expenses.

As of June 30, 2022 and 2021, the Organization has accrued no interest and no penalties related to uncertain tax positions. It is the Organization's policy to recognize interest and/or penalties related to income tax matters in income tax expense.

The Organization files a U.S. Federal information tax return.

(h) Revenue recognition

Contributions are recognized when the donor makes an unconditional promise to give to the Organization. Donor-restricted contributions are reported as increases in net assets with donor restrictions. When a donor restriction expires, that is when a time restriction ends or a purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and are reported in the statements of activities and changes in net assets as net assets released from restriction. The Organization considers the pledges received under the current year community-wide campaign, to be restricted for use in the following year.

A portion of the Organization's revenue is derived from cost-reimbursable federal and state contracts and grants, which are conditioned upon certain performance requirements and/or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Organization has incurred expenditures in compliance with specific contract or grant provisions.

Program revenues are generally recognized when services are rendered. The Organization recognizes revenue from fundraising on the day of a fundraising event.

(i) Donor designations

Annual campaign gifts in which United Way agrees to transfer the gift to another beneficiary as designated by the donor constitute agency transactions and are deducted from gross campaign results to arrive at contribution revenue. In accordance with United Way Worldwide membership requirements, these designations are presented as part of gross campaign results on the statements of activities and changes in net assets, but are then deducted to arrive at United Way's actual revenue under accounting principles generally accepted in the United States of America.

(j) Functional allocation of expenses

The financial statements report certain categories of expenses that are attributable to more than one program or supporting function. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include depreciation, building and occupancy, membership dues, and other shared costs such as interest expense and supplies. These costs are allocated using a ratio of each department to entity total full-time equivalents. Salaries and benefits are directly allocated to the program for which the staff works. Staff who work for more than one program are charged on the basis of estimates of time and effort for each department. Administrative personnel are not allocated and are charged wholly to general and administrative expense.

(k) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(l) Events occurring after reporting date

The Organization has evaluated events and transactions that occurred between June 30, 2022, and November 2, 2022, which is the date that the financial statements were available to be issued, for possible recognition or disclosure in the financial statements.

(3) Credit risk and other concentrations

The Organization generally maintains cash on deposit at banks in excess of federally insured amounts. The Organization has not experienced any losses in such accounts and management believes the Organization is not exposed to any significant credit risk related to cash.

Because the majority of the contributors reside in and around Hamilton County, Tennessee, collection of contributions receivable is substantially dependent upon the economic stability of the area.

(4) Contributions receivable

A summary of contributions receivable at June 30, 2022 and 2021, is as follows:

	2022	2021
Receivable within one year	$ 3,538,369	$ 3,790,439
Receivable in one to five years	75,000	150,000
	3,613,369	3,940,439
Present value discount	(2,648)	(6,385)
Allowance for doubtful accounts	(420,552)	(384,899)
	$ 3,190,169	$ 3,549,155

Pledges receivable that are due in more than one year are recorded at the present value of estimated future cash flows using a discount rate of approximately 2.50% as of June 30, 2022 and 2021.

(5) Liquidity and availability

The Organization regularly monitors liquidity required to meet its operating needs and other contractual commitments, while also striving to optimize the investment of its available funds and use of its line of credit. The Organization has various sources of liquidity at its disposal, including cash and cash equivalents, receivables and investments. In addition to financial assets available to meet general expenditures over the next 12 months, the Organization operates with a balanced budget and anticipates collecting sufficient revenue to cover expenditures not covered by donor restricted resources or, where appropriate, borrowings.

Financial assets available for general expenditures within one year of the statements of financial position date as of June 30, 2022 and 2021, is as follows:

	2022	2021
Cash and cash equivalents	$ 1,142,751	$ 1,844,684
Accounts receivable	60,270	34,944
Contributions receivable, net	3,190,169	3,549,155
Investments	20,953,891	24,198,330
Total financial assets	25,347,081	29,627,113
Adjustments:		
Less: contributions to be received after June 30 of the following year, net	(62,352)	(138,615)
Less: contributions receivable with donor purpose restrictions	(60,657)	(10,000)
Less: board designated endowment	(12,970,451)	(17,105,208)
Less: endowment with donor restrictions	(1,673,941)	(1,673,941)
	$ 10,579,680	$ 10,699,349

The Organization maintains funds designated by the Board of Directors to function as endowments, totaling $12,970,451 and $17,105,208 as of June 30, 2022 and 2021, respectively, which the Board of Directors could make available for general use upon amendment of the Organization's endowment policy.

(6) Investments

At June 30, 2022 and 2021, investments consist of common stock, mutual funds, hedge funds, and investments in privately traded limited partnerships, and are categorized as follows:

	2022	2021
Endowment	$ 14,644,392	$ 18,779,149
Other investments	6,309,499	5,419,181
	$ 20,953,891	$ 24,198,330

The following table summarizes the investment return in the statements of activities and changes in net assets for 2022 and 2021:

	2022	2021
Net gain (loss) on investments	$ (3,323,732)	$ 5,695,403
Interest and dividend income	194,803	77,073
Fees paid	(98,072)	(242,129)
	$ (3,227,001)	$ 5,530,347

Certain investments in limited partnerships may have time restrictions or no immediate availability related to the withdrawal of funds.

(7) Endowment

The Organization's endowment consists of approximately 6 individual funds established for a variety of purposes. The endowment includes both donor-restricted endowment funds and funds designated by the Board of Directors to function as endowments. As required by generally accepted accounting principles, net assets associated with endowment funds, including funds designated by the Board of Directors to function as endowments, are classified and reported based on the existence or absence of donor-imposed restrictions.

The Board of Directors has interpreted the State Prudent Management of Institutional Funds Act (SPMIFA) as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies net assets with donor restrictions: (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment, and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. In accordance with SPMIFA, the Organization considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

(1) The duration and preservation of the fund
(2) The purposes of the Organization and the donor-restricted endowment fund
(3) General economic conditions
(4) The possible effect of inflation and deflation
(5) The expected total return from income and the appreciation of investments
(6) Other resources of the Organization
(7) The investment policies of the Organization

The Organization updated its endowment spending policy in 2021. Endowment spending for funds designated by the Board of Directors to function as endowments will be an amount up to 5.5% of the trailing five-year quarterly average market value of the total Board directed endowment fund. Endowment spending was $1,150,000 for the years ended June 30, 2022 and 2021. In 2021, the Board released $3,389,326 of funds designated by the Board of Directors to function as endowments to undesignated net assets.

Endowment net assets composition by type of fund as of June 30, 2022 and 2021, are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2022:			
Donor restricted endowment funds	$ -	$ 1,673,941	$ 1,673,941
Board designated endowment funds	12,970,451	-	12,970,451
	$ 12,970,451	$ 1,673,941	$ 14,644,392

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2021:			
Donor restricted endowment funds	$ -	$ 1,673,941	$ 1,673,941
Board designated endowment funds	17,105,208	-	17,105,208
	$ 17,105,208	$ 1,673,941	$ 18,779,149

Changes in Endowment Net Assets for the fiscal period ended June 30, 2022 and 2021, are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2022:			
Endowment assets, beginning of year	$ 17,105,208	$ 1,673,941	$ 18,779,149
Investment return	(2,984,757)	-	(2,984,757)
Appropriation of endowment:			
Assets for expenditure	(1,150,000)	-	(1,150,000)
	$ 12,970,451	$ 1,673,941	$ 14,644,392

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2021:			
Endowment assets, beginning of year	$ 16,381,352	$ 1,673,941	$ 18,055,293
Investment return	5,263,182	-	5,263,182
Appropriation of endowment:			
Assets for expenditure	(1,150,000)	-	(1,150,000)
Other changes:			
Released from board designated endowment fund	(3,389,326)	-	(3,389,326)
	$ 17,105,208	$ 1,673,941	$ 18,779,149

(8) Assets and liabilities measured at fair value

Fair value is defined as the price that would be received upon sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1 - Quoted prices in active markets for identical assets or liabilities;

Level 2 - Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; and

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The following is a description of the valuation methodology used for assets measured at fair value:

(i) C*ommon stock, and mutual funds*: Valued at quoted market prices available in an active market.

(ii) *Hedge funds*: Valued at estimated net asset value per share of underlying long and short equity positions.

(iii) *Investments in privately traded limited partnerships*: Investments in privately traded limited partnerships have no quoted market prices and are stated at estimated fair value as provided by the general partner and/or the investment manager. These estimated values may be determined based on the value of the underlying assets, sales of comparable assets, projected cash flows or some combination thereof. Due to the inherent uncertainty of the valuation, the assigned fair values may differ significantly from the values that would have been used had a ready market for the investments existed, and the differences could be material.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Organization's management believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Investments are held in agency accounts at Regions Bank, First Horizon Bank, Pinnacle Bank, Truist Bank, and several investment limited partnerships and money market accounts, and are carried at their fair market value.

The following tables set forth by level, within the fair value hierarchy, the Organization's investments at fair value as of June 30, 2022 and 2021:

	Fair Value Measurements as of June 30, 2022 Using the Following Inputs			
	Level 1	Level 2	Level 3	Total
Common stock	$ 1,620,484	$ -	$ -	$ 1,620,484
Mutual funds	15,329,745	-	-	15,329,745
Hedge funds	-	-	743,611	743,611
Limited partnerships	-	-	3,260,051	3,260,051
Investments at fair value	$ 16,950,229	$ -	$ 4,003,662	$ 20,953,891

	Fair Value Measurements as of June 30, 2021 Using the Following Inputs			
	Level 1	Level 2	Level 3	Total
Common stock	$ 1,770,241	$ -	$ -	$ 1,770,241
Mutual funds	6,026,409	-	-	6,026,409
Hedge funds	-	-	921,609	921,609
Limited partnerships	-	-	13,606,941	13,606,941
Total	$ 7,796,650	$ -	$ 14,528,550	22,325,200
Investments measured at NAV as a practical expedient (a)				1,873,130
Investments at fair value				$ 24,198,330

(a) Certain investments are measured at net asset value (NAV) as a practical expedient to estimate fair value and, therefore, has not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The following table summarizes investments for which the fair value is measured using the NAV per share practical expedient as of June 30, 2022 and 2021.

Description	Fair Value 6/30/2022	Fair Value 6/30/2021	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Limited partnership	$-	$1,873,130	n/a	Annually	90 days

(9) Property and equipment

Property and equipment at June 30, 2022 and 2021, consisted of the following:

	2022	2021
Land	$ 227,782	$ 227,782
Buildings	2,799,347	2,799,347
Improvements	622,083	586,787
Computer equipment	178,558	166,465
Furniture and fixtures	374,510	374,510
Construction in progress	-	4,438
	4,202,280	4,159,329
Accumulated depreciation	(1,480,827)	(1,342,599)
Property and equipment, net	$ 2,721,453	$ 2,816,730

Construction in progress at June 30, 2021, consisted primarily of building improvements. Depreciation expense was $138,229 and $164,532 for the years ended June 30, 2022 and 2021, respectively.

(10) Accrued employee benefits

A summary of accrued employee benefits as of June 30, 2022 and 2021, is as follows:

	2022	2021
Post-retirement benefits liability	$ 516,374	$ 579,442
Accrued sick and vacation	45,319	86,343
Other current employee benefits	13,583	20,218
	$ 575,276	$ 686,003

The Organization provides a health insurance supplement at age 65 for employees who have met the minimum service requirements upon normal retirement age of 62. Employees who were employed as of December 5, 2012, and have at least 10 years of service will receive the benefit. Employees who were employed as of December 5, 2012, having less than 10 years of service receive the benefit if they complete 20 years of service. Anyone employed after December 5, 2012, will not receive the benefit. The estimated liability is recorded at the present value of estimated future cash flows using a discount rate of 2.98% and 1.45%, and an inflation rate of 5.90% and 2.80%, as of June 30, 2022 and 2021, respectively.

The following table provides a reconciliation of the changes in the post-retirement benefit liability for 2022 and 2021:

	2022	2021
Post-retirement benefits liability, beginning of period	$ 579,442	$ 604,700
Service cost	(2,539)	45,485
Interest costs	(97,723)	(18,630)
Change in discount rate assumption	119,668	97,004
Change in other assumptions	(120,550)	(120,550)
Actuarial gain (loss)	59,044	(8,641)
Benefits paid	(20,968)	(19,926)
Post-retirement benefits liability, end of period	$ 516,374	$ 579,442

Due to the level of risk associated with the post-retirement benefit liability, it is reasonably possible that changes to actual post-retirement benefits will occur and that such changes could materially affect the amounts reported in the statements of financial position.

Information about the expected future cash flows for the post-retirement benefit liability for the next ten years as of June 30, 2022, is as follows:

Year	Amount
2023	$ 28,122
2024	29,783
2025	31,540
2026	28,419
2027	30,097
2028 to 2032	171,474

(11) Line of credit and SBA loan payable

The Organization has an unsecured line of credit available with First Horizon Bank in the amount of $500,000. The line of credit bears interest at a variable interest rate based on the bank's base commercial rate (4% and 3.25% at June 30, 2022 and 2021, respectively). Monthly payments of interest are required under the line of credit. The line of credit matures on November 30, 2023. There was no balance outstanding under the line at June 30, 2022 and 2021.

During 2020, the Organization entered into a Paycheck Protection Program loan. The use of funds is restricted by the Small Business Association (SBA). The balance of the loan was $620,400 at June 30, 2021. The loan was forgiven in September 2021, and the forgiveness is included in other income for the year ended June 30, 2022.

(12) Net assets

Net assets as of June 30, 2022 and 2021, are comprised of the following:

	2022	2021
Without donor restrictions:		
Without donor restrictions, undesignated	$ 2,623,448	$ 2,532,491
Without donor restrictions, board designated	12,970,451	17,105,208
Total net assets without donor restrictions	15,593,899	19,637,699
With donor restrictions:		
Time and purpose restrictions:		
Time and purpose restrictions - expendable within twelve months following fiscal year-end:		
Fundraising	107,188	99,305
Marketing	463,000	-
211 Center	295,736	175,351
Imagination library	10,405	17,636
Affinity Groups	32,225	-
Volunteer Center	25	-
Contributions to support community investment and operations of future periods	2,971,479	3,406,591
	3,880,058	3,698,883
Time and purpose restrictions - expendable between thirteen and twenty-four months following fiscal year-end:		
Venture Forward	5,000	5,000
Contributions to support community investment and operations of future periods	22,352	193,431
	27,352	198,431

Time and purpose restrictions - expendable after twenty-five months following fiscal year-end:		
Venture Forward	-	5,000
Contributions to support community investment and operations of future periods	35,000	75,000
	35,000	80,000
Total time and purpose restrictions	3,942,410	3,977,314
Purpose restrictions:		
General and administrative	-	83,621
211 Center	760,690	1,054,988
Early learning scholarships	-	10,831
Venture Forward	128,424	454,636
Mentoring	-	3,419
Contributions to support community investment and operations of future periods	40,618	3,949
Total purpose restrictions	929,732	1,611,444
Time restrictions:		
Owned life insurance	250,895	234,487
Endowment funds	1,673,941	1,673,941
Total time restrictions	1,924,836	1,908,428
Total net assets with donor restrictions	6,796,978	7,497,186
Total net assets	$ 22,390,877	$ 27,134,885

(13) Retirement plan

The Organization sponsors a defined contribution retirement plan covering substantially all employees. The Organization contributes a percentage of each eligible employee's annual compensation to the plan. This percentage was 6% during 2022 and 2021, with an additional 2% available as a matching contribution. The Organization made contributions of $176,911 and $199,448 to the plan in 2022 and 2021, respectively.

(14) Community investment grants

Community investment grants, other than donor designations, are recorded as an expense on the statements of functional expenses when they are approved by the Board of Directors. The Board of Directors approved community investment grants totaling $4,415,682 and $3,194,886 during the years ended June 30, 2022, and 2021, respectively. Community investment grants are generally paid to agencies in the year following approval.

OTHER FINANCIAL INFORMATION

UNITED WAY OF GREATER CHATTANOOGA

Schedule of Expenditures of Federal Awards

Year ended June 30, 2022

Federal Assistance Listing Number	Name of Program	Contracting Agency	Passed Through to Subrecipients	Receivable Balance July 1, 2021	Receipts	Expenditures	Receivable Balance June 30, 2022
93.558	Pass-through from the State of Tennessee, Department of Human Services - Temporary Assistance for Needy Families	US Dept of Health and Human Services	$ 782,831	$ 156,032	$ 924,367	$ 1,080,862	$ 312,527
93.558	Pass-through from the City of Chattanooga, Department of Human Services - Temporary Assistance for Needy Families	US Dept of Health and Human Services	-	-	44,796	44,796	-
		Total 93.558	782,831	156,032	969,163	1,125,658	312,527
		Total Federal Awards	$ 782,831	$ 156,032	$ 969,163	$ 1,125,658	$ 312,527

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Notes to the Schedule of Expenditures of Federal Awards

Year ended June 30, 2022

(1) Basis of presentation

The accompanying schedule of expenditures of federal awards (the "Schedule") includes federal award activity of United Way of Greater Chattanooga for the year ended June 30, 2022. The information in this Schedule is presented in accordance with the requirement of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Because the Schedule presents only a selected portion of the operations of the Organization, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Organization.

For purposes of the Schedule, federal awards includes all grants, contracts and similar agreements entered into directly between the Organization and agencies and departments of the federal government and all subawards to the Organization by nonfederal organizations pursuant to federal grants, contracts, and similar agreements.

(2) Summary of significant accounting policies for federal expenditures

Expenditures reported on the Schedule are recognized on the accrual basis of accounting. The expenditures reported in the Schedule follow the cost principles contained in the Uniform Guidance.

The Organization did not expend any federal awards during 2021 in the form of non-cash assistance. Funds passed through to subrecepient agencies during the year ended June 30, 2022, are reported on the Schedule. The expenditure threshold for classification as a Type A program is $750,000.

(3) Indirect cost rate

The Organization has elected not to use the 10% de minimis indirect cost rate allowed under the Uniform Guidance.

See accompanying notes to the financial statements.

LBMC MAKE A GOOD BUSINESS BETTER

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

The Board of Directors of
United Way of Greater Chattanooga

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of United Way of Greater Chattanooga (the "Organization"), which comprise the statement of financial position as of June 30, 2022, and the related statements of activities and changes in net assets, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated November 2, 2022.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance. Accordingly, this communication is not suitable for any other purpose.

LBMC, PC

Chattanooga, Tennessee
November 2, 2022

LBMC MAKE A GOOD BUSINESS BETTER

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR THE MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

The Board of Directors of
United Way of Greater Chattanooga

Report on Compliance for The Major Federal Program

Opinion on The Major Federal Program

We have audited United Way of Greater Chattanooga's (the "Organization") compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on the Organization's major federal program for the year ended June 30, 2022. The Organization's major federal program is identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Organization complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on the major federal program for the year ended June 30, 2022.

Basis for Opinion on The Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Organization's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Organization's federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Organization's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Organization's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- **Exercise professional judgment and maintain professional skepticism throughout the audit.**
- **Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Organization's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.**
- **Obtain an understanding of the Organization's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over compliance. Accordingly, no such opinion is expressed.**

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

***A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.**

Our consideration of internal control over compliance was for the limited purpose described in the *Auditors' Responsibilities for the Audit of Compliance* section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

LBMC, PC

Chattanooga, Tennessee
November 2, 2022

UNITED WAY OF GREATER CHATTANOOGA

Schedule of Findings and Questioned Costs

Year ended June 30, 2022

SECTION I - SUMMARY OF AUDITORS' RESULTS

Financial Statements

Type of auditors' report issued:		Unmodified		
Internal control over financial reporting:				
Material weakness(es) identified?	_____	Yes	X	No
Significant deficiency(ies) identified?	_____	Yes	X	None Reported
Noncompliance material to financial statements noted?	_____	Yes	X	No

Federal Awards

Internal control over major programs:				
Material weakness(es) identified?	_____	Yes	X	No
Significant deficiency(ies) identified?	_____	Yes	X	None Reported

Type of auditors' report issued on compliance for each major program:		Unmodified		
Any audit findings disclosed that are required to be reported in accordance with Uniform Guidance?	_____	Yes	X	No

Identification of Major Programs:

Federal Assistance Listing - 93.558	Temporary Assistance for Needy Families
Dollar threshold used to distinguish between type A and type B programs:	$750,000

Auditee qualified as low risk auditee	_____	Yes	X	No

SECTION II - FINANCIAL STATEMENT FINDINGS

None.

SECTION III - FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

None.

UNITED WAY OF GREATER CHATTANOOGA

Summary Schedule of Prior Audit Findings

Year ended June 30, 2022

There were no findings or questioned costs relative to federal awards reported in the financial statement audit of United Way of Greater Chattanooga as of and for the year ended June 30, 2021.

UNITED WAY OF GREATER CHATTANOOGA

Financial Statements and Other Financial Information

June 30, 2023 and 2022

(With Independent Auditors' Report Thereon)

LBMC

UNITED WAY OF GREATER CHATTANOOGA

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UNITED WAY OF GREATER CHATTANOOGA

Roster of Board of Directors and Executive Staff

June 30, 2023

Board of Directors

Edna Varner	Chair
Tom White	Board Member
Russ Blakely	Board Member
Amber J. Cambron	Board Member
Jim Catanzaro, Jr.	Board Member
Jay Dale	Board Member
Patti Dungan	Board Member
Angela Garcia	Board Member
Tom Glenn	Board Member
Paulo Hutson	Board Member
Amanda Jelks	Board Member
Dionne Jenkins	Board Member
Althea Jones	Board Member
Ken Jones	Board Member
DeJuan Jordan	Board Member
Patricia Russell	Board Member
Mike St. Charles	Board Member
Kenneth Smith	Board Member

Executive Staff

Lesley Scearce	President and Chief Executive Officer
Suzy Anthony	VP of Finance and Operations

LBMC

INDEPENDENT AUDITORS' REPORT

The Board of Directors of
United Way of Greater Chattanooga

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of United Way of Greater Chattanooga (a nonprofit organization), which comprise the statements of financial position as of June 30, 2023 and 2022, the related statements of activities and changes in net assets, cash flows, and functional expenses for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of United Way of Greater Chattanooga as of June 30, 2023 and 2022, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the United Way of Greater Chattanooga and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the United Way of Greater Chattanooga's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- **Exercise professional judgment and maintain professional skepticism throughout the audit.**
- **Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.**
- **Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the United Way of Greater Chattanooga's internal control. Accordingly, no such opinion is expressed.**
- **Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.**
- **Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the United Way of Greater Chattanooga's ability to continue as a going concern for a reasonable period of time.**

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards and related notes, as required by Title 2 *U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Information

The roster of board of directors and executive staff on Page 1, as required by the Tennessee Audit Manual issued by the State of Tennessee Comptroller of the Treasury, is presented for purposes of additional analysis and is not a required part of the financial statements and has not been subjected to the auditing procedures applied in the audit of the financial statements. Accordingly, we do not express an opinion or provide any assurance on that information.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated November 7, 2023, on our consideration of United Way of Greater Chattanooga's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of United Way of Greater Chattanooga's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering United Way of Greater Chattanooga's internal control over financial reporting and compliance.

LBMC, PC

Chattanooga, Tennessee
November 7, 2023

UNITED WAY OF GREATER CHATTANOOGA

Statements of Financial Position

June 30, 2023 and 2022

Assets

	2023	2022
Assets:		
Cash and cash equivalents	$ 439,126	$ 1,142,751
Accounts receivable	17,027	60,270
Contributions receivable, net	3,985,560	3,190,169
Other receivables	856,549	-
Prepaid expenses	33,003	58,799
Investments	22,663,136	20,953,891
Cash surrender value of life insurance	262,150	250,895
Property and equipment, net	2,613,493	2,721,453
Total assets	$ 30,870,044	$ 28,378,228

Liabilities and Net Assets

Liabilities:		
Accounts payable and accrued liabilities	$ 294,096	$ 557,973
Community investments and designations payable	5,026,609	4,854,102
Accrued employee benefits	425,509	575,276
Total liabilities	5,746,214	5,987,351
Net assets:		
Without donor restrictions	18,142,583	15,593,899
With donor restrictions	6,981,247	6,796,978
Total net assets	25,123,830	22,390,877
Total liabilities and net assets	$ 30,870,044	$ 28,378,228

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Activities and Changes in Net Assets

Year ended June 30, 2023

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Gross campaign results	$ -	$ 8,481,471	$ 8,481,471
Less, provision for uncollectible contributions, net of recoveries	-	(440,549)	(440,549)
Less, donor designations	-	(551,747)	(551,747)
Net campaign revenue	-	7,489,175	7,489,175
Grants awarded	-	3,195,667	3,195,667
Investment return	2,257,096	37,973	2,295,069
Fee for service income	224,903	-	224,903
Special event income	-	270,638	270,638
Other income	972,520	-	972,520
Net assets released from restrictions	10,809,184	(10,809,184)	-
Total public support and revenue	14,263,703	184,269	14,447,972
Program services:			
211 Center	2,640,479	-	2,640,479
Community impact partnerships	99,587	-	99,587
Tutoring	345,661	-	345,661
Data	191,883	-	191,883
Nonprofit support	262,843	-	262,843
Other	253,161	-	253,161
Community investments	4,993,315	-	4,993,315
Total program services	8,786,929	-	8,786,929
Supporting services:			
Fundraising	1,900,883	-	1,900,883
Management and general	1,027,207	-	1,027,207
Total supporting services	2,928,090	-	2,928,090
Total expenses	11,715,019	-	11,715,019
Increase in net assets	2,548,684	184,269	2,732,953
Net assets at beginning of year	15,593,899	6,796,978	22,390,877
Net assets at end of year	$ 18,142,583	$ 6,981,247	$ 25,123,830

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Activities and Changes in Net Assets

Year ended June 30, 2022

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenue:			
Gross campaign results	$ -	$ 8,277,815	$ 8,277,815
Less, provision for uncollectible contributions, net of recoveries	-	(271,760)	(271,760)
Less, donor designations	-	(540,435)	(540,435)
Net campaign revenue	-	7,465,620	7,465,620
Grants awarded	-	516,511	516,511
Investment return	(3,168,599)	(58,402)	(3,227,001)
Fee for service income	83,548	-	83,548
Special event income	-	681,821	681,821
Other income	643,419	-	643,419
Net assets released from restrictions	9,305,758	(9,305,758)	-
Total public support and revenue	6,864,126	(700,208)	6,163,918
Program services:			
211 Center	2,266,971	-	2,266,971
Community impact partnerships	123,815	-	123,815
Data	82,470	-	82,470
Nonprofit support	441,576	-	441,576
Other	360,346	-	360,346
Community investments	4,966,977	-	4,966,977
Total program services	8,242,155	-	8,242,155
Supporting services:			
Fundraising	1,533,617	-	1,533,617
Management and general	1,132,154	-	1,132,154
Total supporting services	2,665,771	-	2,665,771
Total expense	10,907,926	-	10,907,926
Decrease in net assets	(4,043,800)	(700,208)	(4,744,008)
Net assets at beginning of year	19,637,699	7,497,186	27,134,885
Net assets at end of year	$ 15,593,899	$ 6,796,978	$ 22,390,877

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statements of Cash Flows

Years ended June 30, 2023 and 2022

	2023	2022
Cash flows from operating activities:		
Increase (decrease) in net assets	$ 2,732,953	$ (4,744,008)
Adjustments to reconcile increase (decrease) in net assets to net cash used by operating activities:		
Depreciation	140,534	138,229
Provision for uncollectible contributions	(440,549)	(271,760)
Gain (loss) on investments, net	(1,868,836)	3,323,732
Forgiveness of SBA loan	-	(620,400)
(Increase) decrease in operating assets:		
Accounts receivable	43,243	(25,326)
Contributions receivable	(354,842)	630,746
Prepaid expenses	25,796	21,457
Other receivables	(856,549)	-
Cash surrender value of life insurance	(11,255)	(16,408)
Increase (decrease) in operating liabilities:		
Accounts payable and accrued liabilities	(263,877)	186,966
Community investments and designations payable	172,507	907,811
Accrued employee benefits	(149,767)	(110,727)
Total adjustments	(3,563,595)	4,164,320
Net cash used by operating activities	(830,642)	(579,688)
Cash flows from investing activities:		
Proceeds from sale of investments	5,513,988	19,527,491
Purchase of investments	(5,354,400)	(19,606,783)
Purchase of property and equipment	(32,571)	(42,953)
Net cash provided (used) by investing activities	127,017	(122,245)
Decrease in cash and cash equivalents	(703,625)	(701,933)
Cash and cash equivalents at beginning of period	1,142,751	1,844,684
Cash and cash equivalents at end of period	$ 439,126	$ 1,142,751

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Functional Expenses

Year ended June 30, 2023

	Program Services								Supporting Services		
	211 Center	Community Impact Partnerships	Tutoring	Data	Nonprofit Support	Other	Community Investments	Total Program Services	Fundraising	Management and General	Total
Building/occupancy	$ -	$ -	$ -	$ -	$ 120	$ -	$ -	$ 120	$ -	$ 201,600	$ 201,720
Communications/marketing	604	-	6,465	-	-	-	-	7,069	26,785	2,642	36,496
Consultants/contractors	-	15,000	36,560	4,231	7,143	36,085	-	99,019	21,937	72,975	193,931
Income taxes	-	-	-	-	-	-	-	-	-	312	312
Materials, equipment & technology	29,433	11,078	44,703	97	9,085	2,142	-	96,538	98,456	64,383	259,377
Meetings and events	2,314	1,652	467	160	26,071	1,532	-	32,196	436,084	13,344	481,624
Memberships and dues	767	250	-	-	260	250	-	1,527	1,667	107,155	110,349
Professional fees	10,702	-	3,455	5,000	247	-	10,000	29,404	16,380	60,727	106,511
Salaries and benefits	800,282	61,596	122,504	162,384	113,023	105,910	-	1,365,699	1,111,432	757,848	3,234,979
Staff development/training	10,595	1,078	4,612	771	1,773	4,863	-	23,692	14,406	40,245	78,343
Community impact projects	-	-	105,311	-	75,000	59,699	-	240,010	-	-	240,010
Designations to community agencies	-	-	-	-	-	-	551,747	551,747	-	-	551,747
Grants and direct funding	1,134,924	-	7	-	-	17,255	-	1,152,186	-	-	1,152,186
Community investment grants	495,332	-	-	-	-	-	4,431,568	4,926,900	-	-	4,926,900
	2,484,953	90,654	324,084	172,643	232,722	227,736	4,993,315	8,526,107	1,727,147	1,321,231	11,574,485
Depreciation	40,831	2,345	5,665	5,051	7,908	6,675	-	68,475	45,612	26,447	140,534
Allocation of support services	114,695	6,588	15,912	14,189	22,213	18,750	-	192,347	128,124	(320,471)	-
Total	$ 2,640,479	$ 99,587	$ 345,661	$ 191,883	$ 262,843	$ 253,161	$ 4,993,315	$ 8,786,929	$ 1,900,883	$ 1,027,207	$ 11,715,019

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Statement of Functional Expenses

Year ended June 30, 2022

	Program Services							Supporting Services		
	211 Center	Community Impact Partnerships	Data	Nonprofit Support	Other	Community Investments	Total Program Services	Fundraising	Management and General	Total
Building/occupancy	$ -	$ -	$ -	$ 2,138	$ -	$ -	$ 2,138	$ 13	$ 188,200	$ 190,351
Communications/marketing	1,053	-	-	207	-	-	1,260	29,523	2,178	32,961
Consultants/contractors	-	-	13,252	2,000	91,475	-	106,727	8,963	-	115,690
Income taxes	-	-	-	-	-	-	-	-	959	959
Materials, equipment & technology	31,868	9,500	250	11,085	908	500	54,111	94,106	104,969	253,186
Meetings and events	3,085	2,879	66	38,325	7,526	361	52,242	202,138	9,998	264,378
Memberships and dues	669	250	-	299	273	-	1,491	699	144,659	146,849
Professional fees	824	-	-	627	-	10,000	11,451	15,161	58,958	85,570
Salaries and benefits	785,016	93,742	57,831	341,409	170,731	-	1,448,729	1,023,413	859,432	3,331,574
Staff development/training	3,390	673	260	761	1,626	-	6,710	3,902	31,848	42,460
Community impact projects	-	-	-	-	35,055	-	35,055	-	-	35,055
Designations to community agencies	-	-	-	-	-	540,434	540,434	-	-	540,434
Grants and direct funding	505,612	-	748	-	25,357	-	531,717	-	-	531,717
Community investment grants	782,831	-	-	-	-	4,415,682	5,198,513	-	-	5,198,513
	2,114,348	107,044	72,407	396,851	332,951	4,966,977	7,990,578	1,377,918	1,401,201	10,769,697
Depreciation	40,468	4,447	2,668	11,859	7,263	-	66,705	41,284	30,240	138,229
Allocation of support services	112,155	12,324	7,395	32,866	20,132	-	184,872	114,415	(299,287)	-
Total	$ 2,266,971	$ 123,815	$ 82,470	$ 441,576	$ 360,346	$ 4,966,977	$ 8,242,155	$ 1,533,617	$ 1,132,154	$ 10,907,926

See accompanying notes to the financial statements.

(1) Nature of activities

With a goal to help everyone in Greater Chattanooga reach their full potential, United Way of Greater Chattanooga (the "Organization") unites people and resources to build a stronger and healthier community. As a nonprofit organization, the Organization focuses on increasing access to education, stability, and health resources as the main drivers of opportunity for all community members. Through giving, advocating, and volunteering, the Organization mobilizes and creates partnerships with corporations, nonprofit partners, public policy influencers, and community leaders to empower experts with resources to create informed, sustainable impact.

(2) Summary of significant accounting policies

The financial statements of the Organization are presented on the accrual basis. The significant accounting policies followed are described below:

(a) Basis of presentation

Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

(i) Net assets without donor restrictions - Net assets that are not subject to donor-imposed restrictions.

(ii) Net assets with donor restrictions - Net assets subject to donor-imposed restrictions that: 1) may or will be met either by actions of the Organization and/or the passage of time or 2) may be maintained permanently by the Organization.

All contributions are considered to be without donor restrictions unless specifically restricted by the donor. Amounts received that are restricted by the donor for specific purposes are reported as net assets with donor restrictions.

(b) Cash equivalents

The Organization considers all highly liquid investments with original maturities of less than three months to be cash equivalents, except for cash and investments held in the funds functioning as endowments.

(c) Contributions and accounts receivable

The Organization reports contributions and accounts receivable, net of a discount and an allowance for doubtful accounts, at the amount which represents management's estimate of the amount that ultimately will be realized. The Organization reviews the adequacy of its allowance for uncollectible accounts on an ongoing basis, using historical payment trends and existing economic conditions, as well as review of specific accounts, and makes adjustments in the allowance as necessary.

(d) Investments

Investments are shown at their fair values in the statements of financial position. Investment return shown in the statements of activities and changes in net assets includes interest, dividends, and realized and unrealized gains and losses, net of investment expenses. Investment income is reported in the period earned as an increase in net assets without donor restrictions unless the use of the assets received is limited by donor-imposed restrictions. Investment income that is restricted by the donor is reported as an increase in net assets without donor restrictions if the restrictions are met or expire in the year in which the income is recognized. All other donor-restricted investment income is reported as an increase in net assets with donor restrictions depending on the nature of the restrictions.

(e) Property and equipment

Property and equipment is stated at cost, net of accumulated depreciation. Depreciation is provided over the assets' estimated useful lives using the straight-line method. All buildings are constructed on property owned by the Organization, and are depreciated over forty years. Improvements are depreciated over fifteen years, while furniture, fixtures, and computer equipment are generally depreciated over five to ten years. Donated property and equipment are recorded at fair value on the date of the gift.

Expenditures for maintenance and repairs are expensed when incurred. Expenditures for renewals or betterments are capitalized. When property is retired or sold, the cost and the related accumulated depreciation are removed from the accounts, and the resulting gain or loss is included in net assets without donor restrictions.

(f) Community investments payable

Community investments payable represent commitments of funds by the Organization for program services related to community investments, grants and initiatives and community services and are recorded as community investments payable and program services expense when the Organization has committed to an unconditional obligation.

(g) Income taxes

The Organization is exempt from federal income taxes under the provisions of Internal Revenue Code Section 501(c)(3). Certain activities of the Organization may be subject to Unrelated Business Income Taxes, such as earnings from investment in limited partnerships. These taxes are reflected in income tax expense in the statements of functional expenses.

As of June 30, 2023 and 2022, the Organization has accrued no interest and no penalties related to uncertain tax positions. It is the Organization's policy to recognize interest and/or penalties related to income tax matters in income tax expense.

The Organization files a U.S. Federal information tax return.

(h) Revenue recognition

Contributions are recognized when the donor makes an unconditional promise to give to the Organization. Donor-restricted contributions are reported as increases in net assets with donor restrictions. When a donor restriction expires, that is when a time restriction ends or a purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and are reported in the statements of activities and changes in net assets as net assets released from restriction. The Organization considers the pledges received under the current year community-wide campaign, to be restricted for use in the following year.

A portion of the Organization's revenue is derived from cost-reimbursable federal and state contracts and grants, which are conditioned upon certain performance requirements and/or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Organization has incurred expenditures in compliance with specific contract or grant provisions.

Program revenues are generally recognized when services are rendered. The Organization recognizes revenue from fundraising on the day of a fundraising event.

(i) Donor designations

Annual campaign gifts in which the Organization agrees to transfer the gift to another beneficiary as designated by the donor constitute agency transactions and are deducted from gross campaign results to arrive at contribution revenue. In accordance with United Way Worldwide membership requirements, these designations are presented as part of gross campaign results on the statements of activities and changes in net assets, but are then deducted to arrive at United Way's actual revenue under accounting principles generally accepted in the United States of America.

(j) Functional allocation of expenses

The financial statements report certain categories of expenses that are attributable to more than one program or supporting function. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include depreciation, building and occupancy, membership dues, and other shared costs such as interest expense and supplies. These costs are allocated using a ratio of each department to entity total full-time equivalents. Salaries and benefits are directly allocated to the program for which the staff works. Staff who work for more than one program are charged on the basis of estimates of time and effort for each department. Administrative personnel are not allocated and are charged wholly to general and administrative expense.

(k) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(l) Reclassifications

Certain reclassifications have been made to the 2022 financial statements in order for them to conform to the 2023 presentation. These reclassifications have no effect on net assets or changes in net assets as previously reported.

(m) Events occurring after reporting date

The Organization has evaluated events and transactions that occurred between June 30, 2023, and November 7, 2023, which is the date that the financial statements were available to be issued, for possible recognition or disclosure in the financial statements.

(3) Credit risk and other concentrations

The Organization generally maintains cash on deposit at banks in excess of federally insured amounts. The Organization has not experienced any losses in such accounts and management believes the Organization is not exposed to any significant credit risk related to cash.

Because the majority of the contributors reside in and around Hamilton County, Tennessee, collection of contributions receivable is substantially dependent upon the economic stability of the area.

(4) Contributions receivable

A summary of contributions receivable at June 30, 2023 and 2022, is as follows:

	2023	2022
Receivable within one year	$ 3,859,266	$ 3,538,369
Receivable in one to five years	459,105	75,000
Receivable in five to seven years	191,715	-
	4,510,086	3,613,369
Present value discount	(33,881)	(2,648)
Allowance for doubtful accounts	(490,645)	(420,552)
	$ 3,985,560	$ 3,190,169

Pledges receivable that are due in more than one year are recorded at the present value of estimated future cash flows using a weighted average rate of approximately 3.75% and 2.50% as of June 30, 2023 and 2022, respectively.

(5) Liquidity and availability

The Organization regularly monitors liquidity required to meet its operating needs and other contractual commitments, while also striving to optimize the investment of its available funds and use of its line of credit. The Organization has various sources of liquidity at its disposal, including cash and cash equivalents, receivables and investments. In addition to financial assets available to meet general expenditures over the next 12 months, the Organization operates with a balanced budget and anticipates collecting sufficient revenue to cover expenditures not covered by donor restricted resources or, where appropriate, borrowings.

Financial assets available for general expenditures within one year of the statements of financial position date as of June 30, 2023 and 2022, is as follows:

	2023	2022
Cash and cash equivalents	$ 439,126	$ 1,142,751
Accounts receivable	17,027	60,270
Contributions receivable, net	3,985,560	3,190,169
Other receivables	856,549	-
Investments	22,663,136	20,953,891
Total financial assets	27,961,398	25,347,081
Adjustments:		
Less: contributions to be received after June 30 of the following year, net	(389,029)	(62,352)
Less: contributions receivable with donor purpose restrictions	(284,996)	(60,657)
Less: board designated endowment	(14,148,442)	(12,970,451)
Less: endowment with donor restrictions	(1,673,941)	(1,673,941)
	$ 11,464,990	$ 10,579,680

The Organization maintains funds designated by the Board of Directors to function as endowments, totaling $14,148,442 and $12,970,451 as of June 30, 2023 and 2022, respectively, which the Board of Directors could make available for general use upon amendment of the Organization's endowment policy. The Organization also has a $500,000 line of credit with a bank available for operating needs (Note 11).

(6) Investments

At June 30, 2023 and 2022, investments consist of common stock, mutual funds, hedge funds, and investments in privately traded limited partnerships, and are categorized as follows:

	2023	2022
Endowment	$ 15,822,383	$ 14,644,392
Other investments	6,840,753	6,309,499
	$ 22,663,136	$ 20,953,891

The following table summarizes the investment return in the statements of activities and changes in net assets for 2023 and 2022:

	2023	2022
Net gain (loss) on investments	$ 1,868,836	$ (3,323,732)
Interest and dividend income	538,154	194,803
Fees paid	(111,921)	(98,072)
	$ 2,295,069	$ (3,227,001)

Certain investments in limited partnerships may have time restrictions or no immediate availability related to the withdrawal of funds.

(7) Endowment

The Organization's endowment includes both donor-restricted endowment funds and funds designated by the Board of Directors to function as endowments. As required by generally accepted accounting principles, net assets associated with endowment funds, including funds designated by the Board of Directors to function as endowments, are classified and reported based on the existence or absence of donor-imposed restrictions.

The Board of Directors has interpreted the State Prudent Management of Institutional Funds Act (SPMIFA) as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies net assets with donor restrictions: (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment, and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. In accordance with SPMIFA, the Organization considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

(1) The duration and preservation of the fund
(2) The purposes of the Organization and the donor-restricted endowment fund
(3) General economic conditions
(4) The possible effect of inflation and deflation
(5) The expected total return from income and the appreciation of investments
(6) Other resources of the Organization
(7) The investment policies of the Organization

Endowment spending for funds designated by the Board of Directors to function as endowments will be an amount up to 5% of the trailing five-year quarterly average market value of the total Board directed endowment fund.

Endowment net assets composition by type of fund as of June 30, 2023 and 2022, are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2023:			
Donor restricted endowment funds	$ -	$ 1,673,941	$ 1,673,941
Board designated endowment funds	14,148,442	-	14,148,442
	$ 14,148,442	$ 1,673,941	$ 15,822,383

	Without Donor Restrictions	With Donor Restrictions	Total
June 30, 2022:			
Donor restricted endowment funds	$ -	$ 1,673,941	$ 1,673,941
Board designated endowment funds	12,970,451	-	12,970,451
	$ 12,970,451	$ 1,673,941	$ 14,644,392

Changes in Endowment Net Assets for the fiscal period ended June 30, 2023 and 2022, are as follows:

	Without Donor Restrictions	With Donor Restrictions	Total
Year ended June 30, 2023:			
Endowment assets, beginning of year	$ 12,970,451	$ 1,673,941	$ 14,644,392
Investment return	2,252,865	-	2,252,865
Appropriation of endowment:			
Assets for expenditure	(1,074,874)	-	(1,074,874)
	$ 14,148,442	$ 1,673,941	$ 15,822,383

	Without Donor Restrictions	With Donor Restrictions	Total
Year ended June 30, 2022:			
Endowment assets, beginning of year	$ 17,105,208	$ 1,673,941	$ 18,779,149
Investment return	(2,984,757)	-	(2,984,757)
Appropriation of endowment:			
Assets for expenditure	(1,150,000)	-	(1,150,000)
	$ 12,970,451	$ 1,673,941	$ 14,644,392

(8) Assets and liabilities measured at fair value

Fair value is defined as the price that would be received upon sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1 - Quoted prices in active markets for identical assets or liabilities;

Level 2 - Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; and

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The following is a description of the valuation methodology used for assets measured at fair value:

(i) C*ommon stock, and mutual funds*: Valued at quoted market prices available in an active market.

(ii) *Hedge funds*: Valued at estimated net asset value per share of underlying long and short equity positions.

(iii) *Investments in privately traded limited partnerships*: Investments in privately traded limited partnerships have no quoted market prices and are stated at estimated fair value as provided by the general partner and/or the investment manager. These estimated values may be determined based on the value of the underlying assets, sales of comparable assets, projected cash flows or some combination thereof. Due to the inherent uncertainty of the valuation, the assigned fair values may differ significantly from the values that would have been used had a ready market for the investments existed, and the differences could be material.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Organization's management believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Investments are held in agency accounts at various banks and investment firms, and several investment limited partnerships and money market accounts, and are carried at their fair market value.

The following tables set forth by level, within the fair value hierarchy, the Organization's investments at fair value as of June 30, 2023 and 2022:

	Fair Value Measurements as of June 30, 2023 Using the Following Inputs			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,930,329	$ -	$ -	$ 19,930,329
Hedge funds	-	-	724,819	724,819
Limited partnerships	-	-	2,007,988	2,007,988
Total	$ 19,930,329	$ -	$ 2,732,807	$ 22,663,136

	Fair Value Measurements as of June 30, 2022 Using the Following Inputs			
	Level 1	Level 2	Level 3	Total
Common stock	$ 1,620,484	$ -	$ -	$ 1,620,484
Mutual funds	15,329,745	-	-	15,329,745
Hedge funds	-	-	743,611	743,611
Limited partnerships	-	-	3,260,051	3,260,051
Investments at fair value	$ 16,950,229	$ -	$ 4,003,662	$ 20,953,891

(9) Property and equipment

Property and equipment at June 30, 2023 and 2022, consisted of the following:

	2023	2022
Land	$ 227,782	$ 227,782
Buildings	2,799,347	2,799,347
Improvements	647,688	622,083
Computer equipment	185,527	178,558
Furniture and fixtures	374,510	374,510
	4,234,854	4,202,280
Accumulated depreciation	(1,621,361)	(1,480,827)
Property and equipment, net	$ 2,613,493	$ 2,721,453

Depreciation expense was $140,534 and $138,229 for the years ended June 30, 2023 and 2022, respectively.

(10) Accrued employee benefits

A summary of accrued employee benefits as of June 30, 2023 and 2022, is as follows:

	2023	2022
Post-retirement benefits liability	$ 359,378	$ 516,374
Accrued sick and vacation	53,554	45,319
Other current employee benefits	12,577	13,583
	$ 425,509	$ 575,276

The Organization provides a health insurance supplement at age 65 for employees who have met the minimum service requirements upon normal retirement age of 62. Employees who were employed as of December 5, 2012, and have at least 10 years of service will receive the benefit. Employees who were employed as of December 5, 2012, having less than 10 years of service receive the benefit if they complete 20 years of service. Anyone employed after December 5, 2012, will not receive the benefit. The estimated liability is recorded at the present value of estimated future cash flows using a discount rate of 3.74% and 2.98%, and an inflation rate of 5.30% and 5.90%, as of June 30, 2023 and 2022, respectively.

The following table provides a reconciliation of the changes in the post-retirement benefit liability for 2023 and 2022:

	2023	2022
Post-retirement benefits liability, beginning of period	$ 516,374	$ 579,442
Service cost	(18,497)	(2,539)
Interest costs	(29,928)	(97,723)
Change in discount rate assumption	(18,038)	119,668
Change in other assumptions	(62,411)	(120,550)
Actuarial gain (loss)	(10,582)	59,044
Benefits paid	(17,540)	(20,968)
Post-retirement benefits liability, end of period	$ 359,378	$ 516,374

Due to the level of risk associated with the post-retirement benefit liability, it is reasonably possible that changes to actual post-retirement benefits will occur and that such changes could materially affect the amounts reported in the statements of financial position.

Information about the expected future cash flows for the post-retirement benefit liability for the next ten years as of June 30, 2023, is as follows:

Year	Amount
2024	$ 23,782
2025	25,041
2026	21,488
2027	22,628
2028	23,826
2029 to 2033	132,579

(11) Line of credit and SBA loan payable

The Organization has an unsecured line of credit available with First Horizon Bank in the amount of $500,000. The line of credit bears interest at a variable interest rate based on the bank's base commercial rate (8.25% at June 30, 2023). Monthly payments of interest are required under the line of credit. The line of credit matures on November 30, 2023. There was no balance outstanding under the line at June 30, 2023 and 2022.

During 2020, the Organization entered into a Paycheck Protection Program loan. The use of funds is restricted by the Small Business Association (SBA). The balance of the loan was $620,400 at June 30, 2021. The loan was forgiven in September 2021, and the forgiveness is included in other income for the year ended June 30, 2022.

(12) Net assets

Net assets as of June 30, 2023 and 2022, are comprised of the following:

	2023	2022
Without donor restrictions:		
Without donor restrictions, undesignated	$ 3,994,141	$ 2,623,448
Without donor restrictions, board designated for endowment	14,148,442	12,970,451
Total net assets without donor restrictions	18,142,583	15,593,899
With donor restrictions:		
Time and purpose restrictions:		
Time and purpose restrictions - expendable within twelve months following fiscal year-end:		
Fundraising	84,956	107,188
Marketing	30,000	463,000
211 Center	171,347	295,736
Imagination Library	16,707	10,405
Nonprofit Support	7,604	-
Affinity Groups	-	32,225
Volunteer Center	41,812	25
Contributions to support community investment and operations of future periods	3,069,262	2,971,479
	3,421,688	3,880,058
Time and purpose restrictions - expendable between thirteen and twenty-four months following fiscal year-end:		
Nonprofit Support	-	5,000
211 Center	125,000	-
Contributions to support community investment and operations of future periods	510,467	22,352
	635,467	27,352

Time and purpose restrictions - expendable after twenty-five months following fiscal year-end:		
Contributions to support community investment and operations of future periods	107,133	35,000
	107,133	35,000
Total time and purpose restrictions	4,164,288	3,942,410
Purpose restrictions:		
211 Center	773,139	760,690
Early childhood	75,170	-
Nonprofit Support	3,000	128,424
Contributions to support community investment and operations of future periods	29,559	40,618
Total purpose restrictions	880,868	929,732
Time restrictions:		
Owned life insurance	262,150	250,895
Endowment funds	1,673,941	1,673,941
Total time restrictions	1,936,091	1,924,836
Total net assets with donor restrictions	6,981,247	6,796,978
Total net assets	$ 25,123,830	$ 22,390,877

(13) Retirement plan

The Organization sponsors a defined contribution retirement plan covering substantially all employees. The Organization contributes a percentage of each eligible employee's annual compensation to the plan. This percentage was 6% during 2023 and 2022, with an additional 2% available as a matching contribution. The Organization made contributions of $197,183 and $176,911 to the plan in 2023 and 2022, respectively.

(14) Community investment grants

Community investment grants, other than donor designations, are recorded as an expense on the statements of functional expenses when they are approved by the Board of Directors. The Board of Directors approved community investment grants totaling $4,431,568 and $4,415,682 during the years ended June 30, 2023, and 2022, respectively. Community investment grants are generally paid to agencies in the year following approval.

(15) Employee retention credit

Under the provisions of the Coronavirus Aid, Relief, and Economic Security (CARES) Act signed into law on March 27, 2020, and the subsequent extension of the CARES Act, the Organization was eligible for refundable employee retention payroll tax credits subject to certain criteria. During the year ended June 30, 2023, the Organization recognized other income of $856,549 for employee retention payroll tax credits within the accompanying statements of activities. As of June 30, 2023, the Organization has a receivable balance from the United States government of $856,549 relating to these credits, which is presented as other receivables on the accompanying statements of financial position.

OTHER FINANCIAL INFORMATION

UNITED WAY OF GREATER CHATTANOOGA

Schedule of Expenditures of Federal Awards

Year ended June 30, 2023

Name of Program	Federal Assistance Listing Number	Additional Award Identification	Pass-Through Grantor	Grant ID No.	Passed Through to Subrecipients	Receivable Balance July 1, 2022	Receipts	Expenditures	Receivable Balance June 30, 2023
477 Cluster-Cluster:									
Department of Health and Human Services:									
Temporary Assistance for Needy Families (477 Cluster)	93.558		State of Tennessee Department of Health and Human Services	Edison 68172	$ 495,332	$ 312,527	$ 1,012,158	$ 699,631	$ -
Other Programs:									
Department of Education:									
Education Stabilization Fund	84.425U	COVID-19	State of Tennessee	S425U210047 - 21A	-	-	-	247,530	247,530
Department of Housing and Urban Development:									
Emergency Solutions Grant Program	14.231		Chattanooga Regional Homeless Coalition	Edison 74001	-	-	66,838	101,099	34,261
Department of the Treasury:									
Coronavirus State and Local Fiscal Recovery Funds	21.027	COVID-19	City of Chattanooga TN	S20234	-	-	-	10,133	10,133
Total Other Programs					-	-	66,838	358,762	291,924
Total Federal Awards					$ 495,332	$ 312,527	$ 1,078,996	$ 1,058,393	$ 291,924

See accompanying notes to the financial statements.

UNITED WAY OF GREATER CHATTANOOGA

Notes to the Schedule of Expenditures of Federal Awards

Year ended June 30, 2023

(1) Basis of presentation

The accompanying schedule of expenditures of federal awards (the "Schedule") includes federal award activity of United Way of Greater Chattanooga for the year ended June 30, 2023. The information in this Schedule is presented in accordance with the requirement of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Because the Schedule presents only a selected portion of the operations of the Organization, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Organization.

For purposes of the Schedule, federal awards includes all grants, contracts and similar agreements entered into directly between the Organization and agencies and departments of the federal government and all subawards to the Organization by nonfederal organizations pursuant to federal grants, contracts, and similar agreements.

(2) Summary of significant accounting policies for federal expenditures

Expenditures reported on the Schedule are recognized on the accrual basis of accounting. The expenditures reported in the Schedule follow the cost principles contained in the Uniform Guidance.

The Organization did not expend any federal awards during 2023 in the form of non-cash assistance. Funds passed through to subrecepient agencies during the year ended June 30, 2023, are reported on the Schedule. The expenditure threshold for classification as a Type A program is $750,000.

(3) Indirect cost rate

The Organization has elected not to use the 10% de minimis indirect cost rate allowed under the Uniform Guidance.

See accompanying notes to the financial statements.

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

The Board of Directors of
United Way of Greater Chattanooga

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of United Way of Greater Chattanooga (the "Organization"), which comprise the statement of financial position as of June 30, 2023, and the related statements of activities and changes in net assets, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated November 7, 2023.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance. Accordingly, this communication is not suitable for any other purpose.

LBMC, PC

Chattanooga, Tennessee
November 7, 2023

LBMC

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

The Board of Directors of
United Way of Greater Chattanooga

Report on Compliance for The Major Federal Program

Opinion on The Major Federal Program

We have audited United Way of Greater Chattanooga's (the "Organization") compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on the Organization's major federal program for the year ended June 30, 2023. The Organization's major federal program is identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Organization complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on the major federal program for the year ended June 30, 2023.

Basis for Opinion on The Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Organization's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Organization's federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Organization's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Organization's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- **Exercise professional judgment and maintain professional skepticism throughout the audit.**
- **Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Organization's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.**
- **Obtain an understanding of the Organization's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over compliance. Accordingly, no such opinion is expressed.**

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

***A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.**

Our consideration of internal control over compliance was for the limited purpose described in the *Auditors' Responsibilities for the Audit of Compliance* section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

LBMC, PC

Chattanooga, Tennessee
November 7, 2023

UNITED WAY OF GREATER CHATTANOOGA

Schedule of Findings and Questioned Costs

Year ended June 30, 2023

SECTION I - SUMMARY OF AUDITORS' RESULTS

Financial Statements

Type of auditors' report issued:		Unmodified		
Internal control over financial reporting:				
Material weakness(es) identified?	_____	Yes	X	No
Significant deficiency(ies) identified?	_____	Yes	X	None Reported
Noncompliance material to financial statements noted?	_____	Yes	X	No

Federal Awards

Internal control over major programs:				
Material weakness(es) identified?	_____	Yes	X	No
Significant deficiency(ies) identified?	_____	Yes	X	None Reported

Type of auditors' report issued on compliance for each major program:		Unmodified		
Any audit findings disclosed that are required to be reported in accordance with Uniform Guidance?	_____	Yes	X	No

Identification of Major Programs:

Federal Assistance Listing - 93.558	Temporary Assistance for Needy Families
Dollar threshold used to distinguish between type A and type B programs:	$750,000

Auditee qualified as low risk auditee	X	Yes	_____	No

SECTION II - FINANCIAL STATEMENT FINDINGS

None.

SECTION III - FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

None.

UNITED WAY OF GREATER CHATTANOOGA

Summary Schedule of Prior Audit Findings

Year ended June 30, 2023

There were no findings or questioned costs relative to federal awards reported in the financial statement audit of United Way of Greater Chattanooga as of and for the year ended June 30, 2022.

** PUBLIC DISCLOSURE COPY **

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

A For the 2020 calendar year, or tax year beginning JUL 1, 2020 **and ending** JUN 30, 2021

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return/terminated ☐ Amended return ☐ Application pending

C Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Doing business as

Number and street (or P.O. box if mail is not delivered to street address): 630 MARKET STREET | Room/suite

City or town, state or province, country, and ZIP or foreign postal code: CHATTANOOGA, TN 37402

D Employer identification number 62-0565962

E Telephone number 423-752-0300

G Gross receipts $ 12,239,637.

F Name and address of principal officer: LESLEY SCEARCE
630 MARKET STREET, CHATTANOOGA, TN 37402

H(a) Is this a group return for subordinates? ☐ Yes ☒ No

H(b) Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list. See instructions

I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) ◀ (insert no.) ☐ 4947(a)(1) or ☐ 527

J Website: ▶ WWW.UNITEDWAYCHA.ORG

H(c) Group exemption number ▶

K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation: 1922 **M** State of legal domicile: TN

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: TO UNITE PEOPLE AND RESOURCES IN BUILDING A STRONGER AND HEALTHIER COMMUNITY.

2 Check this box ▶ ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	24
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	24
5	Total number of individuals employed in calendar year 2020 (Part V, line 2a)	5	54
6	Total number of volunteers (estimate if necessary)	6	1172
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	5,463.
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	4,463.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	8,475,284.	9,354,230.
	9	Program service revenue (Part VIII, line 2g)	60,778.	143,486.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	-14,335.	214,327.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	112,910.	352,719.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	8,634,637.	10,064,762.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	5,543,832.	5,394,494.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	3,267,301.	3,450,648.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 1,429,120.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,195,919.	1,146,380.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	10,007,052.	9,991,522.
	19	Revenue less expenses. Subtract line 18 from line 12	-1,372,415.	73,240.
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	27,460,680.	32,758,586.
	21	Total liabilities (Part X, line 26)	5,715,055.	5,623,700.
	22	Net assets or fund balances. Subtract line 21 from line 20	21,745,625.	27,134,886.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

▶ Lesley S. Scearce — Signature of officer — Date 11/15/2021

▶ LESLEY SCEARCE, PRESIDENT — Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
ALAN KING, CPA	[redacted]	[redacted]		[redacted]

Firm's name ▶ LBMC, PC — Firm's EIN ▶ [redacted]

Firm's address ▶ [redacted] — Phone no. [redacted]

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:
UNITING PEOPLE AND RESOURCES IN BUILDING A STRONGER, HEALTHIER COMMUNITY

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 4,139,536. including grants of $ 3,963,985.) (Revenue $ 299,366.)
COMMUNITY INVESTMENT: UWGC PROVIDED FUNDING FOR 66 NON-PROFIT PROGRAMS AND INITIATIVES. THIS FUNDING IS APPROVED BY A LOCAL COMMUNITY INVESTMENT COMMITTEE AND THE UWGC BOARD OF DIRECTORS FOR THOSE PROGRAMS THAT CAN MEASURABLY IMPACT THE KEY FOCUS AREAS OF UWGC. TRAINED COMMUNITY VOLUNTEERS ANNUALLY ASSESS DATA AND THE PROGRAMMATIC RESULTS OF FUNDED ORGANIZATIONS THAT ADDRESS COMMUNITY NEEDS. THROUGH ANNUAL REPORTING AND ASSESSMENT OF PARTNER ORGANIZATIONS, UWGC ENSURES FUNDED PROGRAMS EFFECTIVELY ADDRESS UWGC IMPACT GOALS AND THE NEEDS OF THE COMMUNITIES SERVED.

4b (Code:) (Expenses $ 2,119,979. including grants of $ 1,217,495.) (Revenue $ 50,461.)
FAMILY STABILITY: INITIATIVES AND PROGRAM SERVICES IN 16 COUNTY REGION WITH THE GOAL OF HELPING FAMILIES/INDIVIDUALS REACH STABILITY AND BECOME MORE SELF-SUFFICIENT.

211 INFORMATION AND REFERRAL PROGRAM: OPERATED BY UWGC CONNECTS PEOPLE TO COMMUNITY AGENCIES AND ORGANIZATIONS THAT PROVIDE SERVICES TO ADDRESS CRITICAL NEEDS AND HELPS DETER RELIANCE ON THE SOCIAL SERVICE SYSTEM. 211 IS THE ENTRY POINT FOR COMMUNITY MEMBERS IN NEED, OPERATING CRISIS SERVICES AND FUNDS, NEEDIEST CASES PROCESSING AND MONITORS ALL CALLS THROUGH A COMMUNITY DATABASE. IN 2020, 2-1-1 SPECIALISTS ANSWERED 42,400 CALLS. RESTORE HOPE FUND, NEEDIEST CASES, AND WATER QUALITY FEE ASSISTANCE PROVIDED $780,583 IN DIRECT ASSISTANCE TO INDIVIDUALS.

4c (Code:) (Expenses $ 378,246. including grants of $ 207,496.) (Revenue $ 0.)
EARLY CHILDHOOD INITIATIVES: INCLUDES PROGRAMMING AND COLLABORATIONS IN EARLY CHILDHOOD SPECIALIZED PROGRAMS WITH THE GOAL OF PREPARING CHILDREN FOR SUCCESS IN SCHOOL.

PARENTS OF PRESCHOOL CHILDREN ARE PROVIDED FREE RESOURCES TO EDUCATE AND PROMOTE SCHOOL READINESS. IN FY21, $174,680 WAS SPENT TO SEND FREE MONTHLY BOOKS TO CHILDREN FROM BIRTH UNTIL THEIR 5TH BIRTHDAY IN HAMILTON AND MARION COUNTIES THROUGH IMAGINATION LIBRARY. THE HAMILTON COUNTY PORTION OF THE PROGRAM WAS TRANSFERRED TO A PARTNER AGENCY DECEMBER 31, 2020. IN FY21, PARENTS OF 34 CHILDREN WERE PROVIDED EARLY LEARNING SCHOLARSHIPS FOR ASSISTANCE WITH ACCESS TO QUALITY EARLY LEARNING PROGRAMS.

4d Other program services (Describe on Schedule O.)
(Expenses $ 933,180. including grants of $ 5,518.) (Revenue $ 42,370.)

4e Total program service expenses ▶ 7,570,941.

SEE SCHEDULE O FOR CONTINUATION(S)

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*?	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? *If "Yes," complete Schedule D, Part V*	10	X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b	X	
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e		X
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I*	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18	X	
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22	X	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

				Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	1a	70		
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		1c	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return 2a 54			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X	
	Note: If the sum of lines 1a and 2a is greater than 250, you may be required to *e-file* (see instructions)			
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?	3a	X	
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*	3b	X	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		X
b	If "Yes," enter the name of the foreign country ▶ _____ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
7	**Organizations that may receive deductible contributions under section 170(c).**			
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?	7a	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c		X
d	If "Yes," indicate the number of Forms 8282 filed during the year 7d			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		X
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8		
9	**Sponsoring organizations maintaining donor advised funds.**			
a	Did the sponsoring organization make any taxable distributions under section 4966?	9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b		
10	**Section 501(c)(7) organizations.** Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12 10a			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10b			
11	**Section 501(c)(12) organizations.** Enter:			
a	Gross income from members or shareholders 11a			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) 11b			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?	12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year 12b			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**			
a	Is the organization licensed to issue qualified health plans in more than one state?	13a		
	Note: See the instructions for additional information the organization must report on Schedule O.			
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans 13b			
c	Enter the amount of reserves on hand 13c			
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*	14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.	15		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16		X

Part VI Governance, Management, and Disclosure *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	24		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b	Enter the number of voting members included on line 1a, above, who are independent	1b	24		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2		X	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe in Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b	X	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ▶ GA,TN

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[ ] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records ▶

SUZY ANTHONY - 423-752-0300
630 MARKET STREET, CHATTANOOGA, TN 37402

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) LESLEY SCEARCE PRESIDENT	40.63			X				186,564.	0.	27,508.
(2) SUZY ANTHONY VP FINANCE + OPS	40.63			X				138,354.	0.	11,068.
(3) TOM WHITE CHAIRMAN	5.00	X						0.	0.	0.
(4) CHARLES L ARANT BOARD MEMBER	1.00	X						0.	0.	0.
(5) TOM GLENN BOARD MEMBER	1.00	X						0.	0.	0.
(6) TERNAE JORDAN BOARD MEMBER	1.00	X						0.	0.	0.
(7) RUSS BLAKELY BOARD MEMBER	1.00	X						0.	0.	0.
(8) AMBER J. CAMBRON BOARD MEMBER	1.00	X						0.	0.	0.
(9) JIM CATANZARO, JR. BOARD MEMBER	1.00	X						0.	0.	0.
(10) JAY DALE BOARD MEMBER	1.00	X						0.	0.	0.
(11) PATTI DUNGAN BOARD MEMBER	1.00	X						0.	0.	0.
(12) JOHN P. GUERRY BOARD MEMBER	1.00	X						0.	0.	0.
(13) ZAN GUERRY BOARD MEMBER	1.00	X						0.	0.	0.
(14) LURONE JENNINGS, SR. BOARD MEMBER	1.00	X						0.	0.	0.
(15) KENNETH SMITH BOARD MEMBER	1.00	X						0.	0.	0.
(16) ALNOOR DHANANI BOARD MEMBER	1.00	X						0.	0.	0.
(17) SCOTT FOSSE BOARD MEMBER	1.00	X						0.	0.	0.

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(18) MICHAEL MATHIS BOARD MEMBER	1.00	X						0.	0.	0.
(19) TOM MCCALLIE BOARD MEMBER	1.00	X						0.	0.	0.
(20) DONNA MCCONNICO BOARD MEMBER	1.00	X						0.	0.	0.
(21) MATT ROYAL BOARD MEMBER	1.00	X						0.	0.	0.
(22) CHRIS SISLO BOARD MEMBER	1.00	X						0.	0.	0.
(23) ELAINE SWAFFORD BOARD MEMBER	1.00	X						0.	0.	0.
(24) EDNA VARNER BOARD MEMBER	1.00	X						0.	0.	0.
(25) BRUCE ZEISER BOARD MEMBER	1.00	X						0.	0.	0.
(26) MIKE ST CHARLES BOARD MEMBER	1.00	X						0.	0.	0.
1b Subtotal ▶								324,918.	0.	38,576.
c Total from continuation sheets to Part VII, Section A ▶								0.	0.	0.
d Total (add lines 1b and 1c) ▶								324,918.	0.	38,576.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization ▶ 2

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶ 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	3,868,750.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	5,485,480.				
	g Noncash contributions included in lines 1a-1f	1g	$ 21,352.				
	h **Total.** Add lines 1a-1f ▶			9,354,230.			
			Business Code				
Program Service Revenue	2 a TRAINING		900099	143,486.	143,486.		
	b						
	c						
	d						
	e						
	f All other program service revenue						
	g **Total.** Add lines 2a-2f ▶			143,486.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts) ▶			77,073.			77,073.
	4 Income from investment of tax-exempt bond proceeds ▶						
	5 Royalties ▶						
			(i) Real / (ii) Personal				
	6 a Gross rents	6a	3,800. /				
	b Less: rental expenses	6b	0. /				
	c Rental income or (loss)	6c	3,800. /				
	d Net rental income or (loss) ▶			3,800.			3,800.
			(i) Securities / (ii) Other				
	7 a Gross amount from sales of assets other than inventory	7a	2,181,423. / 5,463.				
	b Less: cost or other basis and sales expenses	7b	2,049,632. / 0.				
	c Gain or (loss)	7c	131,791. / 5,463.				
	d Net gain or (loss) ▶			137,254.		5,463.	131,791.
	8 a Gross income from fundraising events (not including $ _____ of contributions reported on line 1c). See Part IV, line 18	8a	225,451.				
	b Less: direct expenses	8b	125,243.				
	c Net income or (loss) from fundraising events ▶			100,208.			100,208.
	9 a Gross income from gaming activities. See Part IV, line 19	9a					
	b Less: direct expenses	9b					
	c Net income or (loss) from gaming activities ▶						
	10 a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b					
	c Net income or (loss) from sales of inventory ▶						
			Business Code				
Miscellaneous Revenue	11 a MISCELLANEOUS		900099	248,711.	248,711.		
	b						
	c						
	d All other revenue						
	e **Total.** Add lines 11a-11d ▶			248,711.			
	12 **Total revenue.** See instructions ▶			10,064,762.	392,197.	5,463.	312,872.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	5,219,814.	5,219,814.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	174,680.	174,680.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	363,495.		363,495.	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	2,298,192.	1,312,897.	217,122.	768,173.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	177,324.	88,825.	46,927.	41,572.
9 Other employee benefits	441,125.	201,974.	70,192.	168,959.
10 Payroll taxes	170,512.	79,105.	40,601.	50,806.
11 Fees for services (nonemployees):				
a Management	35.	35.		
b Legal	7,582.		7,582.	
c Accounting	42,049.		42,049.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	40,323.	10,000.	15,867.	14,456.
12 Advertising and promotion	26,674.	6,175.	2,526.	17,973.
13 Office expenses	5,661.	983.	4,616.	62.
14 Information technology	338,801.	43,599.	82,331.	212,871.
15 Royalties				
16 Occupancy	162,616.	7,908.	154,708.	
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	51,731.	25,314.	22,210.	4,207.
20 Interest	500.		500.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	164,532.	86,841.	24,689.	53,002.
23 Insurance				
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a CONTRACT LABOR	174,909.	162,971.	5,938.	6,000.
b DUES AND SUBSCRIPTIONS	130,705.	145,348.	-102,846.	88,203.
c POSTAGE & SHIPPING	165.			165.
d TRAINING	97.	97.		
e All other expenses		4,375.	-7,046.	2,671.
25 **Total functional expenses.** Add lines 1 through 24e	9,991,522.	7,570,941.	991,461.	1,429,120.
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ▶ ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		1,036,105.	1	1,844,684.
	2	Savings and temporary cash investments			2	
	3	Pledges and grants receivable, net		4,142,236.	3	3,330,274.
	4	Accounts receivable, net		70,757.	4	34,944.
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		32,532.	9	80,256.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 4,159,329.			
	b	Less: accumulated depreciation	10b 1,342,599.	2,970,145.	10c	2,816,730.
	11	Investments - publicly traded securities		4,799,037.	11	8,009,790.
	12	Investments - other securities. See Part IV, line 11		14,409,868.	12	16,423,027.
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		0.	15	218,881.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		27,460,680.	16	32,758,586.
Liabilities	17	Accounts payable and accrued expenses		828,649.	17	1,046,397.
	18	Grants payable		4,266,006.	18	3,956,903.
	19	Deferred revenue			19	
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties		620,400.	24	620,400.
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D			25	
	26	**Total liabilities.** Add lines 17 through 25		5,715,055.	26	5,623,700.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here ▶ [X] and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		12,992,026.	27	19,637,699.
	28	Net assets with donor restrictions		8,753,599.	28	7,497,187.
		Organizations that do not follow FASB ASC 958, check here ▶ ☐ and complete lines 29 through 33.				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		21,745,625.	32	27,134,886.
	33	Total liabilities and net assets/fund balances		27,460,680.	33	32,758,586.

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	10,064,762.
2	Total expenses (must equal Part IX, column (A), line 25)	2	9,991,522.
3	Revenue less expenses. Subtract line 2 from line 1	3	73,240.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	21,745,625.
5	Net unrealized gains (losses) on investments	5	5,316,021.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	27,134,886.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII ☒

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☒ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a	X	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b	X	

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I **Reason for Public Charity Status.** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 [ ] A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
2 [ ] A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990 or 990-EZ).)
3 [ ] A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
4 [ ] A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____
5 [ ] An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
6 [ ] A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
7 [X] An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
8 [ ] A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
9 [ ] An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
10 [ ] An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
11 [ ] An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
12 [ ] An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3).** Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a [ ] **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
b [ ] **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
c [ ] **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
d [ ] **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
e [ ] Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
f Enter the number of supported organizations .....
g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.** 032021 01-25-21 **Schedule A (Form 990 or 990-EZ) 2020**

14581119 759456 2007946 2020.05000 UNITED WAY OF GREATER CHA 20079461

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	7601281.	4523469.	9446195.	8475284.	9354231.	39400460.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	7601281.	4523469.	9446195.	8475284.	9354231.	39400460.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						961,769.
6 **Public support.** Subtract line 5 from line 4.						38438691.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
7 Amounts from line 4	7601281.	4523469.	9446195.	8475284.	9354231.	39400460.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	250,696.	49,737.	217,544.	89,327.	80,873.	688,177.
9 Net income from unrelated business activities, whether or not the business is regularly carried on			4,509.	126.	5,463.	10,098.
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	281,696.	225,230.	90,204.	108,860.	248,711.	954,701.
11 **Total support.** Add lines 7 through 10						41053436.

12 Gross receipts from related activities, etc. (see instructions) 12 16,171.

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ▶ ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2020 (line 6, column (f), divided by line 11, column (f)) 14 93.63 %

15 Public support percentage from 2019 Schedule A, Part II, line 14 15 94.11 %

16a **33 1/3% support test - 2020.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ [X]

b **33 1/3% support test - 2019.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

17a **10% -facts-and-circumstances test - 2020.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ▶ ☐

b **10% -facts-and-circumstances test - 2019.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ▶ ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ▶ ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2020 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2019 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2020** (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from **2019** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2020.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

b **33 1/3% support tests - 2019.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶ ☐

Part IV **Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in* **Part VI** *how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in* **Part VI** *how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in* **Part VI,** *including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* **Part VI.**	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? *If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization?	**11a**		
b	A family member of a person described in line 11a above?	**11b**		
c	A 35% controlled entity of a person described in line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* **Part VI.**	**11c**		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* **Part VI** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	**1**		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* **Part VI** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	**2**		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* **Part VI** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	**1**		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	**1**		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	**2**		
3	By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	**3**		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental entity. *Describe in* **Part VI** *how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? *If "Yes," then in* **Part VI identify those supported organizations and explain** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	**2a**		
b	Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* **Part VI** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	**2b**		
3	Parent of Supported Organizations. **Answer lines 3a and 3b below.**			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? *If "Yes" or "No" provide details in* **Part VI.**	**3a**		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? *If "Yes," describe in* **Part VI** *the role played by the organization in this regard.*	**3b**		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in* **Part VI**). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	8		

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 **Minimum Asset Amount** (add line 7 to line 6)	8		

Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D - Distributions			**Current Year**
1	Amounts paid to supported organizations to accomplish exempt purposes	1	
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4	Amounts paid to acquire exempt-use assets	4	
5	Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	5	
6	Other distributions (*describe in* **Part VI**). See instructions.	6	
7	**Total annual distributions.** Add lines 1 through 6.	7	
8	Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	8	
9	Distributable amount for 2020 from Section C, line 6	9	
10	Line 8 amount divided by line 9 amount	10	

	Section E - Distribution Allocations (see instructions)	**(i) Excess Distributions**	**(ii) Underdistributions Pre-2020**	**(iii) Distributable Amount for 2020**
1	Distributable amount for 2020 from Section C, line 6			
2	Underdistributions, if any, for years prior to 2020 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3	Excess distributions carryover, if any, to 2020			
a	From 2015			
b	From 2016			
c	From 2017			
d	From 2018			
e	From 2019			
f	**Total** of lines 3a through 3e			
g	Applied to underdistributions of prior years			
h	Applied to 2020 distributable amount			
i	Carryover from 2015 not applied (see instructions)			
j	Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4	Distributions for 2020 from Section D, line 7: $			
a	Applied to underdistributions of prior years			
b	Applied to 2020 distributable amount			
c	Remainder. Subtract lines 4a and 4b from line 4.			
5	Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6	Remaining underdistributions for 2020. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7	**Excess distributions carryover to 2021.** Add lines 3j and 4c.			
8	Breakdown of line 7:			
a	Excess from 2016			
b	Excess from 2017			
c	Excess from 2018			
d	Excess from 2019			
e	Excess from 2020			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**
▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2020

Name of the organization	**Employer identification number**
UNITED WAY OF GREATER CHATTANOOGA	62-0565962

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	[X] 501(c)(3) (enter number) organization
	[ ] 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	[ ] 527 political organization
Form 990-PF	[ ] 501(c)(3) exempt private foundation
	[ ] 4947(a)(1) nonexempt charitable trust treated as a private foundation
	[ ] 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

[ ] For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

[X] For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year ..... ▶ $ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		$ 201,742.	Person [X] Payroll [X] Noncash [ ] (Complete Part II for noncash contributions.)
2		$ 200,000.	Person [X] Payroll [X] Noncash [ ] (Complete Part II for noncash contributions.)
3		$ 3,233,750.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
4		$ 500,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
5		$ 237,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part III **Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this info. once.) ▶ $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2020
Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education)
☐ Preservation of a historically important land area
☐ Protection of natural habitat
☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____

4 Number of states where property subject to conservation easement is located ▶ _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ $ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ▶ $ _____

(ii) Assets included in Form 990, Part X ▶ $ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ▶ $ _____

b Assets included in Form 990, Part X ▶ $ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	18,055,293.	19,127,927.	19,927,714.	20,198,534.	19,138,118.
b Contributions		85.			
c Net investment earnings, gains, and losses	5,263,182.	77,282.	365,076.	346,680.	2,889,830.
d Grants or scholarships					
e Other expenditures for facilities and programs	300,000.	1,150,001.	1,164,863.	617,500.	1,829,414.
f Administrative expenses					
g End of year balance	23,018,475.	18,055,293.	19,127,927.	19,927,714.	20,198,534.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ▶ 89.0350 %
b Permanent endowment ▶ 10.9650 %
c Term endowment ▶ _____ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations	3a(i)		X
(ii) Related organizations	3a(ii)		X
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		227,782.		227,782.
b Buildings		2,799,347.	880,628.	1,918,719.
c Leasehold improvements		586,787.	68,436.	518,351.
d Equipment		545,413.	393,535.	151,878.
e Other				
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, column (B), line 10c.)* ▶				2,816,730.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A) CSV-LIFE INSURANCE		
(B) POLICIES	234,487.	END-OF-YEAR MARKET VALUE
(C) INVESTMENTS IN LIMITED		
(D) PARTNERSHIPS	16,188,540.	END-OF-YEAR MARKET VALUE
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶	16,423,027.	

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 15.)* ▶	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 25.)* ▶	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... [X]

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	15,506,026.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	5,316,021.		
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	125,243.		
e	Add lines **2a** through **2d**			2e	5,441,264.
3	Subtract line **2e** from line **1**			3	10,064,762.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	10,064,762.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	10,116,766.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d	125,243.		
e	Add lines **2a** through **2d**			2e	125,243.
3	Subtract line **2e** from line **1**			3	9,991,523.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	9,991,523.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

THE ORGANIZATION FOLLOWS THE REQUIREMENT OF PROFESSIONAL GUIDANCE IN ACCOUNTING FOR UNCERTAIN TAX POSITIONS. UNDER THIS GUIDANCE, AN ORGANIZATION MUST RECOGNIZE THE TAX BENEFIT ASSOCIATED WITH THE TAX TAKEN FOR TAX RETURN PURPOSES WHEN IT IS MORE LIKELY THAN NOT THE POSITION WILL BE SUSTAINED. THE ORGANIZATION DOES NOT BELIEVE THERE ARE ANY MATERIAL UNCERTAIN TAX POSITIONS AND, ACCORDINGLY, IT WILL NOT RECOGNIZE ANY LIABILITY FOR UNRECOGNIZED TAX BENEFITS. AS OF JUNE 30, 2021, THERE WERE NO INTEREST OR PENALTIES RECORDED OR INCLUDED IN THE FINANCIAL STATEMENTS RELATED TO UNCERTAIN TAX POSITIONS. INFORMATION RETURNS FOR YEARS 2017 AND BEYOND REMAIN SUBJECT TO EXAMINATION.

Part XIII Supplemental Information *(continued)*

PART XI, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	125,243.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	125,243.

SCHEDULE G
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

▶ **Attach to Form 990 or Form 990-EZ.**

▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- **a** ☐ Mail solicitations
- **b** ☐ Internet and email solicitations
- **c** ☐ Phone solicitations
- **d** ☐ In-person solicitations
- **e** ☐ Solicitation of non-government grants
- **f** ☐ Solicitation of government grants
- **g** ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ **Yes** ☐ **No**

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	**(ii)** Activity	**(iii)** Did fundraiser have custody or control of contributions? Yes	No	**(iv)** Gross receipts from activity	**(v)** Amount paid to (or retained by) fundraiser listed in col. **(i)**	**(vi)** Amount paid to (or retained by) organization
Total ▶						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.**

Schedule G (Form 990 or 990-EZ) 2020

032081 11-25-20

14581119 759456 2007946 2020.05000 UNITED WAY OF GREATER CHA 20079461

Part II **Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than $5,000.

		(a) Event #1 GOLF TOURNAMENT (event type)	(b) Event #2 (event type)	(c) Other events NONE (total number)	(d) Total events (add col. (a) through col. (c))
Revenue	1 Gross receipts	225,451.			225,451.
	2 Less: Contributions				
	3 Gross income (line 1 minus line 2)	225,451.			225,451.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	125,243.			125,243.
	10 Direct expense summary. Add lines 4 through 9 in column (d) ▶				125,243.
	11 Net income summary. Subtract line 10 from line 3, column (d) ▶				100,208.

Part III **Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than $15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d) ▶				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d) ▶				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity conducted in:

a The organization's facility **13a** %

b An outside facility **13b** %

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶

Address ▶

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization ▶ $ _____ and the amount of gaming revenue retained by the third party ▶ $ _____

c If "Yes," enter name and address of the third party:

Name ▶

Address ▶

16 Gaming manager information:

Name ▶

Gaming manager compensation ▶ $ _____

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ $

Part IV **Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

Part IV **Supplemental Information** *(continued)*

SCHEDULE I (Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

▶ **Attach to Form 990.**

▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **General Information on Grants and Assistance**

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ Yes ☒ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II **Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
ABBA'S HOUSE ACADEMY 5208 HIXSON PIKE HIXON, TN 37343	62-0693659	501(C)3	826.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
BEST BEGINNINGS COLLEGEDALE 5368 OOLTEWAH-RINGGOLD ROAD COLLEGEDALE, TN 37315	81-3521904		2,504.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
BEST BEGINNINGS ELS 2029 HICKORY VALLEY RD CHATTANOOGA, TN 37421	27-2632241		6,145.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
BEST BEGINNINGS HIXSON 5010 ALPHA LANE HIXSON, TN 37343	20-1440709		2,603.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
BIG BROTHERS BIG SISTERS 2015 BAILEY AVENUE CHATTANOOGA, TN 37404	62-0586090	501(C)3	98,990.	0.			PROVIDE CHILDREN FACING ADVERSITY WITH STRONG AND ENDURING, PROFESSIONALLY SUPPORTED ONE-TO-ONE
BOEHM BIRTH DEFECTS CENTER 975 E THIRD STREE CHATTANOOGA, TN 37403	51-0175126	501(C)3	22,984.	0.			TO HELP SERVE HEALTH NEEDS OF CHILDREN WITH BIRTH DEFECTS

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table ▶

3 Enter total number of other organizations listed in the line 1 table ▶

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

Schedule I (Form 990) 2020

032101 11-02-20

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BOY SCOUTS OF AMERICA 6031 LEE HIGHWAY CHATTANOOGA, TN 37421	62-0475671	501(C)3	206,236.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
BOYS AND GIRLS CLUBS 610 LINDSEY STREET CHATTANOOGA, TN 37403	62-0557179	501(C)3	409,739.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
CHAMBLISS CENTER AT RED BANK 1936 DAYTON BOULEVARD CHATTANOOGA, TN 37415	62-0505514	501(C)3	1,612.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
CHAMBLISS CENTER FOR CHILDREN 315 GILLESPIE ROAD CHATTANOOGA, TN 37411	62-0505514	501(C)3	297,132.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARTEN READY TO LEARN
CHATTANOOGA GOODWILL INDUSTRIES 3500 DODDS AVENUE CHATTANOOGA, TN 37407	62-0544853	501(C)3	57,115.	0.			TO HELP TRAIN THE UNEMPLOYED AND UNDEREMPLOYED
CHATTANOOGA ROOM IN THE INN PO BOX 3564 CHATTANOOGA, TN 37404	62-1402358	501(C)3	25,000.	0.			TO HELP PROVIDE SHELTER AND TRANSITIONAL HOUSING FOR WOMEN AND CHILDREN
CHATTANOOGA STATE CHILD DEV CENTER 4501 AMNICOLA HIGHWAY CHATTANOOGA, TN 37406	62-0725362	501(C)3	101.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
CHATTANOOGA UNITE VETERANS RESOURCE CENTER - 426 MARKET STREET - CHATTANOOGA, TN 37402	81-4937558	501(C)3	9,556.	0.			TO HELP PROVIDE HUMAN SERVICE NEEDS TO VETERANS
CLINICA MEDICOS 1300 E 23RD ST CHATTANOOGA, TN 37404	31-1692697	501(C)3	15,000.	0.			TO HELP PROVIDE INTEGRATED BEHAVIORAL HEALTH TO THE LATINO COMMUNITY

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
COMMUNITIES IN SCHOOLS OF CATOOSA 2 BARNHARDT CIRCLE FT OGLETHORPE, GA 30742	58-2437803	501(C)3	82,482.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARTEN READY TO LEARN
COUNCIL FOR ALCOHOL & DRUG ABUSE 207 SPEARS AVENUE CHATTANOOGA, TN 37405	62-0716063	501(C)3	35,000.	0.			TO REMEDIATE SUBSTANCE ABUSE ISSUES
ELITE AIR HVAC & MAINTENANCE, INC. 8565 KENSLEY LN HIXON, TN 37343	85-4401345		750.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
EPB 10 WEST MLK BLVD CHATTANOOGA, TN 37402	62-6000258	CHATTANOOGA, TN	150.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
EPILEPSY FOUNDATION OF SOUTHEAST TN - ONE SISKIN PLAZA - CHATTANOOGA, TN 37403	58-1309190	501(C)3	21,355.	0.			TO HELP PERSONS WITH EPILEPSY REMAIN SELF SUFFICIENT
FAMILY PROMISE OF GREATER CHATTANOOGA - 1184 BALDWIN STREET - CHATTANOOGA, TN 37403	31-1529222	501(C)3	9,613.	0.			NEEDIEST CASES
FOUR POINTS INC 308 S. CHEROKEE STREET LAFAYETTE, GA 30728	31-1465829	501(C)3	7,424.	0.			TO ASSIST WITH COURT SUPERVISED VISITATION
GIRLS INCORPORATED 709 S. GREENWOOD AVENUE CHATTANOOGA, TN 37404	62-0647145	501(C)3	187,923.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
GREY PARC OF ROSSVILLE 800 WALKER AVENUE ROSSVILLE, GA 30741			500.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
GSC OF THE SOUTHERN APPALACHIANS 1936 DAYTON BOULEVARD CHATTANOOGA, TN 37415	62-0518287	501(C)3	76,492.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
HAMILTON COUNTY GOVERNMENT 455 NORTH HIGHLAND PARK AVENUE CHATTANOOGA, TN 37404	62-6000636	HAMILTON COUNTY	8,131.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
HAMILTON COUNTY HEALTH DEPARTMENT 921 E. 3RD ST CHATTANOOGA, TN 37403	62-6000643	HAMILTON COUNTY	13,500.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
HELEN ROSS MCNABB CENTER, INC. 601 CUMBERLAND STREET CHATTANOOGA, TN 37404	62-0548914	501(C)3	293,644.	0.			TO HELP BUILD STABLE LIVES
HIXSON UNITED METHODIST CDC 5301 OLD HIXSON PIKE HIXON, TN 37343	62-0926853	501(C)3	3,502.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
HOPE FOR THE INNER CITY 1800 ROANOKE AVENUE CHATTANOOGA, TN 37406	62-1659831	501(C)3	3,506.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
JEWISH FEDERATION OF GR CHATTA PO BOX 8947, 5461 N TERRACE CHATTANOOGA, TN 37411	62-0475677	501(C)3	43,010.	0.			TO HELP OLDER ADULTS MAINTAIN INDEPENDENCE AND TO SUPPORT THE ALEPH BET CHILDREN'S CENTER
LA PAZ PO BOX 3058 CHATTANOOGA, TN 37404	20-1115026	501(C)3	13,073.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
LAFAYETTE AREA EMPTY STOCKING FUND PO BOX 567 LAFAYETTE, GA 30728	58-1893551	501(C)3	683.	0.			TO PROVIDE FAMILIES FOOD DURING HOLIDAYS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
LEGAL AID OF EAST TN 535 CHESTNUT STREET, SUITE 360 CHATTANOOGA, TN 37402	58-9132803	501(C)3	20,000.	0.			TO HELP BUILD FINANCIAL STABILITY
LFL INVESTMENTS, LLC 486 LATITUDE CIRCLE CHATTANOOGA, TN 37402	54-2106507		230.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
LITTLE MISS MAG EARLY LEARNING CENTER - 214 WALNUT STREET - CHATTANOOGA, TN 37403	62-0483209	501(C)3	61,181.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARTEN READY TO LEARN
MARION COUNTY COMMUNITY MINISTRIES PO BOX 681 SEQUATCHIE, TN 37374	62-1757532	501(C)3	12,000.	0.			TO PROVIDE UTILITY ASSISTANCE
NORMAL PARK MUSEUM MAGNET SCHOOL 1009 MISSISSIPPI AVE CHATTANOOGA, TN 37405	62-6000638	501(C)3	1,940.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
NORTHGATE CROSSING APARTMENTS 1664 GREENDALE WAY, STE 500 HIXON, TN 37343	75-3227216		443.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
NORTHSIDE NEIGHBORHOOD HOUSE PO BOX 4086, 211 MINOR STREET CHATTANOOGA, TN 37405	62-0481801	501(C)3	350,557.	0.			TO HELP YOUTH AND FAMILIES BECOME MORE SELF SUFFICIENT
NORTHTOWNE VILLAGE APTS 1011 GADD ROAD HIXSON, TN 37343	81-3130231		600.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
ORANGE GROVE CENTER INC 615 DERBY STREET CHATTANOOGA, TN 37404	62-0549365	501(C)3	240,474.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
PARTNERSHIP FOR FAMILIES CHILDREN 1800 MCCALLIE AVENUE CHATTANOOGA, TN 37404	62-0911679	501(C)3	638,316.	0.			TO HELP FAMILIES MAINTAIN SELF SUFFICIENCY AND OLDER ADULTS MAINTAIN THEIR INDEPENDENCE
RINGGOLD METHODIST CHURCH 7484 NASHVILLE ST RINGGOLD, GA 30736	58-1371712	501(C)3	2,551.	0.			TO PROVIDE CHILDREN IN CATOOSA COUNTY FOOD ASSISTANCE PROGRAM
SALVATION ARMY - POWERSHARE PO BOX 3359 CHATTANOOGA, TN 37404	36-2167910	501(C)3	6,535.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
SHINY PENNY CHILD CARE 20 BELVOIR AVENUE CHATTANOOGA, TN 37411	62-1824283		544.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
SIGNAL CENTERS INC 109 N. GERMANTOWN ROAD CHATTANOOGA, TN 37411	62-0587285	501(C)3	180,019.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE
SMILES, INC. PO BOX 248 SOUTH PITTSBURG, TN 37347	46-1816985	501(C)3	12,000.	0.			TO PROVIDE DENTAL SERVICES
SPEECH AND HEARING CENTER 600 N. HOLTZCLAW AVENUE, STE 200 CHATTANOOGA, TN 37404	62-0526644	501(C)3	106,020.	0.			TO PROVIDE AUDIOLOGY AND SPEECH PATHOLOGY SERVICES TO CHILDREN AND FAMILIES
ST ALEXIUS OUTREACH MINISTRIES 250 E 10TH STREET CHATTANOOGA, TN 37402	82-0739259	501(C)3	1,000.	0.			TO PROVIDE DIRECT ASSISTANCE TO INDIVIDUALS
ST JOHN UMC PRESCHOOL 3921 MURRAY HILLS DRIVE CHATTANOOGA, TN 37416	62-1182020	501(C)3	34.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
SUNSHINE HOUSE 1010 GADD ROAD HIXSON, TN 37343	57-1000178		1,200.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
SUNTRUST BANKCARD N.A. P O BOX 791250 BALTIMORE, MD 21279			4,661.	0.			VARIOUS DIRECT ASSISTANCE TO INDIVIDUALS
THE BETHLEHEM CENTER 200 WEST 38TH STREET CHATTANOOGA, TN 37410	62-6066210	501(C)3	38,781.	0.			RESTORE HOPE PROGRAM
THE ENTERPRISE CENTER 1100 MARKET STREET FL 5 CHATTANOOGA, TN 37402	20-0062024	501(C)3	2,625.	0.			TO HELP FUND TECHNOLOGY ACCESS
THE SALVATION ARMY PO BOX 3359, 800 MCCALLIE AVENUE CHATTANOOGA, TN 37404	61-0452065	501(C)3	103,691.	0.			TO HELP YOUTH AND FAMILIES BECOME MORE SELF SUFFICIENT
TRI STATE FOOD PANTRY INC 2026 HIGHWAY 136 TRENTON, GA 30752	20-3427202	501(C)3	2,003.	0.			TO PROVIDE FOOD TO PERSONS IN NEED
UNITED WAY OF RHEA COUNTY PO BOX 669 DAYTON, TN 37321	62-1349168	501(C)3	23,493.	0.			NEEDIEST CASES AND RESTORE HOPE PROGRAM
UNITED WAYS OF TENNESSEE 3050 MEDICAL CENTER PARKWAY, FLOOR MURFREESBORO, TN 37129	62-1773407	501(C)3	1,250.	0.			TO HELP FUND ALICE RESEARCH PROJECT
WALKER COUNTY 4-H PO BOX 827, 102 E. NAPIER STREET LAFAYETTE, GA 30728	58-1696317	501(C)3	720.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Y M C A 301 WEST SIXTH STREET CHATTANOOGA, TN 37402	62-0475699	501(C)3	151,000.	0.			TO HELP CHILDREN AND FAMILIES MAINTAIN HEALTHIER LIFESTYLES
YMCA OF METRO CHATTANOOGA 301 WEST SIXTH STREET CHATTANOOGA, TN 37402	62-0475699	501(C)3	2,574.	0.			TO HELP CHILDREN AND FAMILIES MAINTAIN HEALTHIER LIFESTYLES

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
BOOKS DISTRIBUTED TO INDIVIDUAL FAMILIES	14745	0.	174,680.	COST	FREE BOOKS TO IMPACT EARLY LEARNING AND LITERACY

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

SCHEDULE J (Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (such as maid, chauffeur, chef)			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2		
3	Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☒ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☒ Compensation survey or study ☐ Form 990 of other organizations ☐ Approval by the board or compensation committee			
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:			
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	Participate in or receive payment from an equity-based compensation arrangement?	4c		X
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:			
a	The organization?	5a		X
b	Any related organization?	5b		X
	If "Yes" on line 5a or 5b, describe in Part III.			
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	6a		X
b	Any related organization?	6b		X
	If "Yes" on line 6a or 6b, describe in Part III.			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	7		X
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	8		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

Schedule J (Form 990) 2020

032111 12-07-20

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) LESLEY SCEARCE	(i)	186,564.	0.	0.	14,925.	12,583.	214,072.	0.
PRESIDENT	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
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	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Types of Property

		(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1	Art - Works of art				
2	Art - Historical treasures				
3	Art - Fractional interests				
4	Books and publications				
5	Clothing and household goods				
6	Cars and other vehicles				
7	Boats and planes				
8	Intellectual property				
9	Securities - Publicly traded	X	12	112,764.	FMV
10	Securities - Closely held stock				
11	Securities - Partnership, LLC, or trust interests				
12	Securities - Miscellaneous				
13	Qualified conservation contribution - Historic structures				
14	Qualified conservation contribution - Other				
15	Real estate - Residential				
16	Real estate - Commercial				
17	Real estate - Other				
18	Collectibles				
19	Food inventory				
20	Drugs and medical supplies				
21	Taxidermy				
22	Historical artifacts				
23	Scientific specimens				
24	Archeological artifacts				
25	Other ▶ ( )				
26	Other ▶ ( )				
27	Other ▶ ( )				
28	Other ▶ ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement 29

			Yes	No
30a	During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?	30a		X
b	If "Yes," describe the arrangement in Part II.			
31	Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	31	X	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		X
b	If "Yes," describe in Part II.			
33	If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.			

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.** **Schedule M (Form 990) 2020**

032141 11-23-20

Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE O
(Form 990 or 990-EZ)
Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
▶ Attach to Form 990 or 990-EZ.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047
2020
Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

PROGRAMS ALSO ADDRESS THE ROOT CAUSES OF FAMILY INSTABILITY THROUGH A COACHING MODEL TO HELP FAMILIES/INDIVIDUALS IN LOWER INCOME NEIGHBORHOODS BECOME MORE ECONOMICALLY AND SOCIALLY INDEPENDENT.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

VENTURE FORWARD: INCLUDES PROGRAMMING COSTS TO PROVIDE SUPPORT TO 274

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

AREA NONPROFIT ORGANIZATIONS THROUGH NETWORKING AND LEARNING OPPORTUNITIES.

EXPENSES $ 933,180. INCLUDING GRANTS OF $ 5,518. REVENUE $ 42,370.

FORM 990, PART VI, SECTION A, LINE 2:

FAMILY AND/OR BUSINESS RELATIONSHIPS EXIST BETWEEN THE FOLLOWING BOARD MEMBERS:

FAMILY

JOHN P. GUERRY

ZAN GUERRY

FORM 990, PART VI, SECTION B, LINE 11B:

A COPY OF THE 990 WILL BE REVIEWED AND ACCEPTED BY THE FINANCE COMMITTEE AND PROVIDED TO THE GOVERNANCE BOARD BEFORE BEING FILED WITH THE INTERNAL REVENUE SERVICE.

FORM 990, PART VI, SECTION B, LINE 12C:

THE AGREEMENT IS SIGNED ANNUALLY BY THE STAFF, BOARD MEMBERS, AND COMMITTEE MEMBERS.

FORM 990, PART VI, SECTION B, LINE 15:

FOR COMPENSATION OF CEO

THE COMPENSATION COMMITTEE REVIEW INCLUDES ONE SECTOR AND AT LEAST ONE OUTSIDE SURVEY, SUCH AS:

MOST RECENT ANNUAL GUIDESTAR COMPENSATION REPORT

THE WATKINS UIBERALL NONPROFIT COMPENSATION SURVEY &

THE NONPROFIT TIMES NONPROFIT SALARY & BENEFITS REPORT

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

PERFORMANCE REVIEW - CONDUCTED BY THE BOARD'S PERSONNEL/HR COMMITTEE

PRESIDENT/CEO PREPARES A WRITTEN REPORT FOR THE COMPENSATION COMMITTEE THAT DOCUMENTS PROGRESS TOWARDS ORGANIZATIONAL GOALS SET FOR THE PREVIOUS YEAR IN ALL AREAS OF THE UWGC.

AN INTERVIEW WITH THE CEO IS HELD TO REVIEW THE PROGRESS OF THE PREVIOUS YEAR REVIEW COMPENSATION SURVEY REPORTS THAT RELATE TO THE CEO POSITION, ASK QUESTIONS AND DISCUSS PRIORITIES FOR THE UPCOMING YEAR.

THE PERSONNEL COMMITTEE MEETS WITHOUT THE CEO TO DISCUSS COMPENSATION FOR THE UPCOMING YEAR. A COPY OF THEIR RECOMMENDATION IS SENT FROM THE PERSONNEL COMMITTEE CHAIR TO THE UWGC'S CHIEF FINANCIAL OFFICER.

FOR KEY EMPLOYEES:

COMPENSATION REVIEW: UWGC USES THE SAME COMPENSATION REVIEW SURVEYS TO MONITOR STAFF SALARIES AS IS USED TO MONITOR THE PRESIDENT/CEO SALARY. WE TARGET TO MAINTAIN SALARIES AROUND THE MEDIAN FOR EACH POSITION, AS DEMONSTRATED BY THE ABOVE REVIEWS.

FORM 990, PART VI, SECTION C, LINE 19:

THE DOCUMENTS AND POLICIES ARE KEPT IN-HOUSE AND GIVEN TO THE PUBLIC UPON REQUEST.

FORM 990, PART XII, LINE 2C

THE FINANCE COMMITTEE PERFORMS THE DUTIES OF THE AUDIT COMMITTEE.

THESE DUTIES INCLUDE (A) SELECTING AND APPROVING THE AUDIT FIRM; (B) MEETING WITH THE AUDITORS PRIOR TO THE AUDIT TO DISCUSS THE TIMING AND CONDUCT OF THE AUDIT; (C) MEETING WITH THE AUDITORS AT THE CONCLUSION OF THE FIELD WORK TO DISCUSS THE AUDIT FINDINGS; AND (D) REPORTING THOSE FINDINGS TO THE FULL BOARD OF DIRECTORS.

** PUBLIC DISCLOSURE COPY **

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

A For the 2021 calendar year, or tax year beginning JUL 1, 2021 and ending JUN 30, 2022

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return/terminated ☐ Amended return ☐ Application pending

C Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Doing business as

Number and street (or P.O. box if mail is not delivered to street address): 630 MARKET STREET | Room/suite

City or town, state or province, country, and ZIP or foreign postal code: CHATTANOOGA, TN 37402

D Employer identification number: 62-0565962

E Telephone number: 423-752-0300

G Gross receipts $ 11,946,841.

F Name and address of principal officer: LESLEY SCEARCE
630 MARKET STREET, CHATTANOOGA, TN 37402

H(a) Is this a group return for subordinates? ☐ Yes ☒ No

H(b) Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list. See instructions

I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) ◀ (insert no.) ☐ 4947(a)(1) or ☐ 527

J Website: ▶ WWW.UNITEDWAYCHA.ORG

H(c) Group exemption number ▶

K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation: 1922 **M** State of legal domicile: TN

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: TO UNITE PEOPLE AND RESOURCES IN BUILDING A STRONGER AND HEALTHIER COMMUNITY.

2 Check this box ▶ ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	24
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	24
5	Total number of individuals employed in calendar year 2021 (Part V, line 2a)	5	55
6	Total number of volunteers (estimate if necessary)	6	1112
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	3,292.
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	1,485.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	9,354,230.	9,165,510.
	9	Program service revenue (Part VIII, line 2g)	143,486.	79,811.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	214,327.	513,093.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	352,719.	92,591.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	10,064,762.	9,851,005.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	5,394,494.	6,305,721.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	3,450,648.	3,194,105.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 1,480,613.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,146,380.	1,355,094.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	9,991,522.	10,854,920.
	19	Revenue less expenses. Subtract line 18 from line 12	73,240.	-1,003,915.
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	32,758,586.	28,378,228.
	21	Total liabilities (Part X, line 26)	5,623,700.	5,987,351.
	22	Net assets or fund balances. Subtract line 21 from line 20	27,134,886.	22,390,877.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

▶ Lesley S. Scearce — Signature of officer — Date 11/2/2022

▶ LESLEY SCEARCE, PRESIDENT — Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
ALAN KING, CPA	[redacted]	[redacted]		[redacted]

Firm's name ▶ [redacted] Firm's EIN ▶ [redacted]

Firm's address ▶ [redacted] Phone no. [redacted]

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:
UNITING PEOPLE AND RESOURCES IN BUILDING A STRONGER, HEALTHIER COMMUNITY

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 4,966,978. including grants of $ 4,956,117.) (Revenue $ 34,198.)
COMMUNITY INVESTMENT: UWGC PROVIDED FUNDING FOR 60 NON-PROFIT PROGRAMS AND INITIATIVES. THIS FUNDING IS APPROVED BY A LOCAL COMMUNITY INVESTMENT COMMITTEE AND THE UWGC BOARD OF DIRECTORS FOR THOSE PROGRAMS THAT CAN MEASURABLY IMPACT THE KEY FOCUS AREAS OF UWGC. TRAINED COMMUNITY VOLUNTEERS ANNUALLY ASSESS DATA AND THE PROGRAMMATIC RESULTS OF FUNDED ORGANIZATIONS THAT ADDRESS COMMUNITY NEEDS. THROUGH ANNUAL REPORTING AND ASSESSMENT OF PARTNER ORGANIZATIONS, UWGC ENSURES FUNDED PROGRAMS EFFECTIVELY ADDRESS UWGC IMPACT GOALS AND THE NEEDS OF THE COMMUNITIES SERVED.

4b (Code:) (Expenses $ 2,390,786. including grants of $ 1,288,444.) (Revenue $ 47,465.)
FAMILY STABILITY: INITIATIVES AND PROGRAM SERVICES IN 16 COUNTY REGION WITH THE GOAL OF HELPING FAMILIES/INDIVIDUALS REACH STABILITY AND BECOME MORE SELF-SUFFICIENT.

211 INFORMATION AND REFERRAL PROGRAM OPERATED BY UWGC CONNECTS PEOPLE TO COMMUNITY AGENCIES AND ORGANIZATIONS THAT PROVIDE SERVICES TO ADDRESS CRITICAL NEEDS AND HELPS DETER RELIANCE ON THE SOCIAL SERVICE SYSTEM. 211 IS THE ENTRY POINT FOR COMMUNITY MEMBERS IN NEED, OPERATING CRISIS SERVICES AND FUNDS, NEEDIEST CASES PROCESSING AND MONITORS ALL CALLS THROUGH A COMMUNITY DATABASE. IN FY22, 2-1-1 SPECIALISTS ANSWERED 51,718 CALLS. RESTORE HOPE FUND, NEEDIEST CASES, AND WATER QUALITY FEE ASSISTANCE PROVIDED $505,612 IN DIRECT ASSISTANCE TO INDIVIDUALS.

4c (Code:) (Expenses $ 884,390. including grants of $ 61,160.) (Revenue $ 32,346.)
VENTURE FORWARD: PROVIDES SUPPORT TO AREA NONPROFIT ORGANIZATIONS THROUGH NETWORKING AND LEARNING OPPORTUNITIES FOR 675 MEMBERS. THIS PROGRAM STRENGTHENS IMPACT IN THE SOCIAL SECTOR THROUGH COMMUNITY BUILDING, PROFESSIONAL DEVELOPMENT, ADVOCACY, AND INNOVATION. WEB-BASED JOB BOARD SHARED 312 JOBS IN THE NONPROFIT SECTOR.

EARLY CHILDHOOD INITIATIVES: $48,492 INCLUDES PROGRAMMING AND COLLABORATIONS IN EARLY CHILDHOOD SPECIALIZED PROGRAMS WITH THE GOAL OF PREPARING CHILDREN FOR SUCCESS IN SCHOOL.

PARENTS OF PRESCHOOL CHILDREN ARE PROVIDED FREE RESOURCES TO EDUCATE AND PROMOTE SCHOOL READINESS. IN FY22, $22,377 WAS SPENT TO SEND FREE

4d Other program services (Describe on Schedule O.)
(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses ▶ 8,242,154.

SEE SCHEDULE O FOR CONTINUATION(S)

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? *If "Yes," complete Schedule D, Part V*	10	X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b	X	
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e		X
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18	X	
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22	X	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

				Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	63		
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c		X	

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return **2a** 55			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	**2b**	X	
	Note: If the sum of lines 1a and 2a is greater than 250, you may be required to *e-file.* See instructions.			
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?	**3a**	X	
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*	**3b**	X	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	**4a**		X
b	If "Yes," enter the name of the foreign country ▶ _____			
	See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	**5a**		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	**5b**		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	**5c**		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	**6a**		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	**6b**		
7	**Organizations that may receive deductible contributions under section 170(c).**			
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?	**7a**	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	**7b**	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	**7c**		X
d	If "Yes," indicate the number of Forms 8282 filed during the year **7d**			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	**7e**		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	**7f**		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	**7g**		X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	**7h**		X
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	**8**		
9	**Sponsoring organizations maintaining donor advised funds.**			
a	Did the sponsoring organization make any taxable distributions under section 4966?	**9a**		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	**9b**		
10	**Section 501(c)(7) organizations.** Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12 **10a**			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities **10b**			
11	**Section 501(c)(12) organizations.** Enter:			
a	Gross income from members or shareholders **11a**			
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) **11b**			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?	**12a**		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year **12b**			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**			
a	Is the organization licensed to issue qualified health plans in more than one state?	**13a**		
	Note: See the instructions for additional information the organization must report on Schedule O.			
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans **13b**			
c	Enter the amount of reserves on hand **13c**			
14a	Did the organization receive any payments for indoor tanning services during the tax year?	**14a**		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*	**14b**		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year?	**15**		X
	If "Yes," see the instructions and file Form 4720, Schedule N.			
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income?	**16**		X
	If "Yes," complete Form 4720, Schedule O.			
17	**Section 501(c)(21) organizations.** Did the trust, any disqualified person, or mine operator engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953?	**17**		
	If "Yes," complete Form 6069.			

Part VI Governance, Management, and Disclosure. *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	24		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b	Enter the number of voting members included on line 1a, above, who are independent	1b	24		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2			X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b	X	
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ▶ GA,TN

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[ ] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records ▶

SUZY ANTHONY - 423-752-0300
630 MARKET STREET, CHATTANOOGA, TN 37402

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) LESLEY SCEARCE PRESIDENT	50.00			X				184,374.	0.	27,333.
(2) SUZY ANTHONY VP FINANCE & OPERATIONS	50.00			X				135,981.	0.	10,879.
(3) AMBER CAMBRON BOARD MEMBER	1.00	X						0.	0.	0.
(4) JIM CATANZARO, JR. BOARD MEMBER	1.00	X						0.	0.	0.
(5) JAY DALE BOARD MEMBER	1.00	X						0.	0.	0.
(6) TOM GLENN BOARD MEMBER	1.00	X						0.	0.	0.
(7) TOM GREENHOLTZ BOARD MEMBER	1.00	X						0.	0.	0.
(8) KEN JONES BOARD MEMBER	1.00	X						0.	0.	0.
(9) PATRICIA RUSSELL BOARD MEMBER	1.00	X						0.	0.	0.
(10) DR. ELAINE SWAFFORD BOARD MEMBER	1.00	X						0.	0.	0.
(11) TOM WHITE CHAIRMAN	5.00	X						0.	0.	0.
(12) RUSS BLAKELY BOARD MEMBER	1.00	X						0.	0.	0.
(13) JON PAUL DAVIS BOARD MEMBER	1.00	X						0.	0.	0.
(14) PATTI DUNGAN BOARD MEMBER	1.00	X						0.	0.	0.
(15) ANGELA GARCIA BOARD MEMBER	1.00	X						0.	0.	0.
(16) PAULO HUTSON BOARD MEMBER	1.00	X						0.	0.	0.
(17) AMANDA JELKS BOARD MEMBER	1.00	X						0.	0.	0.

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(18) DIONNE JENKINS BOARD MEMBER	1.00	X						0.	0.	0.
(19) LURONE JENNINGS, SR. BOARD MEMBER	1.00	X						0.	0.	0.
(20) ALTHEA JONES BOARD MEMBER	1.00	X						0.	0.	0.
(21) DEJUAN JORDAN BOARD MEMBER	1.00	X						0.	0.	0.
(22) FABIOLA ORTIZ BOARD MEMBER	1.00	X						0.	0.	0.
(23) TROY ROGERS BOARD MEMBER	1.00	X						0.	0.	0.
(24) CHRIS SANDS BOARD MEMBER	1.00	X						0.	0.	0.
(25) KENNETH SMITH BOARD MEMBER	1.00	X						0.	0.	0.
(26) MICHAEL ST. CHARLES BOARD MEMBER	1.00	X						0.	0.	0.
1b Subtotal ▶								320,355.	0.	38,212.
c Total from continuation sheets to Part VII, Section A ▶								0.	0.	0.
d Total (add lines 1b and 1c) ▶								320,355.	0.	38,212.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization ▶ 4

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶ 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c	29,422.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	1,064,576.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	8,071,512.				
	g Noncash contributions included in lines 1a-1f	1g	$ 106,000.				
	h **Total.** Add lines 1a-1f ▶			9,165,510.			
Program Service Revenue			**Business Code**				
	2 a TRAINING		900099	79,811.	79,811.		
	b						
	c						
	d						
	e						
	f All other program service revenue						
	g **Total.** Add lines 2a-2f ▶			79,811.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts) ▶			194,803.			194,803.
	4 Income from investment of tax-exempt bond proceeds ▶						
	5 Royalties ▶						
			(i) Real / (ii) Personal				
	6 a Gross rents	6a					
	b Less: rental expenses	6b					
	c Rental income or (loss)	6c					
	d Net rental income or (loss) ▶						
			(i) Securities / (ii) Other				
	7 a Gross amount from sales of assets other than inventory	7a	2,357,828. / 3,292.				
	b Less: cost or other basis and sales expenses	7b	2,042,830. / 0.				
	c Gain or (loss)	7c	314,998. / 3,292.				
	d Net gain or (loss) ▶			318,290.		3,292.	314,998.
	8 a Gross income from fundraising events (not including $ 29,422. of contributions reported on line 1c). See Part IV, line 18	8a	111,399.				
	b Less: direct expenses	8b	53,006.				
	c Net income or (loss) from fundraising events ▶			58,393.			58,393.
	9 a Gross income from gaming activities. See Part IV, line 19	9a					
	b Less: direct expenses	9b					
	c Net income or (loss) from gaming activities ▶						
	10 a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b					
	c Net income or (loss) from sales of inventory ▶						
Miscellaneous Revenue			**Business Code**				
	11 a MISCELLANEOUS		900099	34,198.	34,198.		
	b						
	c						
	d All other revenue						
	e **Total.** Add lines 11a-11d ▶			34,198.			
	12 **Total revenue.** See instructions ▶			9,851,005.	114,009.	3,292.	568,194.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	5,928,267.	5,928,267.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	377,454.	377,454.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	358,567.		358,567.	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	2,063,462.	1,018,844.	281,161.	763,457.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	186,055.	72,436.	54,236.	59,383.
9 Other employee benefits	409,616.	165,873.	97,413.	146,330.
10 Payroll taxes	176,405.	72,939.	49,222.	54,244.
11 Fees for services (nonemployees):				
a Management	39.		39.	
b Legal	5,647.		5,647.	
c Accounting	45,690.		45,690.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	528.	51.	477.	
12 Advertising and promotion	30,120.	1,229.		28,891.
13 Office expenses				
14 Information technology	253,187.	84,207.	56,248.	112,732.
15 Royalties				
16 Occupancy	328,578.	155,322.	78,439.	94,817.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	253,831.	58,951.	41,846.	153,034.
20 Interest	959.		959.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance	12,103.	10,000.	2,103.	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a CONTRACT LABOR	253,157.	225,362.	18,832.	8,963.
b DUES AND SUBSCRIPTIONS	146,852.	69,789.	34,094.	42,969.
c BANK FEES	21,562.	1,399.	5,002.	15,161.
d POSTAGE & SHIPPING	2,841.	31.	2,178.	632.
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	10,854,920.	8,242,154.	1,132,153.	1,480,613.
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ▶ ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		1,844,684.	1	1,142,750.
	2	Savings and temporary cash investments			2	
	3	Pledges and grants receivable, net		3,330,274.	3	3,071,457.
	4	Accounts receivable, net		34,944.	4	60,270.
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		80,256.	9	58,799.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 4,202,281.			
	b	Less: accumulated depreciation	10b 1,480,827.	2,816,730.	10c	2,721,454.
	11	Investments - publicly traded securities		8,009,790.	11	17,186,652.
	12	Investments - other securities. See Part IV, line 11		16,423,027.	12	4,018,134.
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		218,881.	15	118,712.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		32,758,586.	16	28,378,228.
Liabilities	17	Accounts payable and accrued expenses		1,046,397.	17	1,133,249.
	18	Grants payable		3,956,903.	18	4,854,102.
	19	Deferred revenue			19	
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties		620,400.	24	0.
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D			25	
	26	**Total liabilities.** Add lines 17 through 25		5,623,700.	26	5,987,351.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here ▶ [X] and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		19,637,699.	27	15,593,899.
	28	Net assets with donor restrictions		7,497,187.	28	6,796,978.
		Organizations that do not follow FASB ASC 958, check here ▶ ☐ and complete lines 29 through 33.				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		27,134,886.	32	22,390,877.
	33	Total liabilities and net assets/fund balances		32,758,586.	33	28,378,228.

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI [X]

1	Total revenue (must equal Part VIII, column (A), line 12)	1	9,851,005.
2	Total expenses (must equal Part IX, column (A), line 25)	2	10,854,920.
3	Revenue less expenses. Subtract line 2 from line 1	3	-1,003,915.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	27,134,886.
5	Net unrealized gains (losses) on investments	5	-3,740,093.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-1.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	22,390,877.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII [X]

			Yes	No
1	Accounting method used to prepare the Form 990: [ ] Cash [X] Accrual [ ] Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: [ ] Separate basis [ ] Consolidated basis [ ] Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: [X] Separate basis [ ] Consolidated basis [ ] Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a	X	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b	X	

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I **Reason for Public Charity Status.** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 [ ] A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
2 [ ] A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)
3 [ ] A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
4 [ ] A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____
5 [ ] An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
6 [ ] A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
7 [X] An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
8 [ ] A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
9 [ ] An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
10 [ ] An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
11 [ ] An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
12 [ ] An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a [ ] **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
b [ ] **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
c [ ] **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
d [ ] **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
e [ ] Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
f Enter the number of supported organizations .....
g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.** 132021 01-04-22 **Schedule A (Form 990) 2021**

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	4523469.	9446195.	8475284.	9354231.	9165510.	40964689.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	4523469.	9446195.	8475284.	9354231.	9165510.	40964689.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						1592878.
6 **Public support.** Subtract line 5 from line 4.						39371811.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
7 Amounts from line 4	4523469.	9446195.	8475284.	9354231.	9165510.	40964689.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	49,737.	217,544.	89,327.	80,873.	194,803.	632,284.
9 Net income from unrelated business activities, whether or not the business is regularly carried on		4,509.	126.	5,463.	3,292.	13,390.
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	225,230.	90,204.	108,860.	248,711.	34,198.	707,203.
11 **Total support.** Add lines 7 through 10						42317566.

12 Gross receipts from related activities, etc. (see instructions) ..... 12 12,366.

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ..... ▶ ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2021 (line 6, column (f), divided by line 11, column (f)) ..... 14 93.04 %

15 Public support percentage from 2020 Schedule A, Part II, line 14 ..... 15 93.63 %

16a **33 1/3% support test - 2021.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ..... ▶ ☒

b **33 1/3% support test - 2020.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ..... ▶ ☐

17a **10% -facts-and-circumstances test - 2021.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ..... ▶ ☐

b **10% -facts-and-circumstances test - 2020.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ..... ▶ ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ..... ▶ ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ▶ ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2021 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2020 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2021** (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from **2020** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2021.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

b **33 1/3% support tests - 2020.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶ ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶ ☐

Part IV **Supporting Organizations**

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in* **Part VI** *how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in* **Part VI** *how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in* **Part VI,** *including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* **Part VI.**	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	**11a**		
b	A family member of a person described on line 11a above?	**11b**		
c	A 35% controlled entity of a person described on line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* **Part VI.**	**11c**		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* **Part VI** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	**1**		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* **Part VI** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	**2**		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* **Part VI** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	**1**		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	**1**		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	**2**		
3	By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	**3**		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental entity. *Describe in* **Part VI** *how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? *If "Yes," then in* **Part VI identify those supported organizations and explain** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	**2a**		
b	Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* **Part VI** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	**2b**		
3	Parent of Supported Organizations. **Answer lines 3a and 3b below.**			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? *If "Yes" or "No" provide details in* **Part VI.**	**3a**		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? *If "Yes," describe in* **Part VI** *the role played by the organization in this regard.*	**3b**		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in* **Part VI**). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	8		

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 **Minimum Asset Amount** (add line 7 to line 6)	8		

Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D - Distributions			**Current Year**
1	Amounts paid to supported organizations to accomplish exempt purposes	1	
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4	Amounts paid to acquire exempt-use assets	4	
5	Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	5	
6	Other distributions (*describe in* **Part VI**). See instructions.	6	
7	**Total annual distributions.** Add lines 1 through 6.	7	
8	Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	8	
9	Distributable amount for 2021 from Section C, line 6	9	
10	Line 8 amount divided by line 9 amount	10	

	Section E - Distribution Allocations (see instructions)	**(i) Excess Distributions**	**(ii) Underdistributions Pre-2021**	**(iii) Distributable Amount for 2021**
1	Distributable amount for 2021 from Section C, line 6			
2	Underdistributions, if any, for years prior to 2021 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3	Excess distributions carryover, if any, to 2021			
a	From 2016			
b	From 2017			
c	From 2018			
d	From 2019			
e	From 2020			
f	**Total** of lines 3a through 3e			
g	Applied to underdistributions of prior years			
h	Applied to 2021 distributable amount			
i	Carryover from 2016 not applied (see instructions)			
j	Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4	Distributions for 2021 from Section D, line 7: $			
a	Applied to underdistributions of prior years			
b	Applied to 2021 distributable amount			
c	Remainder. Subtract lines 4a and 4b from line 4.			
5	Remaining underdistributions for years prior to 2021, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6	Remaining underdistributions for 2021. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7	**Excess distributions carryover to 2022.** Add lines 3j and 4c.			
8	Breakdown of line 7:			
a	Excess from 2017			
b	Excess from 2018			
c	Excess from 2019			
d	Excess from 2020			
e	Excess from 2021			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Schedule B
(Form 990)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990 or Form 990-PF.**
▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2021

Name of the organization	**Employer identification number**
UNITED WAY OF GREATER CHATTANOOGA	62-0565962

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	[X] 501(c)(3) (enter number) organization
	[ ] 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	[ ] 527 political organization
Form 990-PF	[ ] 501(c)(3) exempt private foundation
	[ ] 4947(a)(1) nonexempt charitable trust treated as a private foundation
	[ ] 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

[ ] For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

[X] For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year ..... ▶ $ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

LHA **For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.**

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		$ 369,796.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
2		$ 200,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
3		$ 642,527.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
4		$ 524,230.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
5		$ 368,761.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
6		$ 254,819.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7		$ 215,857.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
8		$ 202,436.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
9		$ 186,164.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part III **Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this info. once.) ▶ $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2021
Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education)
☐ Preservation of a historically important land area
☐ Protection of natural habitat
☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____

4 Number of states where property subject to conservation easement is located ▶ _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ $ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ▶ $ _____

(ii) Assets included in Form 990, Part X ▶ $ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ▶ $ _____

b Assets included in Form 990, Part X ▶ $ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	23,018,475.	18,055,293.	19,127,927.	19,927,714.	20,198,534.
b Contributions			85.		
c Net investment earnings, gains, and losses	-2,984,757.	5,263,182.	77,282.	365,076.	346,680.
d Grants or scholarships					
e Other expenditures for facilities and programs	1,150,000.	300,000.	1,150,001.	1,164,863.	617,500.
f Administrative expenses	4,239,326.				
g End of year balance	14,644,392.	23,018,475.	18,055,293.	19,127,927.	19,927,714.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ▶ 88.5690 %
b Permanent endowment ▶ 11.4310 %
c Term endowment ▶ _____ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations	3a(i)		X
(ii) Related organizations	3a(ii)		X
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		227,782.		227,782.
b Buildings		2,799,620.	950,113.	1,849,507.
c Leasehold improvements		622,083.	108,358.	513,725.
d Equipment		552,796.	422,356.	130,440.
e Other				
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, column (B), line 10c.)* ▶				2,721,454.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A) CSV-LIFE INSURANCE		
(B) POLICIES	250,895.	END-OF-YEAR MARKET VALUE
(C) INVESTMENTS IN LIMITED		
(D) PARTNERSHIPS	3,767,239.	END-OF-YEAR MARKET VALUE
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶	4,018,134.	

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 15.)* ▶	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 25.)* ▶	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... [X]

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	6,163,918.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	-3,740,093.		
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	53,006.		
e	Add lines **2a** through **2d**			2e	-3,687,087.
3	Subtract line **2e** from line **1**			3	9,851,005.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	9,851,005.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	10,907,926.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d	53,006.		
e	Add lines **2a** through **2d**			2e	53,006.
3	Subtract line **2e** from line **1**			3	10,854,920.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	10,854,920.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

THE ORGANIZATION FOLLOWS THE REQUIREMENT OF PROFESSIONAL GUIDANCE IN ACCOUNTING FOR UNCERTAIN TAX POSITIONS. UNDER THIS GUIDANCE, AN ORGANIZATION MUST RECOGNIZE THE TAX BENEFIT ASSOCIATED WITH THE TAX TAKEN FOR TAX RETURN PURPOSES WHEN IT IS MORE LIKELY THAN NOT THE POSITION WILL BE SUSTAINED. THE ORGANIZATION DOES NOT BELIEVE THERE ARE ANY MATERIAL UNCERTAIN TAX POSITIONS AND, ACCORDINGLY, IT WILL NOT RECOGNIZE ANY LIABILITY FOR UNRECOGNIZED TAX BENEFITS. AS OF JUNE 30, 2022, THERE WERE NO INTEREST OR PENALTIES RECORDED OR INCLUDED IN THE FINANCIAL STATEMENTS RELATED TO UNCERTAIN TAX POSITIONS. INFORMATION RETURNS FOR YEARS 2018 AND BEYOND REMAIN SUBJECT TO EXAMINATION.

Part XIII Supplemental Information *(continued)*

PART XI, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	53,006.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	53,006.

SCHEDULE G (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

▶ **Attach to Form 990 or Form 990-EZ.**

▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- **a** ☐ Mail solicitations
- **b** ☐ Internet and email solicitations
- **c** ☐ Phone solicitations
- **d** ☐ In-person solicitations
- **e** ☐ Solicitation of non-government grants
- **f** ☐ Solicitation of government grants
- **g** ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ **Yes** ☐ **No**

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	**(ii)** Activity	**(iii)** Did fundraiser have custody or control of contributions? Yes	No	**(iv)** Gross receipts from activity	**(v)** Amount paid to (or retained by) fundraiser listed in col. **(i)**	**(vi)** Amount paid to (or retained by) organization
Total ▶						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.**

Schedule G (Form 990) 2021

132081 10-21-21

09021103 759456 2007946 2021.05000 UNITED WAY OF GREATER CHA 20079461

Part II **Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than $5,000.

		(a) Event #1 GOLF TOURNAMENT - (event type)	(b) Event #2 GOLF TOURNAMENT - (event type)	(c) Other events NONE (total number)	(d) Total events (add col. (a) through col. (c))
Revenue	1 Gross receipts	112,958.	27,863.		140,821.
	2 Less: Contributions	26,500.	2,922.		29,422.
	3 Gross income (line 1 minus line 2)	86,458.	24,941.		111,399.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	48,058.	4,948.		53,006.
	10 Direct expense summary. Add lines 4 through 9 in column (d) ▶				53,006.
	11 Net income summary. Subtract line 10 from line 3, column (d) ▶				58,393.

Part III **Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than $15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d) ▶				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d) ▶				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity conducted in:

a The organization's facility **13a** %

b An outside facility **13b** %

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶

Address ▶

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization ▶ $ _____ and the amount of gaming revenue retained by the third party ▶ $ _____

c If "Yes," enter name and address of the third party:

Name ▶

Address ▶

16 Gaming manager information:

Name ▶

Gaming manager compensation ▶ $ _____

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ $

Part IV **Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

Part IV **Supplemental Information** *(continued)*

SCHEDULE I (Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

▶ **Attach to Form 990.**

▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **General Information on Grants and Assistance**

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ Yes ☒ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II **Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
AIM CENTER, INC. PO BOX 11586, 472 W MLKING BLVD CHATTANOOGA, TN 37402	58-1718368	501(C)3	77,291.	0.			TO DEVELOP SELF SUFFICIENCY SKILLS
AMERICAN RED CROSS 4115 S. ACCESS ROAD CHATTANOOGA, TN 37406	53-0196605	501(C)3	8,644.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
BEST BEGINNINGS ELS 2029 HICKORY VALLEY RD CHATTANOOGA, TN 37421	27-2632241		10,314.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
BIG BROTHERS BIG SISTERS 2015 BAILEY AVENUE CHATTANOOGA, TN 37404	62-0586090	501(C)3	106,967.	0.			TO PROVIDE CHILDREN FACING ADVERSITY WITH STRONG AND ENDURING, PROFESSIONALLY SUPPORTED
BOEHM BIRTH DEFECTS CENTER 975 E THIRD STREE CHATTANOOGA, TN 37403	51-0175126	501(C)3	23,659.	0.			TO HELP SERVE HEALTH NEEDS OF CHILDREN WITH BIRTH DEFECTS
BOY SCOUTS OF AMERICA - CHEROKEE AREA COUNCIL - 6031 LEE HIGHWAY - CHATTANOOGA, TN 37421-2930	62-0475671	501(C)3	174,168.	0.			TO PROVIDE COMMUNITY INVESTMENT GRANTS AND DONOR DESIGNATIONS

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table ▶

3 Enter total number of other organizations listed in the line 1 table ▶

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

SEE PART IV FOR COLUMN (H) DESCRIPTIONS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BOYS AND GIRLS CLUB 610 LINDSEY STREET CHATTANOOGA, TN 37403	62-0557179	501(C)3	399,792.	0.			TO HELP DEVELOPE SELF SUFFICIENCY SKILLS IN YOUTH
CATHOLIC CHARITIES 5720 UPTAIN RD BLDG 6100 #4200 CHATTANOOGA, TN 37411	62-1377551	501(C)3	20,469.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
CHAMBLISS CENTER FOR CHILDREN 315 GILLESPIE ROAD CHATTANOOGA, TN 37411	62-0505514	501(C)3	287,418.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARDEN READY TO LEARN
CHATTANOOGA GOODWILL INDUSTRIES 3500 DODDS AVENUE CHATTANOOGA, TN 37407	62-0544853	501(C)3	201,896.	0.			TO HELP TRAIN THE UNEMPLOYED AND UNDEREMPLOYED
CHATTANOOGA ROOM IN THE INN PO BOX 3564 CHATTANOOGA, TN 37404	62-1402358	501(C)3	58,269.	0.			TO HELP PROVIDE SHELTER AND TRANSITIONAL HOUSING FOR WOMEN AND CHILDREN
CHATTANOOGA UNITE VETERANS RESOURCE CENTER - 426 MARKET STREET - CHATTANOOGA, TN 37402	81-4937558	501(C)3	7,273.	0.			TO HELP PROVIDE HUMAN SERVICE NEEDS TO VETERANS
COMMUNITIES IN SCHOOLS OF CATOOSA 2 BARNHARDT CIRCLE FT OGLETHORPE, GA 30742	58-2437803	501(C)3	100,031.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARDEN READY TO LEARN
COUNCIL FOR ALCOHOL & DRUG ABUSE 207 SPEARS AVENUE CHATTANOOGA, TN 37405	62-0716063	501(C)3	41,974.	0.			TO REMEDIATE SUBSTANCE ABUSE ISSUES
EPILEPSY FOUNDATION OF SOUTHEAST TN - ONE SISKIN PLAZA - CHATTANOOGA, TN 37403	58-1309190	501(C)3	24,969.	0.			TO HELP PERSONS WITH EPILEPSY REMAIN SELF SUFFICIENT

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
FAMILY CRISIS CENTER PO BOX 252 LAFAYETTE, GA 30728	58-2089789	501(C)3	39,021.	0.			DIRECT ASSISTANCE TO INDIVIDUALS AND DONOR DESIGNATIONS
FAMILY PROMISE OF GREATER CHATTANOOGA - 1184 BALDWIN STREET - CHATTANOOGA, TN 37403	31-1529222	501(C)3	7,841.	0.			NEEDIEST CASES AND DONOR DESIGNATIONS
FOUR POINTS INC 308 S. CHEROKEE STREET LAFAYETTE, GA 30728	31-1465829	501(C)3	13,979.	0.			TO ASSIST WITH COURT SUPERVISED VISITATION
GIRL SCOUTS COUNCIL OF SOUTHERN APPALACHIANS - 1936 DAYTON BOULEVARD - CHATTANOOGA, TN 37415	62-0518287	501(C)3	101,069.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
GIRLS INCORPORATED 709 S. GREENWOOD AVENUE CHATTANOOGA, TN 37404	62-0647145	501(C)3	175,612.	0.			TO HELP DEVELOPE SELF SUFFICIENCY SKILLS IN YOUTH
HABITAT FOR HUMANITY/CHATTANOOGA 1201 E MAIN STREET CHATTANOOGA, TN 37408	62-1260347	501(C)3	11,461.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
HELEN ROSS MCNABB CENTER, INC 601 CUMBERLAND STREET CHATTANOOGA, TN 37404	62-0548914	501(C)3	500,909.	0.			TO HELP BUILD STABLE LIVES
JACKSON COUNTY UNITED GIVERS FUND PO BOX 581 SCOTTSBORO, AL 35768	63-0517120	501(C)3	14,984.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
JEWISH FEDERATION OF GREATER CHATTANOOGA - PO BOX 8947, 5461 N TERRACE - CHATTANOOGA, TN 37411	62-0475677	501(C)3	52,523.	0.			TO HELP OLDER ADULTS MAINTAIN INDEPENDENCE AND TO SUPPORT THE ALEPH BET CHILDREN'S CENTER

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
JOURNEY HEALTH FOUNDATION PO BOX 46 CHATTANOOGA, TN 37416	58-1426458	501(C)3	32,945.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
LEGAL AID OF EAST TN 535 CHESTNUT STREET, SUITE 360 CHATTANOOGA, TN 37402	58-9132803	501(C)3	24,929.	0.			TO HELP BUILD FINANCIAL STABILITY
LITTLE MISS MAG EARLY LEARNING CENTER - 214 WALNUT STREET - CHATTANOOGA, TN 37403	62-0483209	501(C)3	61,712.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARTEN READY TO LEARN
MARION COUNTY COMMUNITY MINISTRIES PO BOX 681 SEQUATCHIE, TN 37374	62-1757532	501(C)3	14,494.	0.			TO PROVIDE UTILITY ASSISTANCE
NORTHSIDE NEIGHBORHOOD HOUSE PO BOX 4086, 211 MINOR STREET CHATTANOOGA, TN 37405	62-0481801	501(C)3	348,594.	0.			TO HELP YOUTH AND FAMILIES BECOME MORE SELF SUFFICIENT
ORANGE GROVE CENTER, INC. 615 DERBY STREET CHATTANOOGA, TN 37404	62-0549365	501(C)3	226,622.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE
PARTNERSHIP FOR FAMILIES, CHILDREN & ADULTS - 1800 MCCALLIE AVENUE - CHATTANOOGA, TN 37404	62-0911679	501(C)3	949,458.	0.			TO HELP FAMILIES MAINTAIN SELF SUFFICIENCY AND OLDER ADULTS MAINTAIN THEIR INDEPENDENCE
RINGGOLD UNITED METHODIST CHURCH 7484 NASHVILLE ST RINGGOLD, GA 30736	58-1371712	501(C)3	26,562.	0.			TO PROVIDE CHILDREN IN CATOOSA COUNTY FOOD ASSISTANCE PROGRAM
SIGNAL CENTERS, INC 109 N. GERMANTOWN ROAD CHATTANOOGA, TN 37411	62-0587285	501(C)3	165,382.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
SMILES, INC. PO BOX 248 SOUTH PITTSBURG, TN 37347	46-1816985	501(C)3	14,000.	0.			TO PROVIDE DENTAL SERVICES
SPEECH AND HEARING CENTER 600 N. HOLTZCLAW AVENUE, STE 200 CHATTANOOGA, TN 37404	62-0526644	501(C)3	65,582.	0.			TO PROVIDE AUDIOLOGY AND SPEECH PATHOLOGY SERVICES TO CHILDREN AND FAMILIES
THE SALVATION ARMY PO BOX 3359, 800 MCCALLIE AVENUE CHATTANOOGA, TN 37404	61-0452065	501(C)3	59,797.	0.			TO HELP YOUTH AND FAMILIES BECOME MORE SELF SUFFICIENT
TRI-STATE FOOD PANTRY OF DADE COUNTY - 2026 HIGHWAY 136 - TRENTON, GA 30752	20-3427202	501(C)3	15,280.	0.			TO PROVIDE FOOD TO PERSONS IN NEED
UNITED WAY OF GREATER KNOXVILLE 1301 HANNAH AVENUE KNOXVILLE, TN 37921	62-0475748	501(C)3	5,214.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
UNITED WAY OF RHEA COUNTY PO BOX 669 DAYTON, TN 37321	62-1349168	501(C)3	34,864.	0.			NEEDIEST CASES AND RESTORE HOPE PROGRAM
UNITED WAY OF ROME & FLOYD COUNTY P O BOX 674 ROME, GA 30162	58-0665393	501(C)3	6,150.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
UNITED WAY OF THE OCOEE REGION 85 OCOEE ST SE CLEVELAND, TN 37311	62-0548418	501(C)3	16,537.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
WALKER COUNTY 4-H PO BOX 827, 102 E. NAPIER STREET LAFAYETTE, GA 30728	58-1696317	501(C)3	19,482.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Y M C A 301 WEST SIXTH STREET CHATTANOOGA, TN 37402	62-0475699	501(C)3	233,573.	0.			TO HELP CHILDREN AND FAMILIES MAINTAIN HEALTHIER LIFESTYLES

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
BOOKS DISTRIBUTED TO INDIVIDUAL FAMILIES	1075	0.	22,376.	COST	FREE BOOKS TO IMPACT EARLY LEARNING AND LITERACY
DIRECT ASSISTANCE TO INDIVIDUALS IN NEED	34	50,557.	0.		
DIRECT ASSISTANCE TO INDIVIDUALS - WATER QUALITY FEE ASSISTANCE	1822	304,521.	0.		

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

PART II, LINE 1, COLUMN (H):

NAME OF ORGANIZATION OR GOVERNMENT: BIG BROTHERS BIG SISTERS

(H) PURPOSE OF GRANT OR ASSISTANCE: TO PROVIDE CHILDREN FACING ADVERSITY

WITH STRONG AND ENDURING, PROFESSIONALLY SUPPORTED ONE-TO-ONE

SCHEDULE J (Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (such as maid, chauffeur, chef)			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2		
3	Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☒ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☒ Compensation survey or study ☐ Form 990 of other organizations ☐ Approval by the board or compensation committee			
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:			
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	Participate in or receive payment from an equity-based compensation arrangement?	4c		X
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:			
a	The organization?	5a		X
b	Any related organization?	5b		X
	If "Yes" on line 5a or 5b, describe in Part III.			
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	6a		X
b	Any related organization?	6b		X
	If "Yes" on line 6a or 6b, describe in Part III.			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	7		X
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	8		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

Schedule J (Form 990) 2021

132111 11-02-21

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) LESLEY SCEARCE	(i)	184,374.	0.	0.	14,750.	12,583.	211,707.	0.
PRESIDENT	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Types of Property

		(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1	Art - Works of art				
2	Art - Historical treasures				
3	Art - Fractional interests				
4	Books and publications				
5	Clothing and household goods				
6	Cars and other vehicles				
7	Boats and planes				
8	Intellectual property				
9	Securities - Publicly traded	X	10	102,303.	FMV
10	Securities - Closely held stock				
11	Securities - Partnership, LLC, or trust interests				
12	Securities - Miscellaneous				
13	Qualified conservation contribution - Historic structures				
14	Qualified conservation contribution - Other				
15	Real estate - Residential				
16	Real estate - Commercial				
17	Real estate - Other				
18	Collectibles				
19	Food inventory				
20	Drugs and medical supplies				
21	Taxidermy				
22	Historical artifacts				
23	Scientific specimens				
24	Archeological artifacts				
25	Other ▶ (COKE BOTTLES)	X	1	3,000.	COST
26	Other ▶ (STORE CREDIT)	X	1	697.	COST
27	Other ▶ ( )				
28	Other ▶ ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement 29

			Yes	No
30a	During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?	30a		X
b	If "Yes," describe the arrangement in Part II.			
31	Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	31	X	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		X
b	If "Yes," describe in Part II.			
33	If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.			

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.** **Schedule M (Form 990) 2021**

132141 11-17-21

Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE O (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

PROGRAMS ALSO ADDRESS THE ROOT CAUSES OF FAMILY INSTABILITY THROUGH A COACHING MODEL TO HELP FAMILIES/INDIVIDUALS IN LOWER INCOME NEIGHBORHOODS BECOME MORE ECONOMICALLY AND SOCIALLY INDEPENDENT.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:

MONTHLY BOOKS TO CHILDREN FROM BIRTH UNTIL THEIR 5TH BIRTHDAY IN MARION COUNTY THROUGH IMAGINATION LIBRARY. IN FY22, PARENTS OF 34 CHILDREN WERE PROVIDED EARLY LEARNING SCHOLARSHIPS FOR ASSISTANCE WITH ACCESS TO QUALITY EARLY LEARNING PROGRAMS.

FORM 990, PART VI, SECTION B, LINE 11B:

A COPY OF THE 990 WILL BE REVIEWED AND ACCEPTED BY THE FINANCE COMMITTEE AND PROVIDED TO THE GOVERNANCE BOARD BEFORE BEING FILED WITH THE INTERNAL REVENUE SERVICE.

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

FORM 990, PART VI, SECTION B, LINE 12C:

THE AGREEMENT IS SIGNED ANNUALLY BY THE STAFF, BOARD MEMBERS, AND COMMITTEE MEMBERS.

FORM 990, PART VI, SECTION B, LINE 15:

FOR COMPENSATION OF CEO

THE PERSONNEL COMMITTEE REVIEW INCLUDES ONE SECTOR AND AT LEAST ONE OUTSIDE SURVEY, SUCH AS:

MOST RECENT ANNUAL GUIDESTAR COMPENSATION REPORT

UNITED WAY WORLDWIDE &

THE NONPROFIT TIMES NONPROFIT SALARY & BENEFITS REPORT

PERFORMANCE REVIEW - CONDUCTED BY THE BOARD'S PERSONNEL/HR COMMITTEE

PRESIDENT/CEO PREPARES A WRITTEN REPORT FOR THE PERSONNEL COMMITTEE THAT DOCUMENTS PROGRESS TOWARDS ORGANIZATIONAL GOALS SET FOR THE PREVIOUS YEAR IN ALL AREAS OF THE UWGC.

AN INTERVIEW WITH THE CEO IS HELD TO REVIEW THE PROGRESS OF THE PREVIOUS YEAR REVIEW COMPENSATION SURVEY REPORTS THAT RELATE TO THE CEO POSITION, ASK QUESTIONS AND DISCUSS PRIORITIES FOR THE UPCOMING YEAR.

THE PERSONNEL COMMITTEE MEETS WITHOUT THE CEO TO DISCUSS COMPENSATION FOR THE UPCOMING YEAR. A COPY OF THEIR RECOMMENDATION IS SENT FROM THE PERSONNEL COMMITTEE CHAIR TO THE UWGC'S CHIEF FINANCIAL OFFICER. THE PERSONNEL COMMITTEE ALSO PRESENTS THEIR RECOMMENDATION TO THE GOVERNANECE BOARD FOR APPROVAL.

FOR KEY EMPLOYEES:

COMPENSATION REVIEW: UWGC USES THE SAME COMPENSATION REVIEW SURVEYS TO MONITOR STAFF SALARIES AS IS USED TO MONITOR THE PRESIDENT/CEO SALARY.

WE TARGET TO MAINTAIN SALARIES AROUND THE MEDIAN FOR EACH POSITION, AS

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

DEMONSTRATED BY THE ABOVE REVIEWS.

FORM 990, PART VI, SECTION C, LINE 19:

THE DOCUMENTS AND POLICIES ARE KEPT IN-HOUSE AND GIVEN TO THE PUBLIC UPON REQUEST.

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

ROUNDING -1.

FORM 990, PART XII, LINE 2C

THE FINANCE COMMITTEE PERFORMS THE DUTIES OF THE AUDIT COMMITTEE.

THESE DUTIES INCLUDE (A) SELECTING AND APPROVING THE AUDIT FIRM; (B) MEETING WITH THE AUDITORS PRIOR TO THE AUDIT TO DISCUSS THE TIMING AND CONDUCT OF THE AUDIT; (C) MEETING WITH THE AUDITORS AT THE CONCLUSION OF THE FIELD WORK TO DISCUSS THE AUDIT FINDINGS; AND (D) REPORTING THOSE FINDINGS TO THE FULL BOARD OF DIRECTORS.

Form **990-T**

Department of the Treasury
Internal Revenue Service

Exempt Organization Business Income Tax Return
(and proxy tax under section 6033(e))

For calendar year 2021 or other tax year beginning JUL 1, 2021 , and ending JUN 30, 2022 .

▶ Go to www.irs.gov/Form990T for instructions and the latest information.
▶ Do not enter SSN numbers on this form as it may be made public if your organization is a 501(c)(3).

OMB No. 1545-0047

2021

Open to Public Inspection for 501(c)(3) Organizations Only

A [ ] Check box if address changed.

B Exempt under section
[X] 501(c)(3)
[ ] 408(e) [ ] 220(e)
[ ] 408A [ ] 530(a)
[ ] 529(a) [ ] 529A

Print or Type

Name of organization ([ ] Check box if name changed and see instructions.)
UNITED WAY OF GREATER CHATTANOOGA

Number, street, and room or suite no. If a P.O. box, see instructions.
630 MARKET STREET

City or town, state or province, country, and ZIP or foreign postal code
CHATTANOOGA, TN 37402

D Employer identification number
62-0565962

E Group exemption number (see instructions)

F [ ] Check box if an amended return.

C Book value of all assets at end of year ▶ 28,378,228.

G Check organization type ▶ [X] 501(c) corporation [ ] 501(c) trust [ ] 401(a) trust [ ] Other trust

H Check if filing only to ▶ [ ] Claim credit from Form 8941 [ ] Claim a refund shown on Form 2439

I Check if a 501(c)(3) organization filing a consolidated return with a 501(c)(2) titleholding corporation ▶ [ ]

J Enter the number of attached Schedules A (Form 990-T) ▶ 1

K During the tax year, was the corporation a subsidiary in an affiliated group or a parent-subsidiary controlled group? ▶ [ ] Yes [X] No
If "Yes," enter the name and identifying number of the parent corporation. ▶

L The books are in care of ▶ SUZY ANTHONY Telephone number ▶ 423-752-0300

Part I Total Unrelated Business Taxable Income

1	Total of unrelated business taxable income computed from all unrelated trades or businesses (see instructions)	1	2,485.
2	Reserved	2	
3	Add lines 1 and 2	3	2,485.
4	Charitable contributions (see instructions for limitation rules)	4	0.
5	Total unrelated business taxable income before net operating losses. Subtract line 4 from line 3	5	2,485.
6	Deduction for net operating loss. See instructions	6	
7	Total of unrelated business taxable income before specific deduction and section 199A deduction. Subtract line 6 from line 5	7	2,485.
8	Specific deduction (generally $1,000, but see instructions for exceptions)	8	1,000.
9	**Trusts.** Section 199A deduction. See instructions	9	
10	**Total deductions.** Add lines 8 and 9	10	1,000.
11	**Unrelated business taxable income.** Subtract line 10 from line 7. If line 10 is greater than line 7, enter zero	11	1,485.

Part II Tax Computation

1	**Organizations taxable as corporations.** Multiply Part I, line 11 by 21% (0.21) ▶	1	312.
2	**Trusts taxable at trust rates.** See instructions for tax computation. Income tax on the amount on Part I, line 11 from: [ ] Tax rate schedule or [ ] Schedule D (Form 1041) ▶	2	
3	**Proxy tax.** See instructions ▶	3	
4	Other tax amounts. See instructions	4	
5	Alternative minimum tax (trusts only)	5	
6	**Tax on noncompliant facility income.** See instructions	6	
7	**Total.** Add lines 3 through 6 to line 1 or 2, whichever applies	7	312.

LHA **For Paperwork Reduction Act Notice, see instructions.**

Part III Tax and Payments

1a	Foreign tax credit (corporations attach Form 1118; trusts attach Form 1116)	1a			
b	Other credits (see instructions)	1b			
c	General business credit. Attach Form 3800 (see instructions)	1c			
d	Credit for prior year minimum tax (attach Form 8801 or 8827)	1d			
e	**Total credits.** Add lines 1a through 1d			1e	
2	Subtract line 1e from Part II, line 7			2	312.
3	Other amounts due. Check if from: ☐ Form 4255 ☐ Form 8611 ☐ Form 8697 ☐ Form 8866 ☐ Other (attach statement)			3	
4	**Total tax.** Add lines 2 and 3 (see instructions). ☐ Check if includes tax previously deferred under section 1294. Enter tax amount here ▶			4	312.
5	Current net 965 tax liability paid from Form 965-A or Form 965-B, Part II, column (k), line 4			5	0.
6a	Payments: A 2020 overpayment credited to 2021	6a			
b	2021 estimated tax payments. Check if section 643(g) election applies ▶ ☐	6b			
c	Tax deposited with Form 8868	6c			
d	Foreign organizations: Tax paid or withheld at source (see instructions)	6d			
e	Backup withholding (see instructions)	6e			
f	Credit for small employer health insurance premiums (attach Form 8941)	6f			
g	Other credits, adjustments, and payments: ☐ Form 2439 ☐ Form 4136 ☐ Other Total ▶	6g			
7	**Total payments.** Add lines 6a through 6g			7	
8	Estimated tax penalty (see instructions). Check if Form 2220 is attached ▶ ☐			8	
9	**Tax due.** If line 7 is smaller than the total of lines 4, 5, and 8, enter amount owed ▶			9	312.
10	**Overpayment.** If line 7 is larger than the total of lines 4, 5, and 8, enter amount overpaid ▶			10	
11	Enter the amount of line 10 you want: **Credited to 2022 estimated tax** ▶ **Refunded** ▶			11	

Part IV Statements Regarding Certain Activities and Other Information (see instructions)

		Yes	No
1	At any time during the 2021 calendar year, did the organization have an interest in or a signature or other authority over a financial account (bank, securities, or other) in a foreign country? If "Yes," the organization may have to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts. If "Yes," enter the name of the foreign country here ▶		X
2	During the tax year, did the organization receive a distribution from, or was it the grantor of, or transferor to, a foreign trust? If "Yes," see instructions for other forms the organization may have to file.		X
3	Enter the amount of tax-exempt interest received or accrued during the tax year ▶ $		
4	Enter available pre-2018 NOL carryovers here ▶ $ Do not include any post-2017 NOL carryover shown on Schedule A (Form 990-T). Don't reduce the NOL carryover shown here by any deduction reported on Part I, line 4.		
5	Post-2017 NOL carryovers. Enter available Business Activity Code and post-2017 NOL carryovers. Don't reduce the amounts shown below by any NOL claimed on any Schedule A, Part II, line 17 for the tax year. See instructions.		

Business Activity Code	Available post-2017 NOL carryover
900001	$ 807.
	$

6a	Did the organization change its method of accounting? (see instructions)		X
b	If 6a is "Yes," has the organization described the change on Form 990, 990-EZ, 990-PF, or Form 1128? If "No," explain in Part V		

Part V Supplemental Information

Provide the explanation required by Part IV, line 6b. Also, provide any other additional information. See instructions.

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

▶ Lesley S. Suare | 11/2/2022 ▶ PRESIDENT

Signature of officer | Date | Title

May the IRS discuss this return with the preparer shown below (see instructions)? [X] Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
ALAN KING, CPA	[redacted]	[redacted]		[redacted]
Firm's name ▶ [redacted]			Firm's EIN ▶	[redacted]
Firm's address ▶ [redacted]			Phone no.	[redacted]

SCHEDULE A (Form 990-T)

Department of the Treasury
Internal Revenue Service

Unrelated Business Taxable Income From an Unrelated Trade or Business

▶ Go to www.irs.gov/Form990T for instructions and the latest information.

▶ Do not enter SSN numbers on this form as it may be made public if your organization is a 501(c)(3).

OMB No. 1545-0047

2021

Open to Public Inspection for 501(c)(3) Organizations Only

A Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

B Employer identification number: 62-0565962

C Unrelated business activity code (see instructions) ▶ 900001

D Sequence: 1 of 1

E Describe the unrelated trade or business ▶INVESTMENT IN PASSTHROUGH ENTITY

Part I Unrelated Trade or Business Income

			(A) Income	(B) Expenses	(C) Net
1a	Gross receipts or sales				
b	Less returns and allowances c Balance ▶	1c			
2	Cost of goods sold (Part III, line 8)	2			
3	Gross profit. Subtract line 2 from line 1c	3			
4a	Capital gain net income (attach Sch D (Form 1041 or Form 1120)). See instructions	4a	4,890.		4,890.
b	Net gain (loss) (Form 4797) (attach Form 4797). See instructions)	4b			
c	Capital loss deduction for trusts	4c			
5	Income (loss) from a partnership or an S corporation (attach statement) STATEMENT 1	5	-1,598.		-1,598.
6	Rent income (Part IV)	6			
7	Unrelated debt-financed income (Part V)	7			
8	Interest, annuities, royalties, and rents from a controlled organization (Part VI)	8			
9	Investment income of section 501(c)(7), (9), or (17) organizations (Part VII)	9			
10	Exploited exempt activity income (Part VIII)	10			
11	Advertising income (Part IX)	11			
12	Other income (see instructions; attach statement)	12			
13	**Total.** Combine lines 3 through 12	13	3,292.		3,292.

Part II Deductions Not Taken Elsewhere

See instructions for limitations on deductions. Deductions must be directly connected with the unrelated business income

1	Compensation of officers, directors, and trustees (Part X)			1	
2	Salaries and wages			2	
3	Repairs and maintenance			3	
4	Bad debts			4	
5	Interest (attach statement). See instructions			5	
6	Taxes and licenses			6	
7	Depreciation (attach Form 4562). See instructions	7			
8	Less depreciation claimed in Part III and elsewhere on return	8a		8b	
9	Depletion			9	
10	Contributions to deferred compensation plans			10	
11	Employee benefit programs			11	
12	Excess exempt expenses (Part VIII)			12	
13	Excess readership costs (Part IX)			13	
14	Other deductions (attach statement)			14	
15	**Total deductions.** Add lines 1 through 14			15	0.
16	Unrelated business income before net operating loss deduction. Subtract line 15 from Part I, line 13, column (C)			16	3,292.
17	Deduction for net operating loss. See instructions STATEMENT 2			17	807.
18	**Unrelated business taxable income.** Subtract line 17 from line 16			18	2,485.

LHA **For Paperwork Reduction Act Notice, see instructions.**

Schedule A (Form 990-T) 2021

123741 01-28-22

Part III Cost of Goods Sold

Enter method of inventory valuation ▶

1	Inventory at beginning of year	1	
2	Purchases	2	
3	Cost of labor	3	
4	Additional section 263A costs (attach statement)	4	
5	Other costs (attach statement)	5	
6	**Total.** Add lines 1 through 5	6	
7	Inventory at end of year	7	
8	**Cost of goods sold.** Subtract line 7 from line 6. Enter here and in Part I, line 2	8	

9 Do the rules of section 263A (with respect to property produced or acquired for resale) apply to the organization? ☐ Yes ☐ No

Part IV Rent Income (From Real Property and Personal Property Leased with Real Property)

1 Description of property (property street address, city, state, ZIP code). Check if a dual-use. See instructions.

A ☐
B ☐
C ☐
D ☐

		A	B	C	D
2	Rent received or accrued				
a	From personal property (if the percentage of rent for personal property is more than 10% but not more than 50%)				
b	From real and personal property (if the percentage of rent for personal property exceeds 50% or if the rent is based on profit or income)				
c	Total rents received or accrued by property. Add lines 2a and 2b, columns A through D				

3 Total rents received or accrued. Add line 2c columns A through D. Enter here and on Part I, line 6, column (A) ▶ 0.

4	Deductions directly connected with the income in lines 2(a) and 2(b) (attach statement)				

5 **Total deductions.** Add line 4 columns A through D. Enter here and on Part I, line 6, column (B) ▶ 0.

Part V Unrelated Debt-Financed Income (see instructions)

1 Description of debt-financed property (street address, city, state, ZIP code). Check if a dual-use. See instructions.

A ☐
B ☐
C ☐
D ☐

		A	B	C	D
2	Gross income from or allocable to debt-financed property				
3	Deductions directly connected with or allocable to debt-financed property				
a	Straight line depreciation (attach statement)				
b	Other deductions (attach statement)				
c	Total deductions (add lines 3a and 3b, columns A through D)				
4	Amount of average acquisition debt on or allocable to debt-financed property (attach statement)				
5	Average adjusted basis of or allocable to debt-financed property (attach statement)				
6	Divide line 4 by line 5	%	%	%	%
7	Gross income reportable. Multiply line 2 by line 6				

8 **Total gross income** (add line 7, columns A through D). Enter here and on Part I, line 7, column (A) ▶ 0.

9	Allocable deductions. Multiply line 3c by line 6				

10 **Total allocable deductions.** Add line 9, columns A through D. Enter here and on Part I, line 7, column (B) ▶ 0.

11 **Total dividends-received deductions** included in line 10 ▶ 0.

Part VI Interest, Annuities, Royalties, and Rents from Controlled Organizations (see instructions)

1. Name of controlled organization	2. Employer identification number	Exempt Controlled Organizations			
		3. Net unrelated income (loss) (see instructions)	4. Total of specified payments made	5. Part of column 4 that is included in the controlling organization's gross income	6. Deductions directly connected with income in column 5
(1)					
(2)					
(3)					
(4)					

Nonexempt Controlled Organizations				
7. Taxable Income	8. Net unrelated income (loss) (see instructions)	9. Total of specified payments made	10. Part of column 9 that is included in the controlling organization's gross income	11. Deductions directly connected with income in column 10
(1)				
(2)				
(3)				
(4)				
Totals ▶			Add columns 5 and 10. Enter here and on Part I, line 8, column (A) 0.	Add columns 6 and 11. Enter here and on Part I, line 8, column (B) 0.

Part VII Investment Income of a Section 501(c)(7), (9), or (17) Organization (see instructions)

1. Description of income	2. Amount of income	3. Deductions directly connected (attach statement)	4. Set-asides (attach statement)	5. Total deductions and set-asides (add cols 3 and 4)
(1)				
(2)				
(3)				
(4)				
Totals ▶	Add amounts in column 2. Enter here and on Part I, line 9, column (A) 0.			Add amounts in column 5. Enter here and on Part I, line 9, column (B) 0.

Part VIII Exploited Exempt Activity Income, Other Than Advertising Income (see instructions)

1	Description of exploited activity:		
2	Gross unrelated business income from trade or business. Enter here and on Part I, line 10, column (A)	2	
3	Expenses directly connected with production of unrelated business income. Enter here and on Part I, line 10, column (B)	3	
4	Net income (loss) from unrelated trade or business. Subtract line 3 from line 2. If a gain, complete lines 5 through 7	4	
5	Gross income from activity that is not unrelated business income	5	
6	Expenses attributable to income entered on line 5	6	
7	Excess exempt expenses. Subtract line 5 from line 6, but do not enter more than the amount on line 4. Enter here and on Part II, line 12	7	

Part IX Advertising Income

1 Name(s) of periodical(s). Check box if reporting two or more periodicals on a consolidated basis.

A ☐
B ☐
C ☐
D ☐

Enter amounts for each periodical listed above in the corresponding column.

		A	B	C	D
2	Gross advertising income				
a	Add columns A through D. Enter here and on Part I, line 11, column (A) ▶				0.
3	Direct advertising costs by periodical				
a	Add columns A through D. Enter here and on Part I, line 11, column (B) ▶				0.
4	Advertising gain (loss). Subtract line 3 from line 2. For any column in line 4 showing a gain, complete lines 5 through 8. For any column in line 4 showing a loss or zero, do not complete lines 5 through 7, and enter zero on line 8				
5	Readership costs				
6	Circulation income				
7	Excess readership costs. If line 6 is less than line 5, subtract line 6 from line 5. If line 5 is less than line 6, enter zero				
8	Excess readership costs allowed as a deduction. For each column showing a gain on line 4, enter the lesser of line 4 or line 7				

a Add line 8, columns A through D. Enter the greater of the line 8a, columns total or zero here and on Part II, line 13 ▶ 0.

Part X Compensation of Officers, Directors, and Trustees (see instructions)

1. Name	2. Title	3. Percentage of time devoted to business	4. Compensation attributable to unrelated business
(1)		%	
(2)		%	
(3)		%	
(4)		%	

Total. Enter here and on Part II, line 1 ▶ 0.

Part XI Supplemental Information (see instructions)

FORM 990-T (A) INCOME (LOSS) FROM PARTNERSHIPS STATEMENT 1

DESCRIPTION	NET INCOME OR (LOSS)
LMC COMPASS FUND, LP - ORDINARY BUSINESS INCOME (LOSS)	-1,601.
GT INTERNATIONAL EQUITY FUND, LP - ORDINARY BUSINESS INCOME (LOSS)	3.
TOTAL INCLUDED ON SCHEDULE A, PART I, LINE 5	-1,598.

FORM 990-T (A) POST 2017 NOL SCHEDULE STATEMENT 2

PRIOR YEAR POST 2017 NOL	NOL DEDUCTION	CARRYFORWARD OF POST 2017 NOL
807.	807.	0.

990-T SCH A POST-2017 NET OPERATING LOSS DEDUCTION STATEMENT 3

TAX YEAR	LOSS SUSTAINED	LOSS PREVIOUSLY APPLIED	LOSS REMAINING	AVAILABLE THIS YEAR
06/30/21	807.	0.	807.	807.
NOL CARRYOVER AVAILABLE THIS YEAR			807.	807.

SCHEDULE D (Form 1120)

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1120, 1120-C, 1120-F, 1120-FSC, 1120-H, 1120-IC-DISC, 1120-L, 1120-ND, 1120-PC, 1120-POL, 1120-REIT, 1120-RIC, 1120-SF, or certain Forms 990-T.
▶ Go to www.irs.gov/Form1120 for instructions and the latest information.

OMB No. 1545-0123

2021

Name: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Did the corporation dispose of any investment(s) in a qualified opportunity fund during the tax year? ▶ [ ] Yes [X] No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				2,424.

4 Short-term capital gain from installment sales from Form 6252, line 26 or 37	4	
5 Short-term capital gain or (loss) from like-kind exchanges from Form 8824	5	
6 Unused capital loss carryover (attach computation)	6	( )
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column h	7	2,424.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				2,466.

11 Enter gain from Form 4797, line 7 or 9	11	
12 Long-term capital gain from installment sales from Form 6252, line 26 or 37	12	
13 Long-term capital gain or (loss) from like-kind exchanges from Form 8824	13	
14 Capital gain distributions	14	
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column h	15	2,466.

Part III Summary of Parts I and II

16 Enter excess of net short-term capital gain (line 7) over net long-term capital loss (line 15)	16	2,424.
17 Net capital gain. Enter excess of net long-term capital gain (line 15) over net short-term capital loss (line 7)	17	2,466.
18 Add lines 16 and 17. Enter here and on Form 1120, page 1, line 8, or the applicable line on other returns	18	4,890.

Note: If losses exceed gains, see *Capital Losses* in the instructions.

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 1120.** **Schedule D (Form 1120) 2021**

121051
12-17-21

09021103 759456 2007946 2021.05000 UNITED WAY OF GREATER CHA 20079461

Form **8949**

Department of the Treasury
Internal Revenue Service

Sales and Other Dispositions of Capital Assets

▶ Go to www.irs.gov/Form8949 for instructions and the latest information.
▶ File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

OMB No. 1545-0074

2021

Attachment Sequence No. **12A**

Name(s) shown on return: UNITED WAY OF GREATER CHATTANOOGA

Social security number or taxpayer identification no.: 62-0565962

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part I **Short-Term.** Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.
Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- [ ] **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- [ ] **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- [X] **(C)** Short-term transactions not reported to you on Form 1099-B

1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost or other basis. See the **Note** below and see *Column (e)* in the instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See instructions. (f) Code(s)	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) & combine the result with column (g)
LMC COMPASS FUND, LP							2,424. C
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, **line 1b** (if **Box A** above is checked), **line 2** (if **Box B** above is checked), or **line 3** (if **Box C** above is checked) ▶							2,424.

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on page 1

UNITED WAY OF GREATER CHATTANOOGA

Social security number or taxpayer identification no. 62-0565962

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part II **Long-Term.** Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.
Note: You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☐ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

☒ **(F)** Long-term transactions not reported to you on Form 1099-B

1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost or other basis. See the **Note** below and see *Column (e)* in the instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See instructions. (f) Code(s)	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) & combine the result with column (g)
LMC COMPASS FUND, LP							2,466. C
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, **line 8b** (if **Box D** above is checked), **line 9** (if **Box E** above is checked), or **line 10** (if **Box F** above is checked) ▶							2,466.

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

SCHEDULE D (Form 1120)

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1120, 1120-C, 1120-F, 1120-FSC, 1120-H, 1120-IC-DISC, 1120-L, 1120-ND, 1120-PC, 1120-POL, 1120-REIT, 1120-RIC, 1120-SF, or certain Forms 990-T.
▶ Go to www.irs.gov/Form1120 for instructions and the latest information.

OMB No. 1545-0123

2021

Name: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Did the corporation dispose of any investment(s) in a qualified opportunity fund during the tax year? ▶ ☐ Yes ☒ No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
2 Totals for all transactions reported on Form(s) 8949 with **Box B** checked				
3 Totals for all transactions reported on Form(s) 8949 with **Box C** checked				2,424.

4 Short-term capital gain from installment sales from Form 6252, line 26 or 37	4	
5 Short-term capital gain or (loss) from like-kind exchanges from Form 8824	5	
6 Unused capital loss carryover (attach computation)	6	( )
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column h	7	2,424.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				2,466.

11 Enter gain from Form 4797, line 7 or 9	11	
12 Long-term capital gain from installment sales from Form 6252, line 26 or 37	12	
13 Long-term capital gain or (loss) from like-kind exchanges from Form 8824	13	
14 Capital gain distributions	14	
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column h	15	2,466.

Part III Summary of Parts I and II

16 Enter excess of net short-term capital gain (line 7) over net long-term capital loss (line 15)	16	2,424.
17 Net capital gain. Enter excess of net long-term capital gain (line 15) over net short-term capital loss (line 7)	17	2,466.
18 Add lines 16 and 17. Enter here and on Form 1120, page 1, line 8, or the applicable line on other returns	18	4,890.

Note: If losses exceed gains, see *Capital Losses* in the instructions.

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 1120.**

Schedule D (Form 1120) 2021

121051
12-17-21

09021103 759456 2007946 2021.05000 UNITED WAY OF GREATER CHA 20079461

Form **8949**

Department of the Treasury
Internal Revenue Service

Sales and Other Dispositions of Capital Assets

▶ Go to www.irs.gov/Form8949 for instructions and the latest information.
▶ File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

OMB No. 1545-0074

2021

Attachment Sequence No. **12A**

Name(s) shown on return: UNITED WAY OF GREATER CHATTANOOGA

Social security number or taxpayer identification no.: 62-0565962

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

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You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- [ ] **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- [ ] **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- [X] **(C)** Short-term transactions not reported to you on Form 1099-B

1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost or other basis. See the **Note** below and see *Column (e)* in the instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See instructions. (f) Code(s)	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) & combine the result with column (g)
LMC COMPASS FUND, LP							2,424.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, **line 1b** (if **Box A** above is checked), **line 2** (if **Box B** above is checked), or **line 3** (if **Box C** above is checked) ▶							2,424.

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on page 1

UNITED WAY OF GREATER CHATTANOOGA

Social security number or taxpayer identification no. 62-0565962

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

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Note: You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☐ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

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1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost or other basis. See the **Note** below and see *Column (e)* in the instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See instructions. (f) Code(s)	(g) Amount of adjustment	(h) Gain or (loss). Subtract column (e) from column (d) & combine the result with column (g)
LMC COMPASS FUND, LP							2,466.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, **line 8b** (if **Box D** above is checked), **line 9** (if **Box E** above is checked), or **line 10** (if **Box F** above is checked) ▶							2,466.

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

** PUBLIC DISCLOSURE COPY **

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

A For the 2022 calendar year, or tax year beginning JUL 1, 2022 **and ending** JUN 30, 2023

B Check if applicable: [ ] Address change [ ] Name change [ ] Initial return [ ] Final return/terminated [X] Amended return [ ] Application pending

C Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Doing business as

Number and street (or P.O. box if mail is not delivered to street address): 630 MARKET STREET | Room/suite

City or town, state or province, country, and ZIP or foreign postal code: CHATTANOOGA, TN 37402

D Employer identification number 62-0565962

E Telephone number 423-752-0300

G Gross receipts $ 23,044,315.

F Name and address of principal officer: LESLEY SCEARCE
630 MARKET STREET, CHATTANOOGA, TN 37402

H(a) Is this a group return for subordinates? [ ] Yes [X] No

H(b) Are all subordinates included? [ ] Yes [ ] No
If "No," attach a list. See instructions

I Tax-exempt status: [X] 501(c)(3) [ ] 501(c) ( ) (insert no.) [ ] 4947(a)(1) or [ ] 527

J Website: WWW.UNITEDWAYCHA.ORG

H(c) Group exemption number

K Form of organization: [X] Corporation [ ] Trust [ ] Association [ ] Other

L Year of formation: 1922 **M** State of legal domicile: TN

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: TO UNITE PEOPLE AND RESOURCES IN BUILDING A STRONGER AND HEALTHIER COMMUNITY.

2 Check this box [ ] if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	18
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	18
5	Total number of individuals employed in calendar year 2022 (Part V, line 2a)	5	52
6	Total number of volunteers (estimate if necessary)	6	1236
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	2,727.
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	1,727.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	9,165,510.	11,000,426.
	9	Program service revenue (Part VIII, line 2g)	79,811.	182,726.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	513,093.	579,555.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	92,591.	109,805.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	9,851,005.	11,872,512.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	6,305,721.	6,870,747.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	3,194,105.	2,295,441.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) 1,757,950.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,355,094.	1,688,884.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	10,854,920.	10,855,072.
	19	Revenue less expenses. Subtract line 18 from line 12	-1,003,915.	1,017,440.
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	28,378,228.	30,870,044.
	21	Total liabilities (Part X, line 26)	5,987,351.	5,746,214.
	22	Net assets or fund balances. Subtract line 21 from line 20	22,390,877.	25,123,830.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Lesley S. Scearce — Signature of officer — Date 12/7/2023

LESLEY SCEARCE, PRESIDENT — Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check [ ] if self-employed	PTIN
ALAN KING, CPA	ALAN KING, CPA	12/06/23		P00976444

Firm's name LBMC, PC — Firm's EIN 62-1199757

Firm's address 605 CHESTNUT STREET, SUITE 1100
CHATTANOOGA, TN 37450 — Phone no. (423)756-6585

May the IRS discuss this return with the preparer shown above? See instructions [X] Yes [ ] No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:
UNITING PEOPLE AND RESOURCES IN BUILDING A STRONGER, HEALTHIER COMMUNITY

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 4,628,314. including grants of $ 4,983,315.) (Revenue $ 24,785.)
COMMUNITY INVESTMENT: UWGC PROVIDED FUNDING FOR 68 NON-PROFIT PROGRAMS AND INITIATIVES.THIS FUNDING IS APPROVED BY A LOCAL COMMUNITY INVESTMENT COMMITTEE AND THE UWGC BOARD OF DIRECTORS FOR THOSE PROGRAMS THAT CAN MEASURABLY IMPACT THE KEY FOCUS AREAS OF UWGC. TRAINED COMMUNITY VOLUNTEERS ANNUALLY ASSESS DATA AND THE PROGRAMMATIC RESULTS OF FUNDED ORGANIZATIONS THAT ADDRESS COMMUNITY NEEDS. THROUGH ANNUAL REPORTING AND ASSESSMENT OF PARTNER ORGANIZATIONS, UWGC ENSURES FUNDED PROGRAMS EFFECTIVELY ADDRESS UWGC IMPACT GOALS AND THE NEEDS OF THE COMMUNITIES SERVED.

4b (Code:) (Expenses $ 2,540,144. including grants of $ 1,630,255.) (Revenue $ 182,837.)
FAMILY STABILITY: INITIATIVES AND PROGRAM SERVICES IN 16 COUNTY REGION WITH THE GOAL OF HELPING FAMILIES/INDIVIDUALS REACH STABILITY AND BECOME MORE SELF-SUFFICIENT.

211 INFORMATION AND REFERRAL PROGRAM OPERATED BY UWGC CONNECTS PEOPLE TO COMMUNITY AGENCIES AND ORGANIZATIONS THAT PROVIDE SERVICES TO ADDRESS CRITICAL NEEDS AND HELPS DETER RELIANCE ON THE SOCIAL SERVICE SYSTEM. 211 IS THE ENTRY POINT FOR COMMUNITY MEMBERS IN NEED, OPERATING CRISIS SERVICES AND FUNDS, NEEDIEST CASES PROCESSING AND MONITORS ALL CALLS THROUGH A COMMUNITY DATABASE. IN FY23, 2-1-1 SPECIALISTS ANSWERED 54,741 CALLS. BRIDGE FUND, NEEDIEST CASES, WARM NEIGHBORS, PROJECT WATER AND WATER QUALITY FEE ASSISTANCE PROVIDED DIRECT ASSISTANCE TO

4c (Code:) (Expenses $ 976,545. including grants of $ 257,176.) (Revenue $ 14,499.)
TUTORING: PROVIDES HIGH-DOSAGE LOW-RATIO TUTORING FOR STUDENTS GRADES 1-8 THROUGH PROGRAMS INCLUDING THE TN ALL CORPS TUTORING PROGRAM. SPRING AND SUMMER 2023, THERE WERE 95 STUDENTS IN THE PROGRAM.

4d Other program services (Describe on Schedule O.)
(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses 8,145,003.

SEE SCHEDULE O FOR CONTINUATION(S)

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? *If "Yes," complete Schedule D, Part V*	10	X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b	X	
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e		X
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18	X	
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22	X	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

				Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	80		
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c X	

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return 2a 52			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?	3a	X	
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*	3b	X	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		X
b	If "Yes," enter the name of the foreign country _____ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
7	**Organizations that may receive deductible contributions under section 170(c).**			
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?	7a	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c		X
d	If "Yes," indicate the number of Forms 8282 filed during the year 7d			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		X
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8		
9	**Sponsoring organizations maintaining donor advised funds.**			
a	Did the sponsoring organization make any taxable distributions under section 4966?	9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b		
10	**Section 501(c)(7) organizations.** Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12 10a			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10b			
11	**Section 501(c)(12) organizations.** Enter:			
a	Gross income from members or shareholders 11a			
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) 11b			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?	12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year 12b			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**			
a	Is the organization licensed to issue qualified health plans in more than one state?	13a		
	Note: See the instructions for additional information the organization must report on Schedule O.			
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans 13b			
c	Enter the amount of reserves on hand 13c			
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*	14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16		X
17	**Section 501(c)(21) organizations.** Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	17		

Part VI Governance, Management, and Disclosure. *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	18		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b	Enter the number of voting members included on line 1a, above, who are independent	1b	18		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2			X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b	X	
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed GA,TN

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[ ] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

SUZY ANTHONY - 423-752-0300

630 MARKET STREET, CHATTANOOGA, TN 37402

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) LESLEY SCEARCE PRESIDENT	50.00			X				215,745.	0.	29,843.
(2) SUZY ANTHONY VP FINANCE & OPERATIONS	50.00			X				148,237.	0.	10,659.
(3) ABBY GARRISON EMPLOYEE	40.00					X		141,127.	0.	10,290.
(4) AMBER CAMBRON BOARD MEMBER	1.00	X						0.	0.	0.
(5) JIM CATANZARO, JR. BOARD MEMBER	1.00	X						0.	0.	0.
(6) JAY DALE BOARD MEMBER	1.00	X						0.	0.	0.
(7) TOM GLENN BOARD MEMBER	1.00	X						0.	0.	0.
(8) KEN JONES BOARD MEMBER	1.00	X						0.	0.	0.
(9) PATRICIA RUSSELL BOARD MEMBER	1.00	X						0.	0.	0.
(10) TOM WHITE BOARD MEMBER	1.00	X						0.	0.	0.
(11) RUSS BLAKELY BOARD MEMBER	1.00	X						0.	0.	0.
(12) PATTI DUNGAN BOARD MEMBER	1.00	X						0.	0.	0.
(13) ANGELA GARCIA BOARD MEMBER	1.00	X						0.	0.	0.
(14) PAULO HUTSON BOARD MEMBER	1.00	X						0.	0.	0.
(15) AMANDA JELKS BOARD MEMBER	1.00	X						0.	0.	0.
(16) DIONNE JENKINS BOARD MEMBER	1.00	X						0.	0.	0.
(17) ALTHEA JONES BOARD MEMBER	1.00	X						0.	0.	0.

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(18) DEJUAN JORDAN BOARD MEMBER	1.00	X						0.	0.	0.
(19) KENNETH SMITH BOARD MEMBER	1.00	X						0.	0.	0.
(20) MICHAEL ST. CHARLES BOARD MEMBER	1.00	X						0.	0.	0.
(21) EDNA VARNER CHAIRMAN	5.00	X						0.	0.	0.
1b Subtotal								505,109.	0.	50,792.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								505,109.	0.	50,792.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization 3

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c	10,600.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	1,575,663.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	9,414,163.				
	g Noncash contributions included in lines 1a-1f	1g	$ 129,557.				
	h **Total.** Add lines 1a-1f			11,000,426.			
Program Service Revenue			**Business Code**				
	2 a TRAINING		900099	182,726.	182,726.		
	b						
	c						
	d						
	e						
	f All other program service revenue						
	g **Total.** Add lines 2a-2f			182,726.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			538,154.			538,154.
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
			(i) Real / (ii) Personal				
	6 a Gross rents	6a					
	b Less: rental expenses	6b					
	c Rental income or (loss)	6c					
	d Net rental income or (loss)						
			(i) Securities / (ii) Other				
	7 a Gross amount from sales of assets other than inventory	7a	11,206,531. / 2,727.				
	b Less: cost or other basis and sales expenses	7b	11,167,857. / 0.				
	c Gain or (loss)	7c	38,674. / 2,727.				
	d Net gain or (loss)			41,401.		2,727.	38,674.
	8 a Gross income from fundraising events (not including $ 10,600. of contributions reported on line 1c). See Part IV, line 18	8a	74,356.				
	b Less: direct expenses	8b	3,946.				
	c Net income or (loss) from fundraising events			70,410.			70,410.
	9 a Gross income from gaming activities. See Part IV, line 19	9a					
	b Less: direct expenses	9b					
	c Net income or (loss) from gaming activities						
	10 a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b					
	c Net income or (loss) from sales of inventory						
Miscellaneous Revenue			**Business Code**				
	11 a MISCELLANEOUS		900099	39,395.	39,395.		
	b						
	c						
	d All other revenue						
	e **Total.** Add lines 11a-11d			39,395.			
	12 **Total revenue.** See instructions			11,872,512.	222,121.	2,727.	647,238.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	5,984,749.	5,984,749.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	885,998.	885,998.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	404,484.		404,484.	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	1,326,743.	351,277.	257,876.	717,590.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	57,788.	73,195.	-89,662.	74,255.
9 Other employee benefits	328,443.	147,155.	60,652.	120,636.
10 Payroll taxes	177,983.	68,488.	49,410.	60,085.
11 Fees for services (nonemployees):				
a Management	3,789.	3,492.	297.	
b Legal	2,888.		2,888.	
c Accounting	53,400.		53,400.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	60.		60.	
12 Advertising and promotion	33,671.	7,069.		26,602.
13 Office expenses				
14 Information technology	296,456.	164,929.		131,527.
15 Royalties				
16 Occupancy	342,254.	161,248.	73,677.	107,329.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	555,105.	55,889.	53,589.	445,627.
20 Interest	312.		312.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance	10,114.	10,000.	114.	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a CONTRACT LABOR	274,941.	180,029.	72,975.	21,937.
b DUES AND SUBSCRIPTIONS	87,873.	47,433.	5,437.	35,003.
c BANK FEES	20,474.	246.	3,968.	16,260.
d OTHER MISCELLANEOUS EXP	4,722.	3,806.	0.	916.
e All other expenses	2,825.		2,642.	183.
25 **Total functional expenses.** Add lines 1 through 24e	10,855,072.	8,145,003.	952,119.	1,757,950.
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		1,142,750.	1	439,126.
	2	Savings and temporary cash investments			2	
	3	Pledges and grants receivable, net		3,071,457.	3	3,985,561.
	4	Accounts receivable, net		60,270.	4	873,576.
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		58,799.	9	33,002.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 4,234,854.			
	b	Less: accumulated depreciation	10b 1,621,361.	2,721,454.	10c	2,613,493.
	11	Investments - publicly traded securities		17,186,652.	11	20,655,148.
	12	Investments - other securities. See Part IV, line 11		4,018,134.	12	2,270,138.
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		118,712.	15	0.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		28,378,228.	16	30,870,044.
Liabilities	17	Accounts payable and accrued expenses		1,133,249.	17	1,456,146.
	18	Grants payable		4,854,102.	18	4,290,068.
	19	Deferred revenue			19	
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D			25	
	26	**Total liabilities.** Add lines 17 through 25		5,987,351.	26	5,746,214.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** X **and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		15,593,899.	27	18,142,583.
	28	Net assets with donor restrictions		6,796,978.	28	6,981,247.
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		22,390,877.	32	25,123,830.
	33	Total liabilities and net assets/fund balances		28,378,228.	33	30,870,044.

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	11,872,512.
2	Total expenses (must equal Part IX, column (A), line 25)	2	10,855,072.
3	Revenue less expenses. Subtract line 2 from line 1	3	1,017,440.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	22,390,877.
5	Net unrealized gains (losses) on investments	5	1,715,513.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	25,123,830.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII ☒

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☒ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a	X	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b	X	

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 [ ] A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**

2 [ ] A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)

3 [ ] A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 [ ] A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____

5 [ ] An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)

6 [ ] A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 [X] An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

8 [ ] A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

9 [ ] An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____

10 [ ] An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)

11 [ ] An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**

12 [ ] An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a [ ] **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**

b [ ] **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**

c [ ] **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**

d [ ] **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**

e [ ] Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations .....

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	9446195.	8475284.	9354231.	9165510.	11000425.	47441645.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	9446195.	8475284.	9354231.	9165510.	11000425.	47441645.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						1911350.
6 **Public support.** Subtract line 5 from line 4.						45530295.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
7 Amounts from line 4	9446195.	8475284.	9354231.	9165510.	11000425.	47441645.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	217,544.	89,327.	80,873.	194,803.	538,154.	1120701.
9 Net income from unrelated business activities, whether or not the business is regularly carried on	4,509.	126.	5,463.	3,292.	2,727.	16,117.
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	90,204.	108,860.	248,711.	34,198.	39,395.	521,368.
11 **Total support.** Add lines 7 through 10						49099831.

12 Gross receipts from related activities, etc. (see instructions) 12 10,464.

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2022 (line 6, column (f), divided by line 11, column (f)) 14 92.73 %

15 Public support percentage from 2021 Schedule A, Part II, line 14 15 93.04 %

16a **33 1/3% support test - 2022.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☒

b **33 1/3% support test - 2021.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

17a **10% -facts-and-circumstances test - 2022.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

b **10% -facts-and-circumstances test - 2021.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2022 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2021 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2022** (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from **2021** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2022.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

b **33 1/3% support tests - 2021.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV **Supporting Organizations**

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in* **Part VI** *how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in* **Part VI** *how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in* **Part VI,** *including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* **Part VI.**	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	**11a**		
b	A family member of a person described on line 11a above?	**11b**		
c	A 35% controlled entity of a person described on line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* **Part VI.**	**11c**		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* **Part VI** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	**1**		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* **Part VI** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	**2**		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* **Part VI** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	**1**		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	**1**		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	**2**		
3	By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	**3**		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental entity. *Describe in* **Part VI** *how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? *If "Yes," then in* **Part VI identify those supported organizations and explain** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	**2a**		
b	Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* **Part VI** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	**2b**		
3	Parent of Supported Organizations. **Answer lines 3a and 3b below.**			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? *If "Yes" or "No" provide details in* **Part VI.**	**3a**		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? *If "Yes," describe in* **Part VI** *the role played by the organization in this regard.*	**3b**		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in* **Part VI**). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	8		

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 **Minimum Asset Amount** (add line 7 to line 6)	8		

Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D - Distributions			**Current Year**
1	Amounts paid to supported organizations to accomplish exempt purposes	1	
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4	Amounts paid to acquire exempt-use assets	4	
5	Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	5	
6	Other distributions (*describe in* **Part VI**). See instructions.	6	
7	**Total annual distributions.** Add lines 1 through 6.	7	
8	Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	8	
9	Distributable amount for 2022 from Section C, line 6	9	
10	Line 8 amount divided by line 9 amount	10	

Section E - Distribution Allocations (see instructions)		**(i) Excess Distributions**	**(ii) Underdistributions Pre-2022**	**(iii) Distributable Amount for 2022**
1	Distributable amount for 2022 from Section C, line 6			
2	Underdistributions, if any, for years prior to 2022 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3	Excess distributions carryover, if any, to 2022			
a	From 2017			
b	From 2018			
c	From 2019			
d	From 2020			
e	From 2021			
f	**Total** of lines 3a through 3e			
g	Applied to underdistributions of prior years			
h	Applied to 2022 distributable amount			
i	Carryover from 2017 not applied (see instructions)			
j	Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4	Distributions for 2022 from Section D, line 7: $			
a	Applied to underdistributions of prior years			
b	Applied to 2022 distributable amount			
c	Remainder. Subtract lines 4a and 4b from line 4.			
5	Remaining underdistributions for years prior to 2022, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6	Remaining underdistributions for 2022. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7	**Excess distributions carryover to 2023.** Add lines 3j and 4c.			
8	Breakdown of line 7:			
a	Excess from 2018			
b	Excess from 2019			
c	Excess from 2020			
d	Excess from 2021			
e	Excess from 2022			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Schedule A **Identification of Excess Contributions Included on Part II, Line 5** **2022**

** Do Not File **
*** Not Open to Public Inspection ***

Contributor's Name	Total Contributions	Excess Contributions
CITY OF CHATTANOOGA	2,382,929.	1,400,932.
MCKEE FOODS CORPORATION	1,379,452.	397,455.
UNUM	1,094,960.	112,963.
Total Excess Contributions to Schedule A, Part II, Line 5		1,911,350.

Schedule B
(Form 990)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

Attach to Form 990 or Form 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Name of the organization	Employer identification number
UNITED WAY OF GREATER CHATTANOOGA	62-0565962

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	[X] 501(c)(3) (enter number) organization
	[ ] 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	[ ] 527 political organization
Form 990-PF	[ ] 501(c)(3) exempt private foundation
	[ ] 4947(a)(1) nonexempt charitable trust treated as a private foundation
	[ ] 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

[ ] For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

[X] For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year ..... $ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

LHA **For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.**

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		$ 553,133.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
2		$ 221,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
3		$ 603,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
4		$ 332,500.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
5		$ 500,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
6		$ 275,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7		$ 247,530.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

Name of organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part III **Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this info. once.) $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2022
Open to Public Inspection

Name of the organization UNITED WAY OF GREATER CHATTANOOGA

Employer identification number 62-0565962

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education)
☐ Preservation of a historically important land area
☐ Protection of natural habitat
☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after July 25,2006, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year _____

4 Number of states where property subject to conservation easement is located _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 $ _____

(ii) Assets included in Form 990, Part X $ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $ _____

b Assets included in Form 990, Part X $ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	14,644,392.	23,018,475.	18,055,293.	19,127,927.	19,927,714.
b Contributions				85.	
c Net investment earnings, gains, and losses	2,252,865.	-2,984,757.	5,263,182.	77,282.	365,076.
d Grants or scholarships					
e Other expenditures for facilities and programs	1,074,874.	1,150,000.	300,000.	1,150,001.	1,164,863.
f Administrative expenses		4,239,326.			
g End of year balance	15,822,383.	14,644,392.	23,018,475.	18,055,293.	19,127,927.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment 89.4200 %
b Permanent endowment 10.5800 %
c Term endowment _____ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations	3a(i)		X
(ii) Related organizations	3a(ii)		X
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		227,782.		227,782.
b Buildings		2,799,347.	1,020,595.	1,778,752.
c Leasehold improvements		647,687.	150,170.	497,517.
d Equipment		560,038.	450,596.	109,442.
e Other				
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, column (B), line 10c.)*				2,613,493.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A) CSV-LIFE INSURANCE		
(B) POLICIES	262,150.	END-OF-YEAR MARKET VALUE
(C) INVESTMENTS IN LIMITED		
(D) PARTNERSHIPS	2,007,988.	END-OF-YEAR MARKET VALUE
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.)	2,270,138.	

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.)		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 15.)*	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 25.)*	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... [X]

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	14,447,972.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	1,715,513.		
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	859,946.		
e	Add lines **2a** through **2d**			2e	2,575,459.
3	Subtract line **2e** from line **1**			3	11,872,513.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	11,872,513.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	11,715,019.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d	859,946.		
e	Add lines **2a** through **2d**			2e	859,946.
3	Subtract line **2e** from line **1**			3	10,855,073.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	0.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	10,855,073.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

THE ORGANIZATION FOLLOWS THE REQUIREMENT OF PROFESSIONAL GUIDANCE IN ACCOUNTING FOR UNCERTAIN TAX POSITIONS. UNDER THIS GUIDANCE, AN ORGANIZATION MUST RECOGNIZE THE TAX BENEFIT ASSOCIATED WITH THE TAX TAKEN FOR TAX RETURN PURPOSES WHEN IT IS MORE LIKELY THAN NOT THE POSITION WILL BE SUSTAINED. THE ORGANIZATION DOES NOT BELIEVE THERE ARE ANY MATERIAL UNCERTAIN TAX POSITIONS AND, ACCORDINGLY, IT WILL NOT RECOGNIZE ANY LIABILITY FOR UNRECOGNIZED TAX BENEFITS. AS OF JUNE 30, 2023, THERE WERE NO INTEREST OR PENALTIES RECORDED OR INCLUDED IN THE FINANCIAL STATEMENTS RELATED TO UNCERTAIN TAX POSITIONS. INFORMATION RETURNS FOR YEARS 2019 AND BEYOND REMAIN SUBJECT TO EXAMINATION.

Part XIII Supplemental Information *(continued)*

PART XI, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	3,946.
ERC CREDITS REDUCING WAGES	856,000.
TOTAL TO SCHEDULE D, PART XI, LINE 2D	859,946.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RECLASS OF DIRECT EXPENSES FROM FUNDRAISING ACTIVITIES	3,946.
ERC CREDITS REDUCING WAGES	856,000.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	859,946.

SCHEDULE G (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- **a** ☐ Mail solicitations
- **b** ☐ Internet and email solicitations
- **c** ☐ Phone solicitations
- **d** ☐ In-person solicitations
- **e** ☐ Solicitation of non-government grants
- **f** ☐ Solicitation of government grants
- **g** ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ **Yes** ☐ **No**

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	**(ii)** Activity	**(iii)** Did fundraiser have custody or control of contributions?		**(iv)** Gross receipts from activity	**(v)** Amount paid to (or retained by) fundraiser listed in col. **(i)**	**(vi)** Amount paid to (or retained by) organization
		Yes	**No**			
Total						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.**

Schedule G (Form 990) 2022

232081 10-27-22

Part II **Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than $5,000.

		(a) Event #1 GOLF TOURNAMENT - (event type)	(b) Event #2 GOLF TOURNAMENT - (event type)	(c) Other events NONE (total number)	(d) Total events (add col. (a) through col. (c))
Revenue	1 Gross receipts	68,706.	16,250.		84,956.
	2 Less: Contributions	10,000.	600.		10,600.
	3 Gross income (line 1 minus line 2)	58,706.	15,650.		74,356.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	67.	3,880.		3,947.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				3,947.
	11 Net income summary. Subtract line 10 from line 3, column (d)				70,409.

Part III **Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than $15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity conducted in:

a The organization's facility **13a** %

b An outside facility **13b** %

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name

Address

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization $ and the amount of gaming revenue retained by the third party $

c If "Yes," enter name and address of the third party:

Name

Address

16 Gaming manager information:

Name

Gaming manager compensation $

Description of services provided

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year $

Part IV **Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

Part IV **Supplemental Information** *(continued)*

SCHEDULE I (Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

Attach to Form 990.

Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I **General Information on Grants and Assistance**

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ Yes ☒ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II **Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
12TH JUDICIAL CHILDREN'S ADVOCACY CENTER - PO BOX 832 - WHITWELL, TN 37397	81-2064740	501(C)3	18,750.	0.			TO ADVOCATE FOR JUSTICE, SUPPORT TO HEAL, AND LISTEN TO HELP CHILDREN WHO HAVE SUFFERED ABUSE,
A STEP AHEAD FOUNDATION CHATTANOOGA, INC. - PO BOX 4212 - CHATTANOOGA, TN 37405	46-3740551	501(C)3	56,250.	0.			TO REMOVE BARRIERS TO CONTRACEPTION THROUGH EDUCATION, OUTREACH AND ACCESS TO FREE BIRTH
AIM CENTER, INC. PO BOX 11586, 472 W MLKING BLVD CHATTANOOGA, TN 37402	58-1718368	501(C)3	54,900.	0.			TO DEVELOP SELF SUFFICIENCY SKILLS
AUSTIN HATCHER FOUNDATION FOR PEDIATRIC CANCER - 1705 S HOLTZCLAW AVE - CHATTANOOGA, TN 37404	20-8065108	501(C)3	125,000.	0.			TO ERASE THE EFFECTS OF PEDIATRIC CANCER AND OPTIMIZE EACH CHILD'S QUALITY OF LIFE THROUGH
BIG BROTHERS BIG SISTERS 2015 BAILEY AVENUE CHATTANOOGA, TN 37404	62-0586090	501(C)3	135,000.	0.			TO PROVIDE CHILDREN FACING ADVERSITY WITH STRONG AND ENDURING, PROFESSIONALLY SUPPORTED
BOY SCOUTS OF AMERICA - CHEROKEE AREA COUNCIL - 6031 LEE HIGHWAY - CHATTANOOGA, TN 37421-2930	62-0475671	501(C)3	73,700.	0.			TO PROVIDE COMMUNITY INVESTMENT GRANTS AND DONOR DESIGNATIONS

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

3 Enter total number of other organizations listed in the line 1 table

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

SEE PART IV FOR COLUMN (H) DESCRIPTIONS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BOYS AND GIRLS CLUB 610 LINDSEY STREET CHATTANOOGA, TN 37403	62-0557179	501(C)3	234,132.	0.			TO HELP DEVELOPE SELF SUFFICIENCY SKILLS IN YOUTH
CHAMBLISS CENTER FOR CHILDREN 315 GILLESPIE ROAD CHATTANOOGA, TN 37411	62-0505514	501(C)3	229,950.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARDEN READY TO LEARN
CHATTANOOGA AREA FOOD BANK 2009 CURTAIN POLE RD CHATTANOOGA, TN 37406	62-0867645	501(C)3	143,750.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
CHATTANOOGA AUTISM CENTER 1400 MCCALLIE AVENUE SUITE 100 CHATTANOOGA, TN 37404	45-3179418	501(C)3	18,000.	0.			TO SERVE AUTISTIC INDIVIDUALS OF ALL AGES
CHATTANOOGA GIRLS LEADERSHIP ACADEMY - 1803 BAILEY AVENUE - CHATTANOOGA, TN 37404	26-3492860	501(C)3	25,000.	0.			TO PROVIDE GIRLS WITH A RIGOROUS COLLEGE PREPARATORY EDUCATION
CHATTANOOGA GIRLS ROCK 724 MISSISSIPPI AVE CHATTANOOGA, TN 37405	47-5075501	501(C)3	18,000.	0.			TO EMPOWER THROUGH MUSIC
CHATTANOOGA GOODWILL INDUSTRIES 3500 DODDS AVENUE CHATTANOOGA, TN 37407	62-0544853	501(C)3	100,000.	0.			TO HELP TRAIN THE UNEMPLOYED AND UNDEREMPLOYED
CHATTANOOGA NEIGHBORHOOD ENTERPRISE - 1500 CHESTNUT STREET SUITE 102 - CHATTANOOGA, TN 37408	62-1300726	501(C)3	25,000.	0.			TO ENCOURAGE HOME OWNERSHIP AND REHABILITATION
CHATTANOOGA REGIONAL HOMELESS COALITION - 600 N HOLTZCLAW AVE - CHATTANOOGA, TN 37404	62-1549023	501(C)3	92,791.	0.			TO ADVOCATE FOR HOMELESS OR NEAR HOMELESS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
CHATTANOOGA ROOM IN THE INN PO BOX 3564 CHATTANOOGA, TN 37404	62-1402358	501(C)3	20,000.	0.			TO HELP PROVIDE SHELTER AND TRANSITIONAL HOUSING FOR WOMEN AND CHILDREN
CHATTANOOGA TECHNOLOGY COUNCIL 100 CHEROKEE BLVD ST 103 CHATTANOOGA, TN 37405	06-1661001	501(C)3	18,000.	0.			TO DRIVE ECONOMIC GROWTH ACROSS THE REGION
CHILDREN'S ADVOCACY CENTER 5705 UPTAIN ROAD SUITE C CHATTANOOGA, TN 37411	58-1953669	501(C)3	25,000.	0.			TO PROVIDE COORDINATED AND COMPREHENSIVE PATH TO HEALING FOR CHILDREN WHO HAVE EXPERIENCE CHILD
COMMUNITIES IN SCHOOLS OF CATOOSA 2 BARNHARDT CIRCLE FT OGLETHORPE, GA 30742	58-2437803	501(C)3	57,500.	0.			TO PREPARE CHILDREN TO ENTER KINDERGARDEN READY TO LEARN
CRABTREE FARMS PO BOX 2250 CHATTANOOGA, TN 37409	62-1760383	501(C)3	16,182.	0.			TO EDUCATE CHILDREN AND FAMILIES ON BENEFIT OF FARMS AND LOCAL FOOD
EAST LAKE EXPRESSION ENGINE 2903 E 37TH ST CHATTANOOGA, TN 37407	81-0876825	501(C)3	19,500.	0.			TO DEVELOP CREATIVITY, DISCIPLINE, PROBLEM SOLVING, SOCIAL SKILLS AND SPIRITUAL MATURITY
FAMILY CRISIS CENTER PO BOX 252 LAFAYETTE, GA 30728	58-2089789	501(C)3	22,750.	0.			DIRECT ASSISTANCE TO INDIVIDUALS AND DONOR DESIGNATIONS
FAMILY PROMISE OF GREATER CHATTANOOGA - 1184 BALDWIN STREET - CHATTANOOGA, TN 37403	31-1529222	501(C)3	121,347.	0.			NEEDLIEST CASES
FIRST THINGS FIRST 620 LINDSAY STREET STE 100 CHATTANOOGA, TN 37403	62-1678048	501(C)3	18,000.	0.			PROVIDING HEALTHY RELATIONSHIP SKILLS TO ALL

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
FOUNDATION HOUSE MINISTRIES PO BOX 6056 CLEVELAND, TN 37320	45-5083727	501(C)3	18,000.	0.			TO ASSIST YOUNG WOMEN IN A CRISIS PREGNANCY TO DEVELOP STRONG, STABLE FUTURES FOR THEM AND
FOUR POINTS INC 308 S. CHEROKEE STREET LAFAYETTE, GA 30728	31-1465829	501(C)3	14,000.	0.			TO ASSIST WITH COURT SUPERVISED VISITATION
GIRL SCOUTS COUNCIL OF SOUTHERN APPALACHIANS - 1936 DAYTON BOULEVARD - CHATTANOOGA, TN 37415	62-0518287	501(C)3	72,500.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
GIRLS INCORPORATED 709 S. GREENWOOD AVENUE CHATTANOOGA, TN 37404	62-0647145	501(C)3	202,500.	0.			TO HELP DEVELOPE SELF SUFFICIENCY SKILLS IN YOUTH
HABITAT FOR HUMANITY/CHATTANOOGA 1201 E MAIN STREET CHATTANOOGA, TN 37408	62-1260347	501(C)3	75,000.	0.			TO PROVIDE DONOR DESIGNATIONS RAISED BY UWGC
HELPING HANDS ENDING HUNGER 2104 S LONG HOLLOW RD TRION, GA 30753	81-3382807	501(C)3	25,000.	0.			TO ALLEVIATE FOOD INSECURITY, REDUCING FOOD WASTE, ENCOURAGING EDUCATION EQUITY, SHAPING
JEWISH FEDERATION OF GREATER CHATTANOOGA - PO BOX 8947, 5461 N TERRACE - CHATTANOOGA, TN 37411	62-0475677	501(C)3	24,500.	0.			TO HELP OLDER ADULTS MAINTAIN INDEPENDENCE AND TO SUPPORT THE ALEPH BET CHILDREN'S CENTER
LA PAZ 809 S WILLOW ST CHATTANOOGA, TN 37404	20-1115026	501(C)3	128,450.	0.			TO EMPOWER AND ENGAGE CHATTANOOGA'S LATINO POPULATION THROUGH ADVOCACY, EDUCATION AND
LAUNCH, INC PO BOX 903 CHATTANOOGA, TN 37401	46-2203112	501(C)3	100,000.	0.			TO EMPOWER COMMUNITIES AND INDIVIDUALS THROUGH ENTREPRENEURSHIP

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
LEGAL AID OF EAST TN 535 CHESTNUT STREET, SUITE 360 CHATTANOOGA, TN 37402	58-9132803	501(C)3	25,000.	0.			TO HELP BUILD FINANCIAL STABILITY
LIFESPRING COMMUNITY HEALTH PO BOX 3589 CHATTANOOGA, TN 37404	27-3856741	501(C)3	85,500.	0.			TO DEMONSTRATE THE LOVE OF JESUS CHRIST BY PROVIDING A PEDIATRIC CLINIC
LIFT YOUTH CENTER, INC. 7197 NASHVILLE ST RINGGOLD, GA 30736	83-1676980	501(C)3	20,000.	0.			TO FOSTER AN ENVIRONMENT OF INCLUSION, POSITIVE SELF-WORTH AND SELF-DISCOVERY
LOOKOUT MOUNTAIN CONSERVANCY PO BOX 76 LOOKOUT MOUNTAIN, TN 37350	62-1460535	501(C)3	37,500.	0.			TO LEAD THE WAY IN COMMUNITY CENTERED CONSERVATION
MARK MAKING 2510 N CHAMBERLAIN AVE CHATTANOOGA, TN 37406	26-2959326	501(C)3	6,000.	0.			TO EMPOWER AND TRANSFORM COMMUNITIES THROUGH PROFESSIONALLY LED PUBLIC ART PROJECTS
NORTHSIDE NEIGHBORHOOD HOUSE PO BOX 4086, 211 MINOR STREET CHATTANOOGA, TN 37405	62-0481801	501(C)3	315,000.	0.			TO HELP YOUTH AND FAMILIES BECOME MORE SELF SUFFICIENT
NURTURE THE NEXT 600 HILL AVE SUITE 282 NASHVILLE, TN 37210	58-1567835	501(C)3	13,200.	0.			TO SEE ALL CHILDREN THRIVING IN SAFE, NURTURING FAMILIES AND COMMUNITIES
ORANGE GROVE CENTER, INC. 615 DERBY STREET CHATTANOOGA, TN 37404	62-0549365	501(C)3	170,000.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE
PARTNERSHIP FOR FAMILIES, CHILDREN & ADULTS - 1800 MCCALLIE AVENUE - CHATTANOOGA, TN 37404	62-0911679	501(C)3	365,969.	0.			TO HELP FAMILIES MAINTAIN SELF SUFFICIENCY AND OLDER ADULTS MAINTAIN THEIR INDEPENDENCE

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
PROJECT RETURN 712 4TH AVE SOUTH NASHVILLE, TN 37210	62-1058325	501(C)3	150,000.	0.			TO PROVIDE SERVICES AND CONNECT PEOPLE WITH RESOURCES NEEDED TO RETURN SUCCESSFULLY TO
PURPOSE POINT LEARNING ACADEMY 4801 HWY 58, UNIT 105 CHATTANOOGA, TN 37416	26-3152803	501(C)3	135,000.	0.			TO HELP PROVIDE ACCESS TO QUALITY EARLY LEARNING FOR CHILDREN
REFLECTION RIDING ARBORETUM & NATURE CENTER - 400 GARDEN RD - CHATTANOOGA, TN 37419	58-1311080	501(C)3	10,000.	0.			TO PROMOTE ENVIRONMENTAL STEWARDSHIP THROUGH CONSERVATION, EDUCATION AND RESEARCH
RINGGOLD UNITED METHODIST CHURCH 7484 NASHVILLE ST RINGGOLD, GA 30736	58-1371712	501(C)3	6,000.	0.			TO PROVIDE CHILDREN IN CATOOSA COUNTY FOOD ASSISTANCE PROGRAM
SIGNAL CENTERS, INC 109 N. GERMANTOWN ROAD CHATTANOOGA, TN 37411	62-0587285	501(C)3	185,000.	0.			TO HELP PERSONS WITH DISABILITIES MAINTAIN THEIR INDEPENDENCE
SMILES, INC. PO BOX 248 SOUTH PITTSBURG, TN 37347	46-1816985	501(C)3	15,000.	0.			TO PROVIDE DENTAL SERVICES
SPEECH AND HEARING CENTER 600 N. HOLTZCLAW AVENUE, STE 200 CHATTANOOGA, TN 37404	62-0526644	501(C)3	25,000.	0.			TO PROVIDE AUDIOLOGY AND SPEECH PATHOLOGY SERVICES TO CHILDREN AND FAMILIES
THE BETHLEHEM CENTER 200 WEST 38TH STREET CHATTANOOGA, TN 37410	62-6066210	501(C)3	118,000.	0.			TO BUILD LASTING RELATIONSHIPS WITH CHATTANOOGA'S YOUTH AND FAMILIES
THE ENTERPRISE CENTER 4548 MARKET STREET PHILADELPHIA, PA 19139	23-2575901	501(C)3	96,500.	0.			TO CULTIVATE AND INVEST IN MINORITY ENTREPRENEURS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
THE KIDNEY FOUNDATION OF GREATER CHATTANOOGA - 931 MCCALLIE AVE - CHATTANOOGA, TN 37403	62-1410005	501(C)3	10,000.	0.			TO PROMOTE THE ERADICATION OF KIDNEY DISEASE
THE SEXUAL ASSAULT VICTIMS ADVOCACY CENTER, INC. - PO BOX 5407 - FT OGLETHORPE, GA 30742	26-4363410	501(C)3	12,500.	0.			TO FACILITATE HEALING FOR VICTIMS OF SEXUAL ASSAULT
UNITED WAY OF RHEA COUNTY PO BOX 669 DAYTON, TN 37321	62-1349168	501(C)3	30,102.	0.			NEEDLIEST CASES AND RESTORE HOPE PROGRAM
VOLUNTEER BEHAVIORAL HEALTH CARE SYSTEM - PO BOX 74755 413 SPRING STREET - CHATTANOOGA, TN 37405	62-1589440	501(C)3	74,250.	0.			TO SERVE INDIVIDUALS, FAMILIES AND COMMUNITIES
VOLUNTEERS IN MEDICINE CHATTANOOGA PO BOX 81057 CHATTANOOGA, TN 37414	71-0959332	501(C)3	42,500.	0.			TO UNDERSTAND AND SERVE THE HEALTH AND WELLNESS NEEDS
WALKER COUNTY 4-H PO BOX 827, 102 E. NAPIER STREET LAFAYETTE, GA 30728	58-1696317	501(C)3	15,000.	0.			TO HELP DEVELOP SELF SUFFICIENCY SKILLS IN YOUTH
Y M C A 301 WEST SIXTH STREET CHATTANOOGA, TN 37402	62-0475699	501(C)3	136,750.	0.			TO HELP CHILDREN AND FAMILIES MAINTAIN HEALTHIER LIFESTYLES
CHATTANOOGA PREPARATORY SCHOOL PO BOX 3809 CHATTANOOGA, TN 37404	81-3512812	501(C)3	25,000.	0.			TO PROVIDE ASSISTANCE FOR ALL COLLEGE PREP ACTIVITIES
GREEN SPACES 69 E MAIN STREET CHATTANOOGA, TN 37408	27-2113695	501(C)3	125,000.	0.			TO PROVIDE OUT OF SCHOOL TIME EDUCATIONAL PROGRAMS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
THE COMPANY LAB - CO.LAB 1100 MARKET ST, STE 100 CHATTANOOGA, TN 37402	26-3934828	501(C)3	25,000.	0.			TO PROVIDE PERISCOPE CAREER READINESS TRAINING

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
BOOKS DISTRIBUTED TO INDIVIDUAL FAMILIES	910	0.	23,486.	COST	FREE BOOKS TO IMPACT EARLY LEARNING AND LITERACY
DIRECT ASSISTANCE TO INDIVIDUALS IN NEED	56	172,660.	0.		
DIRECT ASSISTANCE TO INDIVIDUALS - WATER QUALITY FEE ASSISTANCE	2070	379,833.	0.		

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

PART II, LINE 1, COLUMN (H):

NAME OF ORGANIZATION OR GOVERNMENT:

12TH JUDICIAL CHILDREN'S ADVOCACY CENTER

(H) PURPOSE OF GRANT OR ASSISTANCE: TO ADVOCATE FOR JUSTICE, SUPPORT TO HEAL, AND LISTEN TO HELP CHILDREN WHO HAVE SUFFERED ABUSE, NEGLECT, EXPLOITATION AND DRUG EXPOSURE IN SIX COUNTIES IN SE TN.

NAME OF ORGANIZATION OR GOVERNMENT:

A STEP AHEAD FOUNDATION CHATTANOOGA, INC.

Part IV Supplemental Information

(H) PURPOSE OF GRANT OR ASSISTANCE: TO REMOVE BARRIERS TO CONTRACEPTION THROUGH EDUCATION, OUTREACH AND ACCESS TO FREE BIRTH CONTROL

NAME OF ORGANIZATION OR GOVERNMENT:
AUSTIN HATCHER FOUNDATION FOR PEDIATRIC CANCER
(H) PURPOSE OF GRANT OR ASSISTANCE: TO ERASE THE EFFECTS OF PEDIATRIC CANCER AND OPTIMIZE EACH CHILD'S QUALITY OF LIFE THROUGH SPECIALIZED INTERVENTION BEGINNING AT THE TIME OF DIAGNOSIS AND CONTINUING THROUGHOUT SURVIVORSHIP.

NAME OF ORGANIZATION OR GOVERNMENT: BIG BROTHERS BIG SISTERS
(H) PURPOSE OF GRANT OR ASSISTANCE: TO PROVIDE CHILDREN FACING ADVERSITY WITH STRONG AND ENDURING, PROFESSIONALLY SUPPORTED ONE-TO-ONE

NAME OF ORGANIZATION OR GOVERNMENT: CHILDREN'S ADVOCACY CENTER
(H) PURPOSE OF GRANT OR ASSISTANCE: TO PROVIDE COORDINATED AND COMPREHENSIVE PATH TO HEALING FOR CHILDREN WHO HAVE EXPERIENCE CHILD SEXUAL OR PHYSICAL ABUSE

NAME OF ORGANIZATION OR GOVERNMENT: FOUNDATION HOUSE MINISTRIES
(H) PURPOSE OF GRANT OR ASSISTANCE: TO ASSIST YOUNG WOMEN IN A CRISIS PREGNANCY TO DEVELOP STRONG, STABLE FUTURES FOR THEM AND THEIR CHILDREN

NAME OF ORGANIZATION OR GOVERNMENT: HELPING HANDS ENDING HUNGER
(H) PURPOSE OF GRANT OR ASSISTANCE: TO ALLEVIATE FOOD INSECURITY, REDUCING FOOD WASTE, ENCOURAGING EDUCATION EQUITY, SHAPING A BETTER WORLD

NAME OF ORGANIZATION OR GOVERNMENT: LA PAZ

Part IV **Supplemental Information**

(H) PURPOSE OF GRANT OR ASSISTANCE: TO EMPOWER AND ENGAGE CHATTANOOGA'S LATINO POPULATION THROUGH ADVOCACY, EDUCATION AND INCLUSION

NAME OF ORGANIZATION OR GOVERNMENT: PROJECT RETURN

(H) PURPOSE OF GRANT OR ASSISTANCE: TO PROVIDE SERVICES AND CONNECT PEOPLE WITH RESOURCES NEEDED TO RETURN SUCCESSFULLY TO WORK AFTER INCARTERATION

SCHEDULE J (Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (such as maid, chauffeur, chef)			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2		
3	Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☒ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☒ Compensation survey or study ☐ Form 990 of other organizations ☐ Approval by the board or compensation committee			
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:			
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	Participate in or receive payment from an equity-based compensation arrangement?	4c		X
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:			
a	The organization?	5a		X
b	Any related organization?	5b		X
	If "Yes" on line 5a or 5b, describe in Part III.			
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	6a		X
b	Any related organization?	6b		X
	If "Yes" on line 6a or 6b, describe in Part III.			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	7		X
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	8		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.**

Schedule J (Form 990) 2022

232111 10-18-22

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) LESLEY SCEARCE	(i)	215,745.	0.	0.	17,260.	12,583.	245,588.	0.
PRESIDENT	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) SUZY ANTHONY	(i)	133,237.	15,000.	0.	10,659.	0.	158,896.	0.
VP FINANCE & OPERATIONS	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) ABBY GARRISON	(i)	128,627.	12,500.	0.	10,290.	0.	151,417.	0.
EMPLOYEE	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
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	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

Part I Types of Property

		(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1	Art - Works of art				
2	Art - Historical treasures				
3	Art - Fractional interests				
4	Books and publications				
5	Clothing and household goods				
6	Cars and other vehicles				
7	Boats and planes				
8	Intellectual property				
9	Securities - Publicly traded	X	10	93,299.	FMV
10	Securities - Closely held stock				
11	Securities - Partnership, LLC, or trust interests				
12	Securities - Miscellaneous				
13	Qualified conservation contribution - Historic structures				
14	Qualified conservation contribution - Other				
15	Real estate - Residential				
16	Real estate - Commercial				
17	Real estate - Other				
18	Collectibles				
19	Food inventory				
20	Drugs and medical supplies				
21	Taxidermy				
22	Historical artifacts				
23	Scientific specimens				
24	Archeological artifacts				
25	Other (FOOD)	X	1	35,000.	COST
26	Other (DRINKS)	X	1	1,258.	COST
27	Other ( )				
28	Other ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement **29**

			Yes	No
30a	During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?	30a		X
b	If "Yes," describe the arrangement in Part II.			
31	Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	31	X	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		X
b	If "Yes," describe in Part II.			
33	If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.			

LHA **For Paperwork Reduction Act Notice, see the Instructions for Form 990.** **Schedule M (Form 990) 2022**

232141 09-09-22

Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE O (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

INDIVIDUALS.

PROGRAMS ALSO ADDRESS THE ROOT CAUSES OF FAMILY INSTABILITY THROUGH A COACHING MODEL TO HELP FAMILIES/INDIVIDUALS IN LOWER INCOME NEIGHBORHOODS BECOME MORE ECONOMICALLY AND SOCIALLY INDEPENDENT.

FORM 990, PART VI, SECTION B, LINE 11B:

A COPY OF THE 990 WILL BE REVIEWED AND ACCEPTED BY THE FINANCE COMMITTEE AND PROVIDED TO THE GOVERNANCE BOARD BEFORE BEING FILED WITH THE INTERNAL REVENUE SERVICE.

FORM 990, PART VI, SECTION B, LINE 12C:

THE AGREEMENT IS SIGNED ANNUALLY BY THE STAFF, BOARD MEMBERS, AND COMMITTEE MEMBERS.

FORM 990, PART VI, SECTION B, LINE 15:

FOR COMPENSATION OF CEO

THE PERSONNEL COMMITTEE REVIEW INCLUDES ONE SECTOR AND AT LEAST ONE OUTSIDE SURVEY, SUCH AS:

MOST RECENT ANNUAL GUIDESTAR COMPENSATION REPORT

UNITED WAY WORLDWIDE &

THE NONPROFIT TIMES NONPROFIT SALARY & BENEFITS REPORT

PERFORMANCE REVIEW - CONDUCTED BY THE BOARD'S PERSONNEL/HR COMMITTEE

PRESIDENT/CEO PREPARES A WRITTEN REPORT FOR THE PERSONNEL COMMITTEE THAT DOCUMENTS PROGRESS TOWARDS ORGANIZATIONAL GOALS SET FOR THE PREVIOUS

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

YEAR IN ALL AREAS OF THE UWGC.

AN INTERVIEW WITH THE CEO IS HELD TO REVIEW THE PROGRESS OF THE PREVIOUS YEAR REVIEW COMPENSATION SURVEY REPORTS THAT RELATE TO THE CEO POSITION, ASK QUESTIONS AND DISCUSS PRIORITIES FOR THE UPCOMING YEAR.

THE PERSONNEL COMMITTEE MEETS WITHOUT THE CEO TO DISCUSS COMPENSATION FOR THE UPCOMING YEAR. A COPY OF THEIR RECOMMENDATION IS SENT FROM THE PERSONNEL COMMITTEE CHAIR TO THE UWGC'S CHIEF FINANCIAL OFFICER. THE PERSONNEL COMMITTEE ALSO PRESENTS THEIR RECOMMENDATION TO THE GOVERNANECE BOARD FOR APPROVAL.

FOR KEY EMPLOYEES:

COMPENSATION REVIEW: UWGC USES THE SAME COMPENSATION REVIEW SURVEYS TO MONITOR STAFF SALARIES AS IS USED TO MONITOR THE PRESIDENT/CEO SALARY. WE TARGET TO MAINTAIN SALARIES AROUND THE MEDIAN FOR EACH POSITION, AS DEMONSTRATED BY THE ABOVE REVIEWS.

FORM 990, PART VI, SECTION C, LINE 19:

THE DOCUMENTS AND POLICIES ARE KEPT IN-HOUSE AND GIVEN TO THE PUBLIC UPON REQUEST.

FORM 990, PART XII, LINE 2C

THE FINANCE COMMITTEE PERFORMS THE DUTIES OF THE AUDIT COMMITTEE.

THESE DUTIES INCLUDE (A) SELECTING AND APPROVING THE AUDIT FIRM; (B) MEETING WITH THE AUDITORS PRIOR TO THE AUDIT TO DISCUSS THE TIMING AND CONDUCT OF THE AUDIT; (C) MEETING WITH THE AUDITORS AT THE CONCLUSION OF THE FIELD WORK TO DISCUSS THE AUDIT FINDINGS; AND (D) REPORTING THOSE FINDINGS TO THE FULL BOARD OF DIRECTORS.

Name of the organization: UNITED WAY OF GREATER CHATTANOOGA

Employer identification number: 62-0565962

BOX B, AMENDED RETURN

THE FORM 990 IS BEING AMENDED TO CORRECT THE AMOUNT OF CASH GRANTS PER RECIPIENT ON SCHEDULE I, PART II. NO OTHER CHANGES APPLY.

United Way
of Greater Chattanooga

UWGC Operational Strategic Plan
2022-2025

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Mission

Uniting people and resources in building a stronger, healthier community.

Vision

We envision a community where everyone achieves their full human potential through education, stability, and health and well-being.

Values

Impact is our business. Our Value is more than money. We build collaborative relationships that go beyond the transaction to transform our community.

Think we before me. Prioritize team and community over self. Lead with a servant's heart. Always consider how your actions impact others. Our task is too big to do alone and too important not to do together.

Own it. Be accountable for your actions. Lead others by your example. Grow your emotional self-awareness to build relationships that foster trust and respect.

Challenge the process. Always seek a breakthrough to a better way. Stand ready to pivot if needed to seize opportunities for improvement.

Be the stretch. Learn continuously. Cultivate growth in your colleagues, community, and future of the organization by going beyond what you think you can do. Contribute to the culture.

Equity and Belonging.

Focus

Reduce disparities and close gaps for children living in households experiencing financial hardship, to help build upward mobility for everyone in our community. Why did we choose to focus here?

- 90% of brain growth happens before age 6.[1]
- Data on toxic stress and poverty in the earliest years is widely linked to long term health, economic and life outcomes.[2]
- Prior to COVID, 42% of Hamilton County Households of all makeups couldn't afford basic needs; 37% of households with children couldn't afford basic needs.[3]
- In Hamilton County, 70% of children born into poverty continue to live in poverty as adults.[4]
- Hamilton County is worse than 91% of all other counties in the country to grow up poor.[5]
- 36% of third graders in Hamilton County Schools are reading on grade level, with 18% of economically challenged reading at grade level.[6]

Our strategy team felt compelled to focus on these deep disparities after studying and exploring these issues for more than nine months. Each leader should incorporate these concepts in deploying this Strategic Plan over the coming years.

Board External Letter

Concept Methods

Strategic Planning Folder

NOTE: Since 2016 we have been on a path to transform our organization from a *community chest to a community change agent.* To do this, the United Way of Greater Chattanooga does core work that is essential to achieve our mission (This could be is a standing initiative like 211 or sometimes we call this BAU - business as usual). This Strategic Plan defines priorities that are a stretch and go above and beyond our current state of being.

---

[1] Brown, T. T., & Jernigan, T. L. (2012). Brain development during the preschool years. *Neuropsychology review*, *22*(4), 313–333. https://doi.org/10.1007/s11065-012-9214-1

[2] Center on the Developing Child at Harvard University (2016). *From Best Practices to Breakthrough Impacts: A Science-Based Approach to Building a More Promising Future for Young Children and Families.* Retrieved from www.developingchild.harvard.edu.

[3] "Couldn't afford basic needs" defined as living below ALICE threshold, which includes poverty. ALICE Threshold 2007-2018; American Community Survey 2007-2018; https://www.unitedforalice.org/county-profiles/tennessee

[4] https://www.mdcinc.org/home/projects/employment/network-for-southern-economic-mobility-2/

[5] https://projects.timesfreepress.com/2016/03/povertypuzzle/index.html#0

[6] https://www.hcde.org/newsroom/h_c_s_2021-22_state_testing_data

Strategic Priorities

Priority #1 - Determine disparities affecting the region's children through a comprehensive needs assessment.

CODE NAME: 211 Concierge Services, Human-Centric

Responsible Person - Abby

- **Complete needs assessment and asset/resource mapping**
  - By 12/31/2022, then begin to incorporate the results into all UWGC's work
  - Reinvigorating the CI committee expertise, engagement
  - Launch community roundtables to shape the impact agenda
- **Primary focus is transformational work focused on reducing disparities for households with children in financial distress.**
  - **Build collective impact and strategic partnerships to make UWGC experts in a two-generational approach aimed at disparities in health, education, and stability.**
- **Catalyze substantial local employers to invest in working families to advance opportunities and reduce stressors on these households**
- **Continue crisis response work thru 211 and expanded Bridge Funds.**
- **Become the recognized lifeline to essential services to our service area especially for households in financial hardship that include children.**
  - Build market-wide awareness of 211, especially households with children experiencing financial hardship.
  - Expand access to 211 essential services hotlines to meet the needs of our entire community including expanded hours, additional counties, microsite access, etc.
  - Advocacy toward ending disparities Commit to advocacy as a tool for impact through public policy change

Priority #2 - Build a data-driven organization, internally and externally.

CODE NAMES: Truth and Conscience; Get-Dat-Data; Data-Coalition

Responsible Persons – Suzy- revenue data, Abby – impact data

- **Be the reliable and transparent source of real-time data for community partners and our internal strategies and decision-making needs.**
  - Grow and professionalize data operations and invest in expert leadership to move this work forward.
  - Grow, improve, and disseminate important internal data where we are already seen as experts, like 211 and ALICE, to benefit our community in both short-term crisis and long-term impact.
  - Attempt complete collection for all internal sources that can inform our impact work, marketing and revenue generating efforts.
- **Commit to data-informed strategy, both internally and externally, for collective community action, giving and advocacy.**
- **Use our data expertise to expand our impact, grow our campaign, and tell stories to engage more people in this work across the community.**
  - Build buy-in and engagement through data driven storytelling and advocacy that shines a light on disparities in our community, uncovers root causes, and calls people to action.

Priority #3 - Begin a major transformation of our revenue model.

CODE NAME: Reimagined Campaign; 2050 Systems Change; Mega-grants: the It-tity; 100 for 100 Endowment

Responsible Person – Terran

- **Begin moving our donor base to an impact mindset rather than a transactional approach.**
    - Build a donor-centric philanthropy operation to replace the transactional philanthropy operation of the last 100 years.
    - Put donors first in everything we do and engage them
    - Know that crisis-reactive giving is important, but an impact mindset will get people to both give regularly and following a crisis.
- **Grow our endowment so that it can fund more operating budget and therefore increase community investments.**
    - Use data and earlier donor examples to create a compelling story-driven case for endowment investments from our donors.
    - Build and resource the appropriate staff and volunteer team to seek, close, and steward endowment gifts, through planned giving.
- **Intentionally grow our current efforts to apply for and win large grants from government and national funders that could help alleviate disparities in our community.**
    - Expand our work as a collective impact partner, in which we both seek, facilitate and manage these kinds of funds.
    - Expand our ability to serve as an administrator for community- and region-wide funding opportunities, like the TN CARES funding in 2020.
    - Build a bench of staff expertise to make nimble and quick responses to large grant opportunities possible and more frequent.

- **Engage employers in new and innovative ways that help workplace donors understand our impact and further their connection to our work.**

    - Rebuild and grow solid, long-term relationships with businesses hosting long-time UWGC campaigns. Engage new employers to launch UWGC campaigns and work thoughtfully to build solid communication and relationships with them from the beginning.
    - Personalize our relationships with these employers to build deeper engagement in UWGC's work.
    - Personalize our relationship with employees that lives beyond their current employer.

Priority #4 - Brand Dominance and Strength

CODE NAME: the $5 Philanthropist; MPMG COMMS; blended elements of Groundswell and Human--Centric embedded

Responsible Person – Terran

- **Invest in resources to ensure best in class marketing, communications and engagement.**
    - Broaden our communications by investing in a visibility campaign to define our brand.
    - Consider the results of the needs assessment as this campaign unfolds over the next three years.
    - This campaign must articulate our value proposition and restore UWGC's status as a "household name."
    - Increase engagement among community members and audiences.
- **Redefine what it means to be a philanthropist in our community.**

    - Create fundraising campaigns rooted in a culture that shows that everyone can engage with us and create impact, regardless of dollar amount. All community members see themselves as a philanthropist.
    - Build a comprehensive strategy for reaching young people and first-time givers and make data-driven, strategic decisions and investments to reach them.
    - Engaging donors outside of the workplace including retirees, transplants, remote workers, and other non-traditional workers.
    - Work to inspire loyal giving by focusing on development communications and to build an infrastructure to support donors outside of the workplace.
    - Build donor-centric and impact-centric communications, stories, and messages that highlight the value individuals bring and their motivations and inspirations for giving.
- **Equip and encourage volunteers to advocate for UWGC priorities**
    - Utilize board members, committees, engagements groups, community volunteers and social media followers

CHATTANOOGA AREA
FOOD BANK

January 8, 2024

Mayor Weston Wamp
Hamilton County Commission Members
625 Georgia Ave # 401
Chattanooga, TN 37402

Dear Mayor Wamp and Hamilton County Commission Members,

The Chattanooga Area Food Bank wholeheartedly supports United Way of Greater Chattanooga's request to Hamilton County to continue funding for the 211 helpline service. We partner with United Way so that this vital service can provide free and confidential help to residents when they need it. Whether a citizen is in crisis, or needs a little support, United Way's 211 helpline is here to help. In the last year, 73% of the calls to 211 came from Hamilton County residents. The 211 helpline is the central entry point for community members and is a vital service for Hamilton County citizens. We urge you to continue funding this important work.

For more than 100 years, United Way has been uniting people and resources to build a stronger, healthier community. As a long-time partner, Chattanooga Area Food Bank is one of the many organizations United Way works closely with to ensure people across our county receive the assistance they need.

In 2023, the United Way team projects that they will receive 100,000 requests by call, text, and email. Of those requests, 61% stemmed from food insecurity, 14% from utility assistance - largely electricity bills, and around 11% from housing insecurity, with the majority needing rental assistance. United Way will refer some of those requests for help to us so that we can provide direct assistance to families and individuals in need.

United Way also works hard to expand services whenever possible. For example, they maintain a comprehensive directory of 950 available resources in our service area in real time. In 2023, they began offering Benefit Kitchen, a free screening tool that helps people determine their eligibility for benefits they may qualify for and not know about. They offer services in both English and Spanish and provide 3,000 SNAP screenings per month through 211.

We're proud to support United Way's request, we urge you to fund it, and we look forward to our continued partnership in bringing critical services to Hamilton County residents in need.

Yours sincerely,

Melissa Blevins

Melissa Blevins
President & CEO

Board of Directors:

Jennifer McIntyre, Chair
Raymond James & Associates

James L. Catanzaro, Jr., Vice Chair
Chambliss, Bahner & Stophel, P.C

Phil Harris, Treasurer
Intersign Corporation

Maeghan Jones, Secretary
Community Foundation of Greater Chattanooga

Emily Blackwell
Local 3 News

Sue Collins
Tennessee Valley Authority

Martha Leiper
Unum

Betsey Kirk McCall
Seven States Power Corporation

Declan O'Connell
Cigna

Rob Reagan
Text Request

Murphy Sauceman
BlueCross BlueShield of Tennessee

Tracey Smith
The Trust Company of Tennessee

Tamara Steward
Spark The Firm, LLC

Harriette Stokes
North Georgia EMC

Daniel Yim
Kobayashi Consumer Products

2009 Curtain Pole Road • Chattanooga, TN 37406
(423) 622-1800 • (423) 622-5874 Fax

Member of the Feeding America National Food Bank Network

MEMBER OF FEEDING AMERICA

January 5, 2024

Mayor Weston Wamp
Hamilton County Commission Members
625 Georgia Ave # 401
Chattanooga, TN 37402

Dear Mayor Wamp and Hamilton County Commission Members,

La Paz Chattanooga wholeheartedly supports United Way of Greater Chattanooga's request to Hamilton County to continue funding for the 211 helpline service. We partner with United Way so that this vital service can provide free and confidential help to residents when they need it. In the last year, 73% of the calls to 211 came from Hamilton County residents. The 211 helpline is the central entry point for community members and is a crucial service for Hamilton County citizens. We urge you to continue funding for it.

For more than 100 years, United Way has been uniting people and resources to build a stronger, healthier community. As a partner, La Paz Chattanooga is one of the many organizations United Way works closely with to ensure people across our county receive the assistance they need. The mission of La Paz is to empower and engage the Latino community through advocacy, education, and inclusion. Every program and service is planned and implemented as a reflection of our mission and is specifically tailored to the languages, cultures, and backgrounds of the diverse Latino communities. The Latino community within Hamilton County continues to grow, and as we provide direct support through our family stabilization efforts (case management, food assistance, housing assistance, access to medical assistance), we will continue to lean on partnership organizations such as the United Way and their 211 Helpline.

In 2023, the United Way team projects that they will receive 100,000 requests by call, text, and email. Of those requests, 61% stemmed from food insecurity, 14% from utility assistance - largely electricity bills, and around 11% from housing insecurity, with the majority needing rental assistance. United Way will refer some of those requests for help to us so that we can provide direct assistance to families and individuals in need.

United Way also works hard to expand services whenever possible. For example, they maintain a comprehensive directory of 950 available resources in our service area in real time. They offer services in both English and Spanish.

We are proud to support United Way's request, we urge you to fund it, and we look forward to our continued partnership in bringing critical services to Hamilton County residents in need.

Yours sincerely,

Stacy Johnson
La Paz Chattanooga

Northside Neighborhood House (423) 267-2217 • NNHOUSE.ORG • 211 MINOR STREET • CHATTANOOGA, TN 37405

a hand up through education and assistance

2023 - 2024 OFFICERS
Cynthia Reagan
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Josh Cropp
1st Vice President
Paul Thomas
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Katie Warren
Recording Secretary
Marcus Johnson
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Melissa Powell
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Songkhla Venza
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January 8, 2024

Mayor Weston Wamp
Hamilton County Commission Members
625 Georgia Ave # 401
Chattanooga, TN 37402

Dear Mayor Wamp and Hamilton County Commission Members,

Northside Neighborhood House wholeheartedly supports United Way of Greater Chattanooga's request to Hamilton County to continue funding for the 211 helpline service. We partner with United Way so that this vital service can provide free and confidential help to residents when they need it. Whether a citizen is in crisis, or needs a little support, United Way's 211 network is here to help. In the last year, 73% of the calls to 211 came from Hamilton County residents. The 211 helpline is the central entry point for community members and is a crucial service for Hamilton County citizens. We urge you to continue funding for it.

For more than 100 years, United Way has been uniting people and resources to build a stronger, healthier community. As a long-time partner, Northside Neighborhood House is one of the many organizations United Way works closely with to ensure people across our county receive the assistance they need. For 100 years in February 2024, Northside Neighborhood House has provided a hand up through education and assistance to residents living north of the river in Hamilton County. Basic needs supports provided by the NNH provide a life-line our neighbors living in these areas that are often under-resourced.

In 2023, the United Way team projects that they will receive 100,000 requests by call, text, and email. Of those requests, 61% stemmed from food insecurity, 14% from utility assistance - largely electricity bills, and around 11% from housing insecurity, with the majority needing rental assistance. United Way will refer some of those requests for help to us so that we can provide direct assistance to families and individuals in need.

United Way also works hard to expand services whenever possible. For example, they maintain a comprehensive directory of 950 available resources in our service area in real time. In 2023, they began offering Benefit Kitchen, a free screening tool that helps people determine their eligibility for benefits they may qualify for and not know about. They offer services in both English and Spanish and they provide 3,000 SNAP screenings per month through 211.

We are proud to support United Way's request, we urge you to fund it, and we look forward to our continued partnership in bringing critical services to Hamilton County residents in need.

Yours sincerely,

Rachel Gammon
Chief Executive Officer

Médicos Mission Fund
1300 E. 23rd Street
Chattanooga, TN 37404
501(c)3 Tax ID 86-3384114

January 11, 2023

Mayor Weston Wamp
Hamilton County Commission Members
625 Georgia Ave # 401
Chattanooga, TN 37402

Dear Mayor Wamp and Hamilton County Commission Members,

The Médicos Mission Fund with Clínica Médicos emphatically supports United Way of Greater Chattanooga's request to Hamilton County to continue funding the 211 helpline service. We partner with United Way so that this service can provide free and confidential help to residents when they need it. Whether a citizen is in crisis or needs a little support, United Way's 211 network is there to help. The 211 helpline is the central entry point for community members and is a crucial service for Hamilton County citizens. We urge you to continue funding for it.

For more than 100 years, United Way has been uniting people and resources to build a stronger, healthier community. As a partner, the Médicos Mission Fund is one of the many organizations United Way works closely with to ensure people across our county receive the assistance they need. As a champion of equitable and accessible healthcare, the 211 service is vital to the underserved Latino community we serve. Of 45,000 registered patients, 90% live below the Federal Poverty Level, and 25% are under 18. They are in desperate need of the most basic of needs. Our patient health navigators routinely assist patients with 211 to ascertain their most pressing needs. The 211 helpline is essential to the health and well-being of these families.

With the launch of Benefit Kitchen in 2023, the United Way demonstrated yet another way they can care for our vulnerable patient population. The free screening tool educates and assists in determining eligibility for qualifying and necessary benefits. This service is offered in English and Spanish to connect LEP families to benefits and, most importantly, let them know they are seen, heard, and are meaningful members of our greater Hamilton County family.

We are proud to support United Way's request, and we urge you to fund it. We look forward to our continued partnership in bringing critical services to Hamilton County residents in need.

Yours sincerely,

Dr. Kelly Rodney Arnold

President, Médicos Mission Fund
Medical Director, Clínica Médicos