LEND A HAND FOUNDATION, INC.

DONATION POLICY   Effective Date: June 2026

Policy Statement. This Donation Policy is adopted by the Board of Directors of Lend A Hand Foundation, Inc. to govern the solicitation, acceptance, administration, acknowledgement, restriction, use, stewardship, refund review, and recordkeeping of charitable contributions in a manner consistent with the Foundation's charitable purposes, governing documents, Kentucky nonprofit corporation law, Kentucky charitable solicitation requirements, and federal tax-exempt organization standards applicable to organizations described in Section 501(c)(3) of the Internal Revenue Code.

Legal Disclaimer. This Policy is an internal governance and charitable administration policy. It shall be interpreted in harmony with the Foundation's Articles of Incorporation, By-Laws, Conflict of Interest Policy, Privacy Policy, Data Storage and Retention Policy, Assistance Eligibility & Distribution Policy, applicable Board resolutions, donor restrictions accepted by the Board, and applicable law. In the event of any conflict, applicable law and the Foundation's governing documents shall control.

ARTICLE I – PURPOSE

The purpose of this Donation Policy (the "Policy") is to establish a fair, transparent, legally compliant, and mission-aligned framework for receiving, processing, administering, restricting, declining, returning, acknowledging, and reporting charitable contributions made to Lend A Hand Foundation, Inc. (the "Foundation").

This Policy is intended to protect charitable assets, preserve donor trust, maintain independence in charitable decision-making, prevent private inurement and impermissible private benefit, support accurate financial reporting, and ensure that donations are accepted and used only in furtherance of the Foundation's charitable purposes.

This Policy is further intended to:

• Advance the Foundation's charitable mission;

• Support compliance with Kentucky charitable solicitation and nonprofit governance requirements;

• Ensure donations are properly reviewed, recorded, acknowledged, and administered;

• Protect against fraud, improper donor influence, conflicts of interest, and misuse of charitable resources;

• Preserve the Foundation's discretion and legal control over accepted contributions;

• Maintain accurate records for tax, audit, reporting, governance, and donor stewardship purposes; and

• Promote responsible charitable fundraising and public accountability.

ARTICLE II – SCOPE

This Policy applies to:

• All donations, grants, gifts, pledges, sponsorships, in-kind contributions, bequests, restricted contributions, unrestricted contributions, recurring gifts, and other charitable support offered to or received by the Foundation;

• All Directors, Officers, committee members, volunteers, advisors, contractors, consultants, employees, and authorized representatives involved in solicitation, receipt, processing, stewardship, or administration of donations;

• All donors, prospective donors, grantors, sponsors, fundraising partners, payment processors, and service providers involved in donation-related activities;

• All donation systems, websites, portals, forms, campaigns, events, and Rural Neighbor-related workflows used to support charitable fundraising or donation administration; and

• All records, acknowledgements, restrictions, communications, refund requests, and reports relating to charitable contributions.

ARTICLE III – DEFINITIONS

“Acknowledgement” means a written receipt, confirmation, statement, or other communication issued by the Foundation to document receipt of a Donation, subject to applicable tax, accounting, and charitable solicitation requirements.

“Board” means the Board of Directors of the Foundation.

“Charitable Purpose” means a purpose consistent with the Foundation’s Articles of Incorporation, By-Laws, charitable mission, Board-approved programs, and applicable requirements for organizations described in Section 501(c)(3) of the Internal Revenue Code.

“Donation” means any voluntary contribution of money, property, goods, services, securities, grant funds, sponsorship support, pledge, planned gift, in-kind support, or other item of value offered to or accepted by the Foundation for charitable purposes.

“Donor” means any individual, business, trust, estate, foundation, governmental entity, grantor, sponsor, platform user, or other person or entity that offers or provides a Donation to the Foundation.

"Restricted Donation" means a Donation accepted by the Foundation subject to a written donor-imposed purpose, time, program, geographic, or other restriction approved by the Board or authorized designee.

ARTICLE IV – DONATION ACCEPTANCE PRINCIPLES

The Foundation shall accept Donations only when the Donation reasonably advances the Foundation's charitable mission and can be administered in a lawful, ethical, financially responsible, and operationally feasible manner.

1. Mission alignment;
2. Legal compliance;
3. Financial stewardship;
4. Donor independence;
5. Transparency and accountability;
6. Protection of charitable assets;
7. Confidentiality and privacy; and
8. Avoidance of private inurement, impermissible private benefit, and improper influence.

Acceptance of any Donation shall not create governance rights, voting rights, ownership rights, program-control rights, preferential access, guaranteed charitable outcomes, or any authority for the Donor to direct the Foundation's charitable assistance decisions.

ARTICLE V – ACCEPTABLE DONATIONS

The Foundation may accept the following categories of Donations, subject to review, documentation, and approval requirements established by the Board:

• Cash, checks, credit card payments, electronic funds transfers, online donations, recurring donations, and other monetary gifts;

• Grants from foundations, corporations, governmental entities, donor-advised funds, or other charitable funding sources;

• In-kind goods or services that the Foundation can lawfully use, convert, distribute, or administer in furtherance of its mission;

• Sponsorships, matching gifts, planned gifts, bequests, beneficiary designations, and other charitable support approved by the Board; and

• Restricted or designated Donations accepted in writing by the Foundation, provided the restriction is consistent with the Foundation's charitable purposes and administrative capacity.

ARTICLE VI – DONATIONS REQUIRING REVIEW

The Foundation may require Board or authorized designee review before accepting any Donation that presents legal, financial, reputational, operational, valuation, restriction, tax, conflict-of-interest, or administrative concerns.

Donations requiring review may include, without limitation, noncash property, securities, vehicles, real estate, closely held business interests, cryptocurrency or digital assets, gifts subject to conditions, gifts involving naming recognition, gifts involving Related Parties, gifts from donors seeking influence over charitable assistance decisions, anonymous gifts presenting compliance concerns, or gifts that may expose the Foundation to liability.

ARTICLE VII – DONATIONS THAT MAY BE DECLINED

The Foundation may decline, reject, return, or refuse any Donation, pledge, restriction, sponsorship, or proposed arrangement if the Foundation determines, in its sole discretion, that acceptance would be inconsistent with its mission, governing documents, tax-exempt purposes, legal obligations, financial controls, reputation, donor independence, charitable discretion, or administrative capacity.

The Foundation shall not knowingly accept Donations that are unlawful, fraudulent, derived from illegal activity, intended to confer improper private benefit, conditioned upon preferential treatment, intended to influence charitable assistance decisions, incompatible with accepted donor restrictions, excessively burdensome, or otherwise contrary to applicable law or Board-approved policy.

ARTICLE VIII – DONOR RESTRICTIONS AND DESIGNATIONS

Donors may express a preference that a Donation be used for a particular charitable program, purpose, service category, geographic area, campaign, or fund. A donor preference shall not be binding unless the Foundation expressly accepts the restriction in writing through a gift agreement, campaign terms, grant agreement, Board resolution, written acknowledgement, or other approved written record.

Upon acceptance, a Restricted Donation shall be administered in accordance with the accepted restriction, applicable accounting requirements, donor communications, and Board-approved controls. The Foundation shall maintain reasonable records distinguishing restricted funds from unrestricted funds and shall release, expend, modify, or redirect restricted funds only as permitted by the restriction, donor agreement, applicable law, or Board-approved legal review.

ARTICLE IX – DONOR INDEPENDENCE AND NO CONTROL

All Donations become the property of the Foundation upon acceptance, subject only to any written restrictions accepted by the Foundation. No Donor shall retain ownership, dominion, control, approval rights, management authority, or operational authority over donated assets after acceptance.

No Donor may require the Foundation to provide charitable assistance to a specific individual, household, vendor, service provider, Related Party, or other private person as a condition of a Donation, except where permitted by law, approved by the Board, and administered through objective charitable criteria consistent with the Foundation's Assistance Eligibility & Distribution Policy.

ARTICLE X – CHARITABLE SOLICITATION COMPLIANCE

The Foundation shall conduct charitable solicitations in a truthful, transparent, and legally compliant manner. To the extent required by Kentucky law, the Foundation shall maintain charitable solicitation registration or file required notices, reports, or annual submissions with the Kentucky Office of the Attorney General before or during periods in which contributions are solicited in the Commonwealth.

The Foundation shall not knowingly make materially false or misleading statements in fundraising communications and shall use reasonable care to ensure that public solicitations, online donation pages, campaign materials, receipts, and donor communications accurately describe the charitable purpose, restrictions, and administrative terms applicable to a Donation.

ARTICLE XI – DONATION ACKNOWLEDGEMENTS AND TAX MATTERS

The Foundation shall provide Donation acknowledgements, receipts, confirmations, or other records as appropriate for charitable administration, donor stewardship, accounting, and applicable tax compliance. Donors are responsible for obtaining their own tax, legal, financial, and valuation advice and for determining the deductibility, substantiation, reporting, and valuation treatment of any Donation.

Except as required by law or expressly approved by the Board, the Foundation shall not provide personal tax advice, legal advice, valuation services, appraisal services, or assurance that any Donation is deductible. For noncash Donations, the Foundation may describe the property received but shall not assign a value unless required and approved under applicable procedures.

ARTICLE XII – REFUNDS, REVERSALS, AND RETURN OF DONATIONS

Donations are generally voluntary and nonrefundable to the fullest extent permitted by law, payment-network rules, grant terms, and written donor agreements. The Foundation may review refund or reversal requests in cases involving duplicate transactions, processing errors, unauthorized transactions, mistaken payments, failed restrictions, cancelled campaigns, legal requirements, or other extraordinary circumstances approved by the Board or authorized designee.

No refund, return, reversal, or redirection shall be made if it would violate law, donor restrictions, grant requirements, accounting requirements, tax-exempt standards, antifraud controls, or the Foundation's charitable obligations. The Foundation may require documentation and may offset payment processing costs where lawful and appropriate.

ARTICLE XIII – CONFLICTS OF INTEREST AND RELATED PARTIES

Donation-related decisions involving Directors, Officers, donors, vendors, Rural Neighbor participants, Service Providers, employees, volunteers, Related Parties, or any person with a personal, financial, familial, business, or governance interest shall be handled in accordance with the Foundation's Conflict of Interest Policy.

No Covered Person may use Foundation donation systems, donor relationships, confidential donor information, charitable funds, or fundraising opportunities for personal gain or to secure improper advantage for themselves, a Related Party, a vendor, a donor, or another private person.

ARTICLE XIV – DONOR PRIVACY AND CONFIDENTIALITY

Donor information shall be handled in accordance with the Foundation's Privacy Policy, Data Storage & Retention Policy, applicable law, and donor communications. The Foundation shall use reasonable safeguards to protect donor records, payment information, acknowledgement records, restricted gift documentation, and related communications.

The Foundation shall not publicly disclose donor identities except where required by law, authorized by the donor, necessary for tax, audit, accounting, legal, grant, or governance purposes, or otherwise permitted under applicable policies and donor instructions.

ARTICLE XV – RECORDKEEPING AND FINANCIAL CONTROLS

The Foundation shall maintain donation records in accordance with its Data Storage & Retention Policy, accounting procedures, audit requirements, grant terms, applicable tax rules, and legal obligations. Records may include donor information, dates and amounts of contributions, restrictions, acknowledgements, payment confirmations, grant agreements, campaign records, Board approvals, refund determinations, and related correspondence.

Donation processing shall be subject to reasonable internal controls, segregation of duties where feasible, deposit procedures, reconciliation practices, fraud monitoring, restricted fund tracking, access limitations, and Board-level financial oversight appropriate to the Foundation's size, resources, and operational risk.

ARTICLE XVI – FRAUD PREVENTION AND SUSPICIOUS DONATIONS

The Foundation may review, delay, decline, return, report, or investigate Donations or donor activity that appears fraudulent, suspicious, unauthorized, unlawful, inconsistent with donor instructions, inconsistent with payment records, connected to misuse of charitable assets, or otherwise harmful to the Foundation, applicants, recipients, donors, or the public.

The Foundation may cooperate with payment processors, auditors, banks, insurers, regulators, law enforcement, counsel, and other appropriate parties when reasonably necessary to prevent, detect, investigate, document, or respond to suspected fraud, abuse, theft, misrepresentation, misuse, chargebacks, or security incidents.

ARTICLE XVII – GRANTS, SPONSORSHIPS, AND FUNDRAISING PARTNERS

The Foundation may accept grants, sponsorships, matching gifts, corporate support, and third-party fundraising proceeds when such support advances charitable purposes and does not compromise the Foundation's independence, charitable discretion, tax-exempt status, reputation, or compliance obligations.

Any fundraising consultant, professional solicitor, commercial co-venturer, sponsor, platform, or outside party acting on behalf of or in support of the Foundation shall be subject to written arrangements, appropriate oversight, and compliance with applicable registration, disclosure, accounting, and reporting requirements.

ARTICLE XVIII – USE OF DONATED FUNDS

Donated funds shall be used for charitable programs, administrative expenses, fundraising expenses, technology systems, service coordination, governance, compliance, reserves, and other lawful purposes approved by the Board and consistent with the Foundation's mission, restrictions, budget, and applicable law.

The Foundation may use unrestricted Donations where the Board determines they are most needed to advance charitable purposes. Restricted Donations shall be used in accordance with accepted restrictions, subject to lawful modification, release, or redirection where permitted.

ARTICLE XIX – NO PRIVATE INUREMENT OR IMPERMISSIBLE PRIVATE BENEFIT

No part of the Foundation's net earnings, donated assets, charitable funds, services, or operational benefits shall inure to the private benefit of any Director, Officer, donor, founder, insider, Covered Person, Related Party, vendor, service provider, applicant, recipient, or other private person except as permitted by law and in direct furtherance of the Foundation's charitable purposes.

The Foundation shall not accept or administer Donations in a manner that constitutes compensation for services, repayment of personal obligations, disguised private benefit, donor-controlled assistance, political campaign intervention, or unlawful preferential treatment.

ARTICLE XX – POLICY REVIEW AND AMENDMENT

This Policy shall be reviewed periodically by the Board and may be amended as necessary to preserve compliance, transparency, accountability, charitable independence, donor trust, and alignment with the Foundation's mission. The Board may adopt procedures, forms, gift agreements, delegated approval thresholds, campaign terms, or administrative guidelines to implement this Policy.