KINGDOM FINANCE
GROUP

SIMERP: A New Fundraising Opportunity for Nonprofits

Turning Financial Efficiency into Mission Impact

What If Your Organization Could Create New Resources Without Asking for Another Donation?

Nonprofits are constantly asked to do more with less.

At the same time, organizations are spending significant amounts on employee compensation, healthcare benefits, and payroll-related expenses.

SIMERP — Self-Insured Medical Expense Reimbursement Plan — gives eligible nonprofit employers an IRS/ACA approved $0 cost opportunity to evaluate whether their employee-benefit and payroll structure can be optimized while potentially reducing certain payroll tax expenses.

The potential result?

More financial capacity to support the mission.

From Payroll Efficiency to Fundraising Impact

Imagine a nonprofit with a network of **1,000 eligible employees**.
If the organization realizes an illustrative **$639.96 per eligible employee** in annual financial impact:
1,000 employees × $639.96 = $639,960 annually.
That potential $639,960 could create additional financial capacity for the organization. The program is scalable and can support any sized organization.

Depending on the nonprofit's governance and financial policies, those resources could potentially support:

- Scholarships
- Community programs
- Homelessness initiatives
- Workforce development
- Food insecurity programs
- Healthcare access
- Youth programs
- HBCU initiatives
- Capital projects
- Employee programs
- Mission-related programming

The numbers are illustrative only. Actual results depend on eligibility: Number of full-time employees, existing and offered healthcare plan, FICA deductions and applicable tax rules.

The Fundraising Message

Traditional fundraising asks:

“Will you give us more money?”

SIMERP creates a different conversation:

“Can we identify additional financial resources within our existing operations?”

That is the power of financial-efficiency fundraising.

A Potential New Revenue Strategy

For eligible nonprofit employers, SIMERP can be evaluated as part of a broader financial strategy:

Existing Payroll & Benefits
Benefits Optimization
Potential Payroll Tax Efficiency
Potential Financial Savings
Reinvestment Into the Mission

This doesn’t replace or challenge traditional fundraising, It can complement it.

Why This Matters to Nonprofit CEOs and CFOs

Nonprofit leaders are responsible for maximizing every dollar entrusted to their organizations.
SIMERP provides an opportunity to ask:
Are we getting the maximum value from our existing employee-benefit expenditures?
If the answer is no, there may be an opportunity to create additional financial capacity without relying solely on:

- Grants
- Donations
- Memberships
- Government funding
- Capital campaigns
- New debt

The “Mission Multiplier”

A nonprofit can potentially take a financial-efficiency opportunity and turn it into mission impact.

- **Better Benefits**
- **Potential Payroll Efficiency**
- **Financial Reinvestment**

Greater Mission Impact for Foundations and Nonprofit Networks

The opportunity can become even more powerful when implemented across a network.
For example, imagine a nonprofit association with:
100 participating organizations
Each organization identifies an average potential financial impact of **$100,000 annually**.
That represents:

$10 million in potential collective financial impact.
Again, this is an illustrative model—not a guaranteed result.

The concept is to create a **network-wide financial-efficiency initiative** that can strengthen participating organizations and potentially expand their capacity to serve their communities.

A New Conversation for Funders

Foundations and major donors don't always have to be the only source of additional resources.
Nonprofits can also explore:
"How can we create more resources internally?" SIMERP can be part of that conversation.

EHP/Kingdom Finance Group's Role

EHP and Kingdom Finance Group can work with eligible nonprofit organizations to:

1. Review their employee population.
2. Analyze their existing benefits structure.
3. Review applicable payroll/FICA considerations.
4. Determine whether the organization may qualify.
5. Model the potential financial impact.
6. Identify opportunities for reinvestment.
7. Coordinate with appropriate benefits and tax professionals regarding implementation and compliance.
8. KFG can initiate an additional funding source specific to KFG, based on 2/3 of our income produced by your program participation to further support the mission.

The Vision

Fundraising doesn't always have to begin with asking someone for a check.
Sometimes it begins by finding resources that are already within the organization.

SIMERP - Creates Financial Efficiency.
Strengthens Employee Benefits.
Expands Mission Impact.

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Helping mission-driven organizations discover opportunities to make their financial resources work harder.