

One Contribution. Support for Generations.

A philanthropic model designed to make one contribution support families for generations.

100%

Of Donations Used to
Acquire & Rehab Housing

12

Transitional-Housing
Places per Three-Flat

80%

Of Property Income to
Food & SNAP Support

6.6%

Running Cost as a
Share of Funds Donated

01 Executive Summary

Perpetual Impact is built upon a straightforward idea: use charitable contributions to create and sustain transitional housing, then direct the ongoing income generated by that housing towards food assistance and help for families navigating the Supplemental Nutrition Assistance Program (SNAP).

Rather than relying solely on repeated fundraising to support individual programmes, Perpetual Impact aims to establish a durable charitable asset base. The initial focus is Chicago, where suitable three-flat residential properties can be acquired, adapted for transitional housing and leased to established nonprofit organisations under long-term master leases.

The nonprofit tenant operates the housing and manages residents. Perpetual Impact's intended role is to own and steward the property and direct the resulting charitable resources towards its mission.

The long-term vision is a self-sustaining charitable platform linking three needs:



The model is designed so that charitable assets can continue generating mission-supporting resources over time, subject to operating performance, property requirements and applicable law.

Donate once: Support forever.

02 Our Mission

Perpetual Impact works to strengthen family stability by expanding access to transitional housing, helping address food insecurity and making it easier for eligible households to navigate SNAP applications and related administrative requirements.

Our guiding belief is that a stronger America starts with stable families—and that no child should go hungry in America today.

03 How the Model Works

Perpetual Impact's approach has five principal stages, forming a continuous cycle in which charitable assets keep funding the mission.



01 Acquire suitable housing

Identify suitable Chicago three-flat residential properties that can be adapted into safe, practical transitional housing.

02 Prepare the property

Complete the modifications required to configure the property for its intended use, subject to applicable building, fire, occupancy, accessibility and other requirements.

A typical target property consists of three two-bedroom apartments and 6 bathrooms, configured to accommodate up to 12 transitional-housing residents.

03 Lease to an established nonprofit

Lease the entire property to a qualified nonprofit organisation under a long-term master lease.

The nonprofit becomes the operating tenant and manages resident screening, leasing and day-to-day housing operations. Responsibility for utilities, minor maintenance and other property obligations depends on the agreed lease terms.

This arrangement allows specialist nonprofit organisations to focus on residents and services while Perpetual Impact concentrates on charitable asset stewardship and mission funding.

04 Support food security

Allocate charitable income—not donations—to food assistance, working with food banks and other appropriate charitable partners to help families facing gaps in access to food. **100% of funds donated are used to acquire and rehab the properties.**

05 Help families navigate SNAP

Develop a digital application-support service that helps households organise information, identify missing details and prepare application materials for review and submission to the appropriate state agency.

The objective is to reduce administrative barriers that may prevent eligible families from accessing assistance.

04 Why Transitional Housing Is the Starting Point

Housing stability is foundational to family wellbeing. Perpetual Impact's initial programme focuses on Chicago three-flat properties that can potentially provide 12 transitional-housing places per property when appropriately configured.

The organisation intends to lease entire properties to established nonprofit providers rather than operate a residential service directly.

Under the intended master-lease model, the nonprofit operator handles resident screening, leasing and day-to-day operations. The arrangement is designed to let specialist organisations concentrate on supporting residents while Perpetual Impact stewards the property and advances its charitable mission.

Chicago is the initial focus because of its supply of three-flat residential properties, potential acquisition opportunities and established nonprofit housing sector. Over time, the approach could be considered in other US markets where suitable properties, qualified nonprofit partners and local requirements align.

05 Two Complementary Food-Security Programmes

Perpetual Impact's mission extends beyond housing. It aims to help families access existing assistance while addressing food insecurity that remains.

Programme 1: Direct food assistance

Some families continue to struggle to afford sufficient food even when public benefits are available.

Perpetual Impact intends to provide direct food assistance where a gap remains, working through food banks and other appropriate charitable partners.

The objective is to complement—not replace—existing public nutrition programmes.

Programme 2: SNAP application support

The Supplemental Nutrition Assistance Program (SNAP) provides food-purchasing assistance to eligible households. However, navigating applications, documentation and administrative requirements can be difficult.

Since the legislation changed in 2025, 5 million families with 1.5 million children have lost their food benefits. Most of these families have lost their food support due to application errors or an inability to complete the SNAP application form.

Perpetual Impact intends to develop a simple digital service that helps applicants:

- Organise household information, income and expenses.
- Identify missing information and documentation.
- Prepare application materials for the relevant state.
- Review the completed information before submitting the application.
- Obtain support with application renewals and recertifications as the service develops.

The service is intended to reduce administrative friction between families and the assistance for which they may be eligible.

It will not determine eligibility or make benefit decisions. Those responsibilities remain with the appropriate state agency.

06 The Perpetual Impact Proposition

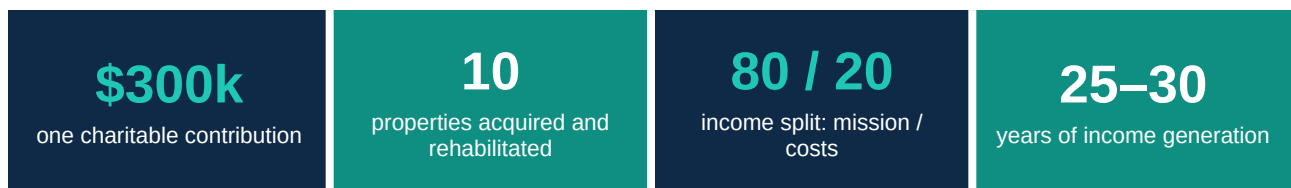
The defining feature of Perpetual Impact is the connection between a durable charitable asset and a continuing charitable purpose.

A contribution helps establish housing capacity. The housing is then leased to a nonprofit operator, and the income generated through the property's ongoing operations supports further charitable activities, including food assistance and SNAP application support.

Our mission is to turn the power of a single charitable contribution into a lasting force for good — providing homes for those in need, helping families put food on the table, and creating a legacy of support that continues for decades into the future.

An illustrative example from the Master Plan

The Master Plan illustrates how a \$300,000 charitable contribution could help acquire and rehabilitate ten properties, using financing from hard-money lenders to maximise the impact of the initial donation.



100% of every donation is used to acquire transitional housing. The income generated by these properties then provides ongoing funding, with 80% allocated to food assistance and SNAP application guidance and the balance of 20% covering our costs. **Our running cost equates to just 6.6% of all funds donated.**

These figures are planning estimates from the supplied Master Plan, not guaranteed outcomes. Actual results will depend on property costs, financing, occupancy, lease income, expenses, maintenance, regulatory requirements and the performance of operating partners.

The principle is simple: one donation helps establish income-producing assets that generate revenue for 25–30 years, funding additional transitional housing, food assistance and SNAP application guidance every year.

07 Why Philanthropists, Foundations and Endowments May Engage

A connected response to family instability

Housing, food security and access to public benefits are interconnected challenges. Perpetual Impact brings these three areas together within one charitable model.

A durable use of charitable capital

Many charitable programmes require repeated fundraising to continue operating. Perpetual Impact aims to create and steward assets that can generate recurring income for charitable purposes over decades. One donation has a huge impact over 30 years.



The objective is to make the original contribution work beyond the immediate project it helps establish.

A practical partnership model

Perpetual Impact intends to work with established nonprofit housing providers rather than recreate their operational capabilities.

Similarly, food banks and other appropriate charitable organisations can serve as delivery partners for food assistance.

This approach is designed to combine property stewardship, established service providers and technology-enabled assistance.

Measurable social outcomes

The model creates opportunities to report tangible outcomes rather than focusing exclusively on the amount of money contributed. Potential measures include:

- Properties acquired and prepared for transitional housing.
- Housing places created and residents accommodated.
- Occupancy rates and average lengths of stay.
- Resources allocated to food assistance.
- Families receiving food support.
- SNAP applications, renewals and recertifications supported.
- Benefits successfully accessed where reliable information is available.

Potential to scale

Chicago provides the initial starting point. The longer-term ambition is to replicate the model in other US communities where housing needs, suitable properties, nonprofit partners and local requirements support responsible implementation.

08 Who We Hope to Work With

Perpetual Impact welcomes discussions with individuals and institutions whose charitable priorities include housing stability, homelessness prevention, child and family wellbeing, food security, poverty alleviation and access to public benefits.

Potential supporters and partners include:

- **Individual philanthropists and major donors** who want their charitable contributions to create a lasting impact.
- **Private and family foundations** seeking practical approaches to housing, food security and family stability.
- **Community foundations** interested in supporting connected local needs.
- **Charitable endowments**, including those associated with universities, healthcare institutions and other charitable organisations, where the proposed support aligns with their governing purposes and policies.
- **Corporate foundations and corporate giving programmes** seeking measurable community impact.
- **Donor-advised fund sponsors and charitable grantmakers**, subject to their policies and applicable requirements.
- **Charitable trusts and other eligible grantmaking institutions** whose objectives align with the mission.
- **Food banks and nonprofit housing providers** interested in becoming delivery partners.

The objective is to build relationships with organisations and individuals who recognise the value of addressing housing instability and food insecurity together.

09 US Charitable Contribution Tax Benefits

Perpetual Impact has applied for its 501(c)(3) charitable designation. Contributions to eligible 501(c)(3) organisations, including those who are waiting for confirmation that their 501(c)(3) application has been accepted, may qualify for federal income-tax deductions, subject to applicable law, the donor's circumstances and the organisation's verified eligibility to receive deductible contributions.

For philanthropists and charitable institutions, this can be an important consideration when deciding how to direct charitable giving.

Individual philanthropists

An eligible individual donor may be able to deduct a qualifying charitable contribution when calculating federal taxable income. The precise tax benefit depends on factors including:

- Whether the donor itemises deductions.
- The donor's income and applicable deduction limits.
- Whether the contribution is cash, publicly traded securities, real estate or another type of property.
- The valuation and documentation requirements applicable to the gift.
- The timing of the contribution and the tax rules in force.

A charitable deduction is generally not the same as a tax credit. A deduction normally reduces taxable income rather than reducing tax owed dollar for dollar.

Gifts of appreciated assets may have different tax consequences from cash donations, making professional advice particularly important for substantial contributions.

Private foundations and endowments

Foundations and charitable endowments may consider grants to Perpetual Impact where its charitable purposes align with their governing documents, grantmaking policies and applicable legal requirements. Potential areas of alignment include:

- Transitional and supportive housing.
- Homelessness prevention and family stability.
- Child welfare and food security.
- Poverty alleviation.
- Access to public assistance.
- Technology that helps people navigate essential services.
- Long-term community infrastructure and sustainable charitable programmes.

The proposed programme structure and use of charitable assets would need to satisfy the relevant grantmaker's requirements.

Corporate charitable giving

Eligible corporate donors may also be able to claim deductions for qualifying charitable contributions, subject to applicable corporate tax rules and limitations.

For corporate foundations and social-responsibility programmes, Perpetual Impact offers a potential way to connect charitable support with identifiable housing, food-security and benefits-access outcomes.

Important tax considerations

Tax qualification

This report provides general information, not individual tax or legal advice. The deductibility, timing and amount of any contribution should be confirmed with a qualified US tax adviser. No particular tax outcome is guaranteed.

10 Governance, Stewardship and Accountability

A model intended to support charitable purposes over many years requires careful stewardship.

Perpetual Impact's approach includes clear governance, responsible property oversight, documented programme allocations and transparent reporting of charitable activities.

The organisation intends to measure the use of charitable resources and the outcomes associated with its housing, food-assistance and SNAP-support programmes.

This is especially important because the long-term objective depends on maintaining the integrity of the charitable mission while managing real property responsibly.

11 Our Long-Term Vision

Perpetual Impact aims to build a self-sustaining family-stability platform in which charitable contributions help create transitional housing, and the resulting operating resources help address food insecurity and reduce barriers to accessing available assistance.

The model begins with housing because stable accommodation provides a foundation for rebuilding family stability. It then extends the impact through two complementary programmes: direct food assistance and support for families navigating SNAP applications.

As the charitable asset base develops, the ambition is to expand the programme's reach and build enduring partnerships with nonprofit housing providers, food banks, foundations and other charitable institutions.

The long-term goal is not simply to fund individual charitable activities. It is to establish a platform in which charitable assets can continue supporting the mission in perpetuity.

THE GUIDING PRINCIPLE

Donate once. Support families for decades to come.

Perpetual Impact believes a stronger America starts with stable families—and that no child should go hungry in America today.

Important note: This report describes Perpetual Impact's proposed charitable model and incorporates planning assumptions from our Master Plan. A copy of the Master Plan is available upon request. Projected outcomes are illustrative, not guaranteed. All activities remain subject to applicable charitable, tax, property, safety and regulatory requirements.