



June 1, 2020

Kenneth Robinson United Way of the Mid-South 1005 Tillman Street Memphis, TN 38112

Dear Kenneth Robinson:

On behalf of Charity Navigator, I wish to congratulate United Way of the Mid-South on attaining the coveted 4-star rating for demonstrating strong financial health and commitment to accountability and transparency.

The nonprofit sector is advancing and expanding. As our organizations evolve, so do the desires and interests of our supporters. Astute donors are yearning for greater accountability, transparency, and for concrete results from us. With more than 1.5 million American charities, Charity Navigator aims to accentuate the work of efficient and transparent organizations. The intent of our work is to provide donors with essential information to give them greater confidence in both the charitable decisions that they make and the nonprofit sector.

Based on the most recent information available, we have issued a new rating for your organization. We are proud to announce that your organization has earned a 4-star rating. This is our highest possible rating and indicates that your organization adheres to sector best practices and executes its mission in a financially efficient way. Attaining a 4-star rating verifies that United Way of the Mid-South exceeds industry standards and outperforms most charities in your area of work. This exceptional designation from Charity Navigator sets United Way of the Mid-South apart from its peers and demonstrates to the public its trustworthiness. Approximately only a quarter of rated charities have achieved this distinction!

Forbes, Business Week, and Kiplinger's Financial Magazine, among others, have profiled and celebrated our unique method of applying data-driven analysis to the charitable sector. We evaluate ten times more charities than our nearest competitor and currently attract more visitors to our website than all other charity rating groups combined, thus making us the leading charity evaluator in America. Our data shows that users of our site donated more than they planned to before viewing our findings, and in fact, it is estimated that last year Charity Navigator influenced approximately \$10 billion in charitable gifts

Your achievement and the 4-star rating will enhance your organization's fundraising and public relations efforts. Our favorable review of United Way of the Mid-South's financial health and commitment to accountability & transparency is now visible on our website.

We wish you continued success in your charitable endeavors.

Sincerely,

Michael Thatcher President and CEO



CHARITY NAVIGATOR RECOGNIZES

UNITED WAY OF THE MID-SOUTH









AS A 4-STAR RATED CHARITY

JUNE 1, 2020

Michael Thatcher President and CEO





United Way of the Mid-South

Overall

Published: Rating Year: 6/1/2020 2019 6/1/2019 2018 2017

Overall Score

90.02

88.22

88.88

Overall Rating

Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

Financial

Published: Rating Year: 6/1/2020

6/1/2019 2018 12/1/2018 2017

Base Year:

Fund Efficiency

Liabilities to Assets

2

Value

\$0.06

25.3%

2016

 6
 2015
 2014

 Score
 Value
 Score
 Value
 Score

 10.00
 \$0.06
 10.00
 \$0.06
 10.00

Fund Expenses 5.9% 10.00 6.0% 10.00 5.8% 10.00 **Prog Expenses** 84.3% 9.80 83.3% 9.51 83.4% 9.54 Admn Expenses 9.7% 7.50 10.6% 7.50 10.70% 7.50 Revenue Growth Program Growth -0.91% 6.09 -6.66% 1.34 -5.76% 2.24 5.00 Wkg Capital (years) 0.29 5.00 0.37 0.38 5.00

Financial Total

85.89

7.50

16.3%

83.35

10.00

84.28

16.2%

Financial Rating

10.00

A	Accountability and Transparency							
Published:	6/1/202	0	6/1/201	9	12/1/20)18		
Rating Year:	2019		2018		2017	7		
	Value D	eduction	Value D	eduction	Value	Deduction		
Independent Voting Members	Yes	0.00	Yes	0.00	Yes	0.00		
Material Diversion Of Assets	No	0.00	No	0.00	No	0.00		
Independent Auditor	Yes	0.00	Yes	0.00	Yes	0.00		
Loans to/from related parties	No	0.00	No	0.00	No	0.00		
Board Meeting Minutes	Yes	0.00	Yes	0.00	Yes	0.00		
Distributes 990 to Board	Yes	0.00	Yes	0.00	Yes	0.00		
Conflict of Interest Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Whistleblower Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Records Retention Policy	Yes	0.00	Yes	0.00	Yes	0.00		
CEO and Salary Listed	Yes	0.00	Yes	0.00	Yes	0.00		
CEO Compensation Process	Yes	0.00	Yes	0.00	Yes	0.00		
Compensated Board	No	0.00	No	0.00	No	0.00		
Privacy Policy Online	Yes	0.00	Yes	0.00	Yes	0.00		
Board Members Online	Yes	0.00	Yes	0.00	Yes	0.00		
Audited Financials Online	Yes	0.00	Yes	0.00	Yes	0.00		
Form 990 Online	Yes	0.00	Yes	0.00	Yes	0.00		
Key Staff Online	Yes	0.00	Yes	0.00	Yes	0.00		
Total deductions from	n 100 points:	0.00		0.00		0.00		
A	&T Total	100.00		100.00		100.00		
A&	T Rating	***	7	***	•	***		



United Way of the Mid-South

Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

		Fina	ncial			
Published:	8/1/2	2017	8/1/2	2016	6/1/2	2016
Rating Year:	20	16	20	115	20	14
Base Year:	20	13	20	111	20	11
	Value	Score	Value	Score	Value	Score
Fund Efficiency	\$0.06	10.00	\$0.06	10.00	\$0.05	10.00
Fund Expenses	5.7%	10.00	5.8%	10.00	5.8%	10.00
Prog Expenses	83.9%	9.68	84.0%	9.71	84.3%	9.80
Admn Expenses	10.2%	7.50	10.0%	7.50	9.70%	7.50
Revenue Growth						
Program Growth	-5.81%	0.00	-3.61%	0.39	-2.86%	1.14
Wkg Capital (years)	0.32	5.00	0.35	5.00	0.45	5.00
Liabilities to Assets	16.7%	7.50	15.8%	7.50	11.2%	10.00
Financ	ial Total	79.68		80.10		83.44
Financia	I Rating	**		***		***

Accountability and Transparency								
Published:	8/1/2017		8/1/201	8/1/2016		6		
Rating Year:	2016		2015	2015				
	Value D	eduction	Value D	eduction	Value D	eduction		
Independent Voting Members	Yes	0.00	Yes	0.00	Yes	0.00		
Material Diversion Of Assets	No	0.00	No	0.00	No	0.00		
Independent Auditor	Yes	0.00	Yes	0.00	Yes	0.00		
Loans to/from related parties	No	0.00	No	0.00	No	0.00		
Board Meeting Minutes	Yes	0.00	Yes	0.00	Yes	0.00		
Distributes 990 to Board	Yes	0.00	Yes	0.00	Yes	0.00		
Conflict of Interest Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Whistleblower Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Records Retention Policy	Yes	0.00	Yes	0.00	Yes	0.00		
CEO and Salary Listed	Yes	0.00	Yes	0.00	Yes	0.00		
CEO Compensation Process	Yes	0.00	Yes	0.00	Yes	0.00		
Compensated Board	No	0.00	No	0.00	No	0.00		
Privacy Policy Online	Yes	0.00	Yes	0.00	Yes	0.00		
Board Members Online	Yes	0.00	Yes	0.00	No	4.00		
Audited Financials Online	Yes	0.00	Yes	0.00	Yes	0.00		
Form 990 Online	Yes	0.00	Yes	0.00	Yes	0.00		
Key Staff Online	Yes	0.00	Yes	0.00	Yes	0.00		
Total deductions fron	n 100 points:	0.00		0.00		4.00		
A	&T Total	100.00		100.00		96.00		
Α&	T Rating	***	•	***	•	***		



United Way of the Mid-South

Overall Published: 10/1/2015 8/1/2014 3/1/2014 Rating Year: 2014 2013 2013 Overall Score 80.76 79.43 75.81 Overall Rating * * * * * * * *

Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

		Fina	ncial				
Published:	10/1/	2015	8/1/2	2014	3/1/2014		
Rating Year:	20	14	20	13	2013		
Base Year:	20	11	20	09	20	09	
	Value	Score	Value	Score	Value	Score	
Fund Efficiency	\$0.06	10.00	\$0.05	10.00	\$0.05	10.00	
Fund Expenses	5.8%	10.00	5.7%	10.00	5.7%	10.00	
Prog Expenses	84.5%	8.45	84.1%	8.41	84.1%	8.41	
Admn Expenses	9.6%	7.50	10.1%	7.50	10.10%	7.50	
Revenue Growth	-8.53%	0.00	-7.17%	0.00	-7.2%	0.00	
Program Growth	-2.86%	2.14	-8.49%	0.00	-8.49%	0.00	
Wkg Capital (years)	0.46	5.00	0.49	5.00	0.49	5.00	
Liabilities to Assets							
Financ	ial Total	73.09		70.91		70.91	
Financia	l Rating	**		**		**	

Accountability and Transparency								
Published:	10/1/20	15	8/1/201	14	3/1/201	14		
Rating Year:	2014		2013	<u> </u>	2013			
	Value D	Deduction	Value [Deduction	Value [Deduction		
Independent Voting Members	Yes	0.00	Yes	0.00	Yes	0.00		
Material Diversion Of Assets	No	0.00	No	0.00	No	0.00		
Independent Auditor	Yes	0.00	Yes	0.00	Yes	0.00		
Loans to/from related parties	No	0.00	No	0.00	No	0.00		
Board Meeting Minutes	Yes	0.00	Yes	0.00	Yes	0.00		
Distributes 990 to Board	Yes	0.00	Yes	0.00	Yes	0.00		
Conflict of Interest Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Whistleblower Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Records Retention Policy	Yes	0.00	Yes	0.00	Yes	0.00		
CEO and Salary Listed	Yes	0.00	Yes	0.00	Yes	0.00		
CEO Compensation Process	Yes	0.00	Yes	0.00	Yes	0.00		
Compensated Board	No	0.00	No	0.00	No	0.00		
Privacy Policy Online	Yes	0.00	Yes	0.00	No	4.00		
Board Members Online	No	4.00	Yes	0.00	No	4.00		
Audited Financials Online	Yes	0.00	Yes	0.00	No	4.00		
Form 990 Online	Yes	0.00	Yes	0.00	No	3.00		
Key Staff Online	Yes	0.00	Yes	0.00	No	3.00		
Total deductions from	n 100 points:	4.00		0.00		18.00		
A	&T Total	96.00		100.00		82.00		
A&	T Rating	***	-	***	-	***		



United Way of the Mid-South

Overall 3/1/2013 4/1/2012 9/20/2011 Published: Rating Year: 2011 2010 2009 **Overall Score** 80.83 82.58 88.72 **Overall Rating** *** Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

Financial									
Published:	3/1/2	2013	4/1/	2012	9/20/	/2011			
Rating Year:	20	11	20	010	20	009			
Base Year:	20	80	20	007	20	006			
	Value	Score	Value	Score	Value	Score			
Fund Efficiency	\$0.05	10.00	\$0.06	10.00	\$0.05	10.00			
Fund Expenses	5.9%	10.00	6.4%	10.00	5.0%	10.00			
Prog Expenses	84.5%	8.45	83.6%	8.28	86.8%	8.68			
Admn Expenses	9.5%	7.50	9.9%	7.50	8.10%	7.50			
Revenue Growth	-4.64%	1.36	-3.70%	4.21	1.0%	9.07			
Program Growth	-7.17%	0.00	-4.10%	0.00	5.60%	9.63			
Wkg Capital (years)	0.77	7.50	0.65	7.50	0.58	7.50			
Liabilities to Assets									
Financ	ial Total	74.81		77.49		92.37			
Financia	I Rating	**		**	7	***			

Д	Accountability and Transparency							
Published:	3/1/201	13	4/1/20	12	9/20/20	11		
Rating Year:	2011		2010)	2009			
	Value D	Deduction	Value [Deduction	Value [Deduction		
Independent Voting Members	Yes	0.00	Yes	0.00	Yes	0.00		
Material Diversion Of Assets	No	0.00	No	0.00	No	0.00		
Independent Auditor	Yes	0.00	Yes	0.00	Yes	0.00		
Loans to/from related parties	No	0.00	No	0.00	No	0.00		
Board Meeting Minutes	Yes	0.00	Yes	0.00	Yes	0.00		
Distributes 990 to Board	Yes	0.00	Yes	0.00	Yes	0.00		
Conflict of Interest Policy	Yes	0.00	Yes	0.00	Yes	0.00		
Whistleblower Policy	Yes	0.00	Yes	0.00	No	4.00		
Records Retention Policy	Yes	0.00	Yes	0.00	Yes	0.00		
CEO and Salary Listed	Yes	0.00	Yes	0.00	Yes	0.00		
CEO Compensation Process	Yes	0.00	Yes	0.00	Yes	0.00		
Compensated Board	No	0.00	No	0.00	No	0.00		
Privacy Policy Online	Yes	0.00	Yes	0.00	Yes	0.00		
Board Members Online	Yes	0.00	Yes	0.00	Yes	0.00		
Audited Financials Online	No	4.00	No	4.00	No	4.00		
Form 990 Online	No	3.00	No	3.00	No	3.00		
Key Staff Online	No	3.00	No	3.00	No	3.00		
Total deductions fron	n 100 points:	10.00		10.00		14.00		
А	&T Total	90.00		90.00		86.00		
A&	T Rating	***	•	***	•	***		



United Way of the Mid-South

Overall 4/1/2011 3/1/2010 12/1/2008 Published: Rating Year: 2009 2008 2007 **Overall Score** 88.30 84.62 90.01 **Overall Rating** *** Note: For an explanation of the calculation of the overall score, see our website:

http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

Financial									
Published:	4/1/2	2011	3/1/2	2010	12/1/2008				
Rating Year:	20	09	20	80	2007				
Base Year:	20	06	20	05	20	04			
	Value	Score	Value	Score	Value	Score			
Fund Efficiency	\$0.05	10.00	\$0.07	10.00	\$0.05	10.00			
Fund Expenses	5.0%	10.00	7.1%	10.00	5.9%	10.00			
Prog Expenses	86.8%	8.68	88.0%	8.80	90.3%	9.03			
Admn Expenses	8.1%	7.50	4.8%	10.00	3.70%	10.00			
Revenue Growth	1.00%	6.67	1.40%	5.13	5.6%	9.42			
Program Growth	5.60%	7.96	3.10%	3.19	4.00%	4.06			
Wkg Capital (years)	0.58	7.50	0.61	7.50	0.62	7.50			
Liabilities to Assets									
Financ	ial Total	88.30		84.62		90.01			
Financia	I Rating	***		***	7	***			

Accountability and Transparency Published: 4/1/2011 3/1/2010 12/1/2008 Rating Year: 2009 2008 2007 Value Deduction Value Deduction Value Deduction **Independent Voting Members** Material Diversion Of Assets Independent Auditor Loans to/from related parties **Board Meeting Minutes** Distributes 990 to Board Conflict of Interest Policy Whistleblower Policy Records Retention Policy CEO and Salary Listed **CEO Compensation Process** Compensated Board Privacy Policy Online **Board Members Online** Audited Financials Online Form 990 Online Key Staff Online Total deductions from 100 points: **A&T Total A&T Rating**



United Way of the Mid-South

Overall 2/1/2007 Published: 12/1/2007 6/1/2006 Rating Year: 2006 2005 2004 **Overall Score** 78.18 79.46 88.12 **Overall Rating** *** Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

		Fina	ncial					
Published:	12/1/	12/1/2007		2/1/2007		2006		
Rating Year:	20	06	20	05	20	04		
Base Year:	20	03	20	02	20	2001		
	Value	Score	Value	Score	Value	Score		
Fund Efficiency	\$0.10	7.50	\$0.10	7.50	\$0.12	7.50		
Fund Expenses	11.3%	7.50	10.5%	7.50	10.9%	7.50		
Prog Expenses	85.3%	8.53	86.2%	8.62	85.9%	8.53		
Admn Expenses	3.3%	10.00	3.1%	10.00	3.11%	10.00		
Revenue Growth	3.40%	7.15	2.10%	5.92	5.7%	9.46		
Program Growth	-0.30%	0.00	2.40%	2.42	7.63%	7.63		
Wkg Capital (years)	0.69	7.50	0.64	7.50	0.52	7.50		
Liabilities to Assets								
Financ	ial Total	78.18		79.46		88.12		
Financia	I Rating	**		**		***		

Accountability and Transparency						
Published: Rating Year:	12/1/2007 2006		2/1/2007		6/1/20	
	Value Dec	duction \	/alue De	eduction	Value	Deduction
Independent Voting Members						
Material Diversion Of Assets						
Independent Auditor						
Loans to/from related parties						
Board Meeting Minutes						
Distributes 990 to Board						
Conflict of Interest Policy						
Whistleblower Policy						
Records Retention Policy						
CEO and Salary Listed						
CEO Compensation Process						
Compensated Board						
Privacy Policy Online						
Board Members Online						
Audited Financials Online						
Form 990 Online						
Key Staff Online						
Total deductions from	n 100 points:					
A	&T Total					
A8	T Rating		l			



United Way of the Mid-South

Overall Published: 2/1/2005 3/1/2004 2/5/2003 Rating Year: 2003 2002 2001 Overall Score 92.84 89.81 80.17 Overall Rating * * * * * * * * * *

Note: For an explanation of the calculation of the overall score, see our website: http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1287

Financial									
Published:	2/1/2	2005	3/1/2	2004	2/5/2003				
Rating Year:	20	03	20	02	2001				
Base Year:	20	00	19	99	19	1998			
	Value	Score	Value	Score	Value	Score			
Fund Efficiency	\$0.10	10.00	\$0.02	10.00	\$0.11	7.50			
Fund Expenses	9.6%	10.00	2.6%	10.00	10.2%	7.50			
Prog Expenses	87.6%	8.76	88.2%	8.82	86.8%	8.68			
Admn Expenses	2.8%	10.00	9.2%	7.50	2.91%	10.00			
Revenue Growth	10.29%	10.00	5.07%	8.80	2.9%	6.64			
Program Growth	6.57%	6.57	7.20%	7.20	2.35%	2.35			
Wkg Capital (years)	0.81	7.50	0.85	7.50	0.95	7.50			
Liabilities to Assets									
Financ	Financial Total 92.84 89.81 80.17								
Financia	I Rating	***		***		***			

Rating Year:			0/ 1/2	2004	2/5/2003	
	20	03	2002		20	001
	Value	Deduction	Value	Deduction	Value	Deduction
ndependent Voting Members						
Material Diversion Of Assets						
ndependent Auditor						
oans to/from related parties						
Board Meeting Minutes						
Distributes 990 to Board						
Conflict of Interest Policy						
Vhistleblower Policy						
Records Retention Policy						
CEO and Salary Listed						
CEO Compensation Process						
Compensated Board						
Privacy Policy Online						
Board Members Online						
Audited Financials Online						
Form 990 Online						
Key Staff Online						
Total deductions from	n 100 poin	ts:				
Į.	A&T Total					



United Way of the Mid-South

Overall							Accountability and Transparency						
	20 8	10/15/2002 2000 83.31 ** in of the calculation of the overall score, see our website: avigator.org/index.cfm?bay=content.view&cpid=1287					Published: Rating Year: Independent Voting Members Material Diversion Of Assets Independent Auditor Loans to/from related parties Board Meeting Minutes	10/15 20 Value		Value	Deduction	Value	Deduction
Financial							Distributes 990 to Board						
i manolal						Conflict of Interest Policy							
Published:	10/15	10/15/2002					Whistleblower Policy						
Rating Year:	20	00					Records Retention Policy						
Base Year:	19	98					CEO and Salary Listed						
	Value	Score	Value	Score	Value	Score	CEO Compensation Process						
Fund Efficiency	\$0.11	7.50					Compensated Board						
Fund Expenses	10.0%	7.50					Privacy Policy Online						
Prog Expenses	87.1%	8.71					Board Members Online						
Admn Expenses	2.9%	10.00					Audited Financials Online						
Revenue Growth	2.39%	6.12					Form 990 Online						
Program Growth	5.99%	5.99					Key Staff Online						
Wkg Capital (years)	0.92	7.50						. 400 !	[
Liabilities to Assets							Total deductions from	1 100 poin	ts:				
Financial Total 83.31 Financial Rating **						&T Total T Rating							