

IS OUR GOAL

Nearly 25 years ago, First Nonprofit (FNP) set out on its mission to fix a major problem impacting nonprofits: Nonprofit employers were forced to choose between paying the overpriced State Unemployment Insurance (SUI) tax for this mandatory insurance cost or exposing their organization to unforeseen risk by self-insuring their unemployment claims. To address this, FNP designed programs that allow 501(c)(3) nonprofits, tribal and governmental entities to take advantage of the savings that comes with reimbursement financing while minimizing risk.

- FNP has helped nonprofits in Montana save nearly \$5 million since 2003 in SUI taxes
- FNP programs have over a 90% customer retention rate
- Our claims administration partner helped remove over \$5 million in claim liability from our customers in Montana in 2020-2021



Proudly endorsed by:



Montana Nonprofit Association

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FNP program benefits include risk management as well as solutions to several aspects of the employment life cycle:

- Fixed annual unemployment cost and budgetary certainty
- Insurance protection
- Improved cash flow through equal quarterly payments
- Professional claims management and cost audits
- Reimbursement payments to state agencies for individual claims
- Posting of collateral (surety bonds) with state unemployment agencies
- FNPACCESS: Live HR advice, group purchasing and discounted background services

