Grant Proposal of the Association for Consumer Effectiveness2016.pdf

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Grant Proposal of the Association for Consumer Effectiveness

12/25/2015

Defense against Data Brokers!

This is the grant proposal for the Association for Consumer Effectiveness for any grant awards higher than $500,000. The Association website is located at

http://www.oneacedata.com

415-933-1354

E-mail: oneacedata@gmail.com

Association Director is:

Joel Drotts Juris Doctorate
Grant Proposal of the Association for Consumer Effectiveness

DEFENSE AGAINST DATA BROKERS!

Proposal Summary
Section One

A. Introduction to the Association for Consumer Effectiveness Grant Proposal for $500,000 Funding

Of the 300 million citizens living in the United States of America, it is estimated that almost 98% of those citizens have at least some data about them that is currently being maintained on a private or commercial database. Of that 98% of American citizens whom currently have their data being stored by a commercial database only a shocking 1%-20% of those American’s are aware of the fact their data has been collected, is being stored, and is most likely available for inclusion and sale in “Commodity Information Bundles” by a commercial data broker from that database. What’s worse is the fact that of those American’s whom have had data collected about them, which is personally identifiable, a mere 1%-5% of those citizens have actually granted or given a knowing and intelligent consent to have their personally identifiable information utilized. However, most shocking and damaging of all is the fact that despite the billion dollar Data Broker Industry and Commercial Data Brokers being in existence for the better part of the last decade almost no Americans are aware of the existence of the Data Broker Industry, Data Brokers, the activities of Data Brokers, or the fact that almost every American Consumer is effected in some way, shape, or form by this unknown billion dollar industry that knows so much about American Consumers.

B. Societal Issue and Current Problems the Association Seeks to Cure, Solve, or Mitigate With Funding

Data Brokers and the Data Broker Industry are utilized by almost every industry to some extent; this in turn means that the Data Broker Industry has an effect on almost every single business in America. This in turn means that whether they know it or not, data brokers increasingly influence, effect, and more importantly increasingly control the daily lives and transactions of American Citizens. Whether it is the data broker report deciding whether you get the job, deciding whether you get the credit needed for that new car, home, or to open a business, the data broker report deciding if you’ll get a raise, if that college will let you in, and even in social relationships there are dating data brokers to tell possible romantic partners if you’re a good catch or not. However, none of that even scratches the surface of the Data Broker Industry, as increasingly the major players in the industry pressure legislatures to allow for
greater commercial access to information harvested without implicit consent. This is especially true in the medical field as Data Brokers increasingly seek out loopholes and arguable definitions contained in the HIPAA privacy laws.

From denial of a job, not being able to find housing, and even higher health insurance rates, the Data Broker Industry does affect the daily lives of American Consumers too much greater degrees and in far more areas of their lives than your average American Consumer has any knowledge of. This lack of knowledge can surface as “adverse effects” on the lives of consumers, and when that happens without being armed with the knowledge of what an “adverse finding” means, what can be done about it, what rights the consumer has before, during, and after an “adverse finding,” consumers are increasingly finding themselves out whited, out gunned, out spent, out data’ed, and out the job, home, or credit they were rightfully pursuing. What’s worse is an “adverse ruling or decision only happens in the instances all parties decide to follow the rules and obey the unenforced, unregulated, and often ignored laws created to protect consumers like the FCRA. What is truly diabolical and grossly unethical is the fact that Data Brokers are currently allowed to institute draconian measures that harm greatly consumers without consumers even being aware of it.

C. The Solution the Proposed Funding Creates For Society

The Association for Consumer Effectiveness is seeking funding in the amount of $500,000 in order to alleviate and help mitigate the often irreparable and highly costly harms to American Consumers, caused by a critical need and lack of useful and relevant information and education about not only Data Brokers, Data Broker activities, but how best to protect themselves against this silent and invisible billion dollar industry. By creating and maintaining the several educational and standard setting programs via the organizations website located at http://www.oneacedata.com, the Association can effectively mitigate harms through those free public on-line information sharing and educational programs, and do so on a mass and nationwide scale. These programs and knowledge sharing programs developed and broadcasted on line by the Association of Consumer Effectiveness, can and will effectively combat the average American Consumers overwhelming ignorance and lack of knowledge about exactly what Data Brokers do, how they do it, the effect Data Broker activities have on the daily lives of Americans, and most importantly how best to defend themselves, their private information, as well as how best to protect their personally identifiable data from Data Brokers.

D. The Socio-Economic Impact of Successful Funding

The immediate and most obvious beneficiaries of the funding of the program will of course be the American consumer public, as they benefit from enhanced and specialized knowledge sharing and educational programs free of charge found on the Association website. Sadly, the majority of American Consumers remain ignorant of the existence of Data Brokers, as well as the activities of the Data Broker Industry. However, the proper funding of the Association will allow the Association to embark on its quest to wake American Consumers up from their ignorance induced slumber about Data Brokers. However, the American Consumer is not the only intended beneficiary.
The secondary beneficiaries will be the Data Brokers, and the Data Broker Industry itself. As consumers become more cognoscente and aware of the existence of Data Brokers and their activities, the Data Brokers will finally be able to know which consumers actually give their knowing and intelligent consent to having their data collect and which do not. In this way the Data Brokers will benefit through reduced levels of risk from lawsuits, as the only consumer data they possess will slowly be that of only those consumers who have given their knowing and understanding consent to harvest their data.

The social and economic implications of the successful funding of the Association shall be the business savings afforded the Data Brokers, and the Data Broker Industry, in the anticipated class action law suits for copyright and personal publicity rights violations alone will be in the millions. These added value services which will benefit business as a whole are in addition to the primary cost savings this program will impart to the general consumer public. By ensuring the American Consumer public is educated about their rights regarding “adverse actions,” society can be assured less damages occurring to the lives and financial affairs of consumers. Moreover, by fostering a new general sense of feeling of trust amongst Consumers and Data Brokers society will begin feel safer on-line, which will impact the overall psychology of consumers as this new and increased sense of safety will foster and increase on-line shopping habits. At the same time, the push-back felt by consumers and their demand for privacy, will more than likely start a movement in the opposite direction of the negative turn this country has taken with the passage of such laws as the Patriot Acts.

Though education and knowledge sharing is the primary role of the Association, through vetting of Data Brokers, rating Data Brokers, educating and testing Data Brokers, as well as offering the “Consumer Opt-Out” program the societal, educational, and scientific impact of the Association as a whole is guaranteed to be both diverse and wide ranging. The impact of the Association will be felt immediately by those American Consumers seeking ways to mitigate, avoid, and repair the damages cause by unethical Data Brokers through education. At the same time it is the view of the Association that creating a dialogue and establishing strong consumer protection based best practices industry wide in the Data Broker Industry will also have an immediate and positive impact for Consumers and Data Brokers alike.
Introduction to Organization and its Founder

Section Two

The Association built the “living website,” found at http://www.oneacedata.com. The organization founder has the requisite and required levels of experience and training in order to fulfill the stated mission of the Association for Consumer Effectiveness, as well as to responsibly and lawfully accept, handle, and account for the expenditures of the funds requested by this grant proposal.

The Association for Consumer Effectiveness is a registered California 501(c)(3) Corporation, and is legally pending it’s Non-profit determination status from the IRS after properly filing the 1023 Form to the IRS. The exempt status of the Association is based on the fact we are a charitable organization that benefits the American Consumer Public, by negating the negative effects on the consumer public resulting from unethical digital data uses and private information abuses. We accomplish this through massive general education programs, where we disseminate original literature and research findings concerning the subject matter. At the same time, the fact that we advance the sciences of “Computer Science” and “Purposed Relational Digital Data” through our over-all contributions to those fields, industries, and sciences, also ensure our lawful operations qualify the Association as 501c3 exempt status.

The exempt purposes set forth in section 501(c) (3) are charitable, religious, educational, scientific, literary, testing for public safety, fostering national or international amateur sports competition, and preventing cruelty to children or animals. The term charitable is used in its generally accepted legal sense and includes relief of the poor, the distressed, or the underprivileged; advancement of religion; advancement of education or science; erecting or maintaining public buildings, monuments, or works; lessening the burdens of government; lessening neighborhood tensions; eliminating prejudice and discrimination; defending human and civil rights secured by law; and combating community deterioration and juvenile delinquency.

Problem Statement and Needs Assessment

Section Three

This proposal has been drafted with the intent of persuading those parties who are so situated and inclined to make a large donation to the project of $500,000+ or more, to do so as soon as possible. All funding received will be utilized for the continuation and expanding of the programs of education, as well as continued advocacy for and on behalf of the consumer public. The Association seeks to continue its’ role as the standard setting and measuring entity, which is independent, free to stand alone, and speak truthfully and forthrightly on behalf of the consumer public!

1. For the beneficial education of the public the Association delivers presentations and seminars to the public, and the publication of materials that support the topics presented. This is accomplished via a free and public website which houses educational material promoting informational topics pertaining to Data Brokers, the Data Broker Industry, consumer information privacy, and information to help mitigate the damage suffered by the public caused by data abuses and unethical uses by commercial data brokers.
2. For the benefit of the public the Association carries out the research required to operate the Consumer Fairness and Transparency Index, which is a proprietarily owned standardization, vetting, and rating reporting system. This system vets and rates Data Broker companies for fairness and transparency of operations and information, and reports those ratings to the public for free. The Association also works with Data Brokers wishing to raise their scores, by consulting with them about compliance with industry best practices for the ethical and fair treatment and usages of consumer public private information.

3. For the benefit of the public the Association offers a free training course to educate commercial data brokers, as well as an at cost test. The course teaches ethical uses of consumer information, standards for operations reporting and “opt-out” design, as well as the proper collection of consumer protection, all in furtherance of protection of the personal and private information generated by American consumer public. The passage of this course offers certification for “Ethical Commercial Data Broker Certification.”

4. For the benefit of the public the Association houses links to and information on all known commercial data broker companies, as well as their Consumer Fairness and Transparency Index scores. Links to each Data Broker Company “Opt-out” or “Do not track data” pages are accumulated and made public, along with simplified instructions on how each company requires to “opt-out.”

5. For the benefit of the public the Association offers for free to the general public a “Say it once, and tell them all” consumer choice to “opt-out” feature, whereby a list is generated of every consumer who wishes to opt out from having their private information included or utilized in commercial data broker databases. This list is then sent out weekly to the Associations list of data brokers to inform them to remove the names and data associated with those names from out of their systems and databases.

**Competition and the Market in General**

While there are several consumer watchdog groups operating on line, which do address the issues and problems caused by Data Brokers, none offer the plethora of systems and programs the Association for Consumer Effectiveness offer. This makes the Association unique in its ability to be a true “One-stop-shop” on-line for American Consumers, so they may address all their issues while becoming educated at the same time. Moreover, the Association is much more heavily involved in the institution of standards and best practices through-out the Data Broker industry, than any number of the contemporaries of the Association.

The only organization currently operating that comes close to the sort of thorough, industry wide, identification of all operating Data Broker operators, cataloging of each “opt-out” procedures (When and if offered), rating or scoring of their business practices for ethical best practices against our own Consumer Fairness and Transparency Index standardization and measurement tool, and then utilizing the A.C.E. website to aggregate, disseminate, and/or otherwise make known and available to the consumer public all collected and researched information on all operating data brokers is currently a company named “The Privacy Rights Clearinghouse” at [http://www.privacyrights.org](http://www.privacyrights.org). However, true to their name the organization very much operates like a clearinghouse of privacy issues and information. Moreover, while the Privacy Rights Clearinghouse does have a section dedicated to informing the public
about the existence of Data Brokers, it does not incorporate the thoroughness or informative extent which the Association for Consumer Effectiveness means to cover as the only entity dedicated exclusively to the issue of Data Brokers. In this regard the Privacy Rights Clearing House is viewed more as a market channel ally, and not a competitor for resources.

**Societies Extreme Need for the Association and its Programs**

What is truly startling is the lack of true private consumer side advocacy, which is independent, stands, and speaks for the Consumer side of the Data Broker Industry issue. This is extraordinarily disturbing and worrisome, when one stops to consider and realize that Data Broker Industry currently has some of the well placed, well-funded, and well connected lobbyists in the nation. These lobbyists are currently persuading and “advising” the legislature of both houses about what “they” believe to be in the best interest of American Consumers, and the right to privacy of the American Consumer.

Moreover, current Consumer awareness as to the existence of Data Brokers, the Data Broker Industry, the creation of Commodity Information Bundles (CIB)’S, the buying and selling of CIB’s by various Data Brokers and retail industries, the sorts of data that a CIB may contain, the way data is collected to create CIB’s, the collection points for consumer data, as well as the frequency and extent that consumer data is harvested, is close to 2% of the internet and smartphone using public according to at least two different surveys conducted by the Association. In two separate blind surveys conducted by the Association, we asked one hundred random Americans, of various age groups, races, education levels, and socio-economic backgrounds, all of who claimed to use the internet, a smartphone, or some combination of the two on a regular daily basis if they (a) knew what Data Brokers are, (b) if they knew what Data Brokers did, and (c) if they were aware their data gets recorded and harvested beyond mere “cookies” every time they got on-line or used their smartphones? The results were shocking.

Of those whom participated in the survey only 1-2% had ever heard the term Data Broker, and only 1-3% could accurately tell us what exactly Data Brokers did. Surprisingly almost 86% of those same Consumer Americans reported being aware that their data was tracked and stored every time they got on-line. However, that same 86% of Consumer Americans could not tell us how the data was collected, whom collected their data exactly, why their data was wanted, and almost all Consumer Americans were shocked to find out that it was private companies harvesting their data to sell to other companies, and not the United States Government whom monitors, collects, and stores the data generated by their on-line and smartphone use and activities. These low percentages of consumer awareness about the existence of Data Brokers, the Data Broker Industry, and the Data Broker Industries Activities are far too low. Especially when one considers that the vast majority of consumers asked stated they would chose to “opt-out,” and expressed an interest in learning exactly how they could “opt out” or otherwise exert some varying level of control over what information gets harvested and is made available to various parties of concern.

Education of the public is the best defense against these Data Brokers and their activities. As the primary platform for educating and informing the public about Data Brokers and the activities of the Data Broker Industry is the Association website located at [http://www.oneacedata.com](http://www.oneacedata.com), one of the primary goals of the Association for Consumer Effectiveness is to gain national recognition and brand awareness for and about the website as quickly as possible. The reason for this should be fairly obvious,
as the Association website is only useful and helpful to consumers if they visit and utilize the website. To that end consumers can or will only visit the website, to educate themselves with the information contained on the website, if they are aware that the website exists and what sorts of information can be found on the website for free. For this reason, aside from a major national advertising campaign, A.C.E. seeks to cooperate with various Parent and Teacher Associations and Groups, who can educate teenagers and possibly even junior high school students about the existence of the Association website, the information that can be found for free on the website, what exactly the Consumer Fairness and Transparency scores mean, and why they are important. By reaching the younger generations in their learning environment, and exposing them to not only the Association website but to the concept of Data Brokers and the Data Broker Industry early we can ensure that future generations of consumers are more effective and protected than the generations of consumers that came before them.

**Project Objectives**

**Section Four**

1. Create and maintaining a free, easy to use, consumer side website, where all educational, research, and advocacy efforts are made known to the American Consumer Public for the benefit of the American Consumer Public.

2. Create and maintain the Consumer Fairness and Transparency Index Rating System for Data Broker standardization of consumer fairness and adequate privacy controls, and report those findings and/or rated scores on the Association website for the benefit of the general consumer public and Data Brokers as well.

3. Provide all helpful Links and helpful instructions on how American Consumers can “opt-out” from having their information utilized by Data Brokers.

4. Provide Reports to the general public, requesting government agencies, and/or Data Broker companies as well as to Consumer Fairness and Transparency Index findings, and ways to become “Index Compliant” and utilize standardized best practices for the handling, harvesting, and selling of consumer personal information.

5. Provide “Cliff Notes” to the lay American Consumer, for the many usually long and complicated Government Agency Source Reports, Whitepapers, and other known and respected industry insider white papers or reports on the subject matter.

6. Advocate for Consumer Privacy Controls that incorporate the ten principles and standard “need to know” points of information required by the standard American consumer, so that consumers may then tender their true knowing and willing consent to the commercialization and usage of their personal and private data by Data Brokers on-line or otherwise.

7. Achieve a national recognition of the website and the Association for Consumer Effectiveness, which will help ensure that American Consumers are aware of the Association, the existence of the Association...
website at [http://www.oneacedata.com](http://www.oneacedata.com), and the sorts of information that can be found for free on the Association website.

8. Become the de facto Consumer side advocate for all issue relating to Data Brokers and the Data Broker Industry.

9. Generate and create a perpetual fundraising, donation and grant receiving platform that is capable of supporting and funding all research, education, and advocacy undertakings and activities of the Association for Consumer Effectiveness.

10. Maintain and transmit to Data Brokers a national “Opt-out” list of consumers, who are desirous of “opting-out” their personal and private data.

### Projects Method and/or Design

**Section Five**

**Web Developer**

The task of maintaining the free, easy to use, consumer side website, where all educational, research, and advocacy efforts are made known to the American Consumer Public for the benefit of the American Consumer Public, shall be the responsibility of the entire full time staff. However, should funding permit the Association does seek to hire at least one full time website developer, whose primary duty shall be the maintaining of the Association website, as well as ensuring all content updates, blog postings, research papers, photos, or videos that the staff of the Association sees fit to post or make a part of the website for the beneficial knowledge of Consumer American website visitors. This individual will also have the duty of building and maintaining a smartphone application for the Association.

The web developer shall also be the designated social media presence controller. It shall therefore fall upon the holder of this position to maintain the various and several social media accounts and profiles on behalf of the Association. This shall include responding to blogs, texts, tweets, or other social media interactions on behalf of the Association. This is crucial and important so as to give the consumer public the impression and feeling that the Association is a living and responsive entity that is seeking to engage with the public at all times.

**Research Staff: Opt-out Director**

One full time researcher whose duties it shall be to maintain the “Notice Board” to “Opt-Out.” Maintain lists of all consumers who have chosen to “Opt-Out,” all Data Brokers contact information, and see to it all Data Brokers have the most current and updated list of consumers who have “opted-out” of having their data utilized by any Data Brokers. Furthermore, to keep a list of all Data Brokers who have received such “opt-out” lists, and which Data Brokers are respecting the “opt-out” choice of consumers. Moreover, this researcher is to research Data Broker companies for any and all consumer “opt-out” links and instructions, fairly rate those companies according to the Consumer Fairness and Transparency Index, report their findings and research to the webmaster for inclusion in the Data
Brokers section of the website. In addition to the aforementioned research and vetting activities, the researcher shall remain abreast of all current issues, trends, laws, bill proposals, read whenever possible as many whitepapers and reports on the subject of merit and worth, and digest those learned treatise into more user friendly, shortened, and condensed “Cliff Notes,” for inclusion on the website for the reading and education of lay American Consumer website visitors.

**Research Staff: Index Director**

The task of maintaining the Consumer Fairness and Transparency Index Rating System for Data Broker standardization of consumer fairness and adequate privacy controls. To report those findings and/or rated scores on the Association website, for the benefit of the general consumer public and Data Brokers as well. The researcher shall seek out new and unknown Data Broker Companies and vet those companies utilizing the proprietary patent pending Consumer Fairness and Transparency Index. Moreover, the researcher shall submit their findings rated Data Broker companies, along with suggestions upon how to become compliant, and work with any willing Data Broker Company to help said willing and wanting data broker company to become compliant with the Index. In addition to the aforementioned research and vetting activities, the researcher shall remain abreast of all current issues, trends, laws, bill proposals, read whenever possible as many whitepapers and reports on the subject of merit and worth, and digest those learned treatise into more user friendly, shortened, and condensed “Cliff Notes,” for inclusion on the website for the reading and education of lay American Consumer website visitors.

**Marketing**

The Association shall at all times employ a marketing and advertising specialist whose job it shall be to supervise the Associations media advertisement spend, and ensure the Association achieves a national recognition of the website and the Association for Consumer Effectiveness, which will help ensure that American Consumers are aware of the Association, the existence of the Association website at [http://www.oneacedata.com](http://www.oneacedata.com), and the sorts of information that can be found for free on the Association website. This is a fundamental position which shall team up with the Fundraising Director, so the Association may benefit from the targeted donation advertisement campaigns. This person shall have the ability to use the Association name, brand, and sell advertisement space on the website, as well as organize fund raising activities.

**Fundraising**

The Association shall have employed a full time fundraising and grant writing expert, whose duties shall include any and all fundraising, donation and grant gaining, and all other activities that lead to the generating of income or funds for the Association. This is a fundamental position which shall team up with the Marketing Director, so the Association may benefit from the targeted donation advertisement campaigns. This person shall have the ability to use the Association name, brand, and sell advertisement space on the website, as well as organize fund raising activities.
**Director**

The Association shall have at all times a President or Director whose duties shall be the overseeing and management of all other employees and their activities and/or duties. To hire and fire any and all employee, all of who serve at the pleasure of the Director. The Director also has the duty to set policy, and oversee the performance of all employees and their duties. The President/Director shall also aid any and all employees in their assigned duties, as well as act as the chief spokesperson for all matters that directly involve the operations of the Association. The Director alone may also hire as needed payroll or accounting professionals, legal professionals, and oversee the financial viability of the Association as well as all day to day operations and activities.
Organizational Flow Chart of Positions and Authority.

Section Six

Director and/or President of the Association,
In low budget model, must fulfill all roles of traditionally hired

Hired outside professionals:
- Accounting
- Lawyers
- Investment Advisors
- Human Resourcing
- Education/ training

Salary
$90,000
Annually

Staff website and Smart application Developer

Staff
Research Team
Opt-Out Index

Department Manager
Staff of one
Salary
$60,000 yr.

Staff
Fundraiser and Grant Writer

Department Manager
Staff of two
Salary
$85,000 yr. each

Staff
Marketing, Promotion, and Advertising

Department Manager
Staff of one
Salary
$70,000

Salary
Organizational Needs Assessment

Section Seven

Stated Goal

The Association’s fundamental two mission goals are education and advocacy for the American Consumer Public. We educated about the existence of Data Brokers, the Data Broker Industry, and advocate against the harmful activities of the Data Broker Industry. To that end, the Association broadcasts the website in order to act as and become the central repository and portal of accessible information for consumers concerning Data Brokers. In so doing, the Association is helping consumers to become more effective and proactive in defending their private information from unlawful and unethical abuses of their data by Data Brokers. Aside from offering the information deployed on the website, utilizing http://www.oneacedata.com as the primary consumer contact and communication point, we have also incorporated on the website all the links and instructions made available by Data Brokers. To add to this defensive arsenal of education, we have deployed to proactive advocacy systems on the website. The advocacy systems the Association has deployed are the Consumer Fairness and Transparency Index, as well as establishing the industry first “Do not track list.” The advocacy systems enable consumers to better protect themselves and their information, by empowering the Association as their advocate and researcher into the Data Broker Industry.

Strategic Plan of Action

Marketing

With the goals of the Association clearly stated and laid out, what then are the needs of the Association which will help ensure the Association not only reaches its goal, but maintains those goals hopefully in perpetuity? The Association has a three pronged mobilization of work flow, designed to fulfill the two mission goals of education and advocacy for the American Consumer Public. The first and overarching need is to acquire the funds to mount an all-out multi-platform, nation-wide, media advertisement campaign, designed to deliver one simple theme:

“We exist, we’re here for you, Data Brokers exist and are harming you, and if you want to find out how and what to do about it check out http://www.oneacedata.com.”

Once the Association is fully funded, staffed, located, and underway both the ROI of the ad-spend and the over-all progress of the Association can and will be easily and successfully measured and articulated by the number of website hits the Association receives, as well as its conversion rate. The conversion shall be considered any time a consumer adds their name to the “opt-out” list. In this way our growth and success are uniquely tied to these numbers, as the stated mission of the Association is the education of the public and advocacy of the public. In this regard, by informing Data Brokers of the names of consumers found on the “opt-out” list, we are directly advocating for the consumer public as well!
Advocacy

The proper funding of full time staff will allow the Association to fulfill both the advocacy and education goals. The two primary researchers are the keys to the envisioned workflow management, as the primary team producing and facilitating the actual “product” or services the Association plans to offer the consumer public. By having a two person research staff, one team member shall be dedicated strictly to the management of the “Do not track” list. This researcher will be responsible for maintaining the list and communicating the do not track list to Data Brokers. Furthermore, this researcher is expected to stay abreast of any and all laws about “Do not track lists,” as well as producing advocacy articles on the subject.

Education

The second researcher will handle the vetting of Data Brokers and the Consumer Fairness and Transparency Index. This position has the responsibility of seeking out all known and new Data Broker companies, and then vetting those companies against the Consumer Fairness and Transparency Index. This position is also responsible for locating the “Opt-out” links and instructions from the website of every new Data Broker company. This position is also expected to produce articles on the subject, and work with any and all Data Brokers whom may decide to become compliant or improve their score on the Index, by adopting the best practices and standards that are set and measured by the Index.

Both research positions will be extraordinarily unique and busy positions, given the number of Data Brokers, and the amounts of detail and services the Association means to offer consumers. As stated the two researchers produce the “products” of the Association as far as education and advocacy, and the marketing department is tasked with ensuring that the Association has a large enough audience of consumers to actually help the general public. The three departments or prongs of the Association represent the primary activities of the Association, and the remaining departments or position essentially exist in order to support and aid the three primary positions in fulfilling their goals. The remaining departments do this by raising the funds via grants, donations, and fundraising activities, handling the website maintenance, as well as the over-all management and operation of the organization as a whole. The diagram above shows the absolute bare minimum staffing levels, and positions needed in order to successfully complete the stated mission of the Association.
## Operational Costs
### Section Eight

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<th>Stated Costs</th>
<th>YEAR ONE</th>
<th>YEAR TWO</th>
<th>YEAR THREE</th>
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<td>Salary for annual staffing minimums.</td>
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<tr>
<td>Rent (Location in San Francisco Bay Area)</td>
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<td>Phones, computers, office furniture</td>
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<td>Marketing Costs nationwide</td>
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<td>Misc. Operating Expenses (Electricity, internet, Legal, Accountant, janitorial, other)</td>
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The Association currently has no infrastructure beyond the proof of concept website. There are no facilities, no computers, no phones, and no offices, all of which are needed in order to create and operate the Association of a regular and full time basis. These costs shall be one-time only start-up fees.
Fundraising
Section Nine

The fundraising and marketing team or experts shall work hand in hand to utilize the media spend budget. The reason being the Association needs to communicate not only that it exists; offers the services it does, but also inform the public that it needs donations to survive. It is the plan and desire of the Association to offer its services to the public for free, as the consumer public has already been taken advantage of by the Data Brokers. It is contemplated that memberships which offer receiving a newsletter that contains the latest research from the Association in article for about privacy and the state of the Data Broker Industry. With this effort, it is believed that after the first year of full operation the Association shall be able to be self-sustaining through the donations, continued grant seeking, membership sales, and other fundraising activities.

These efforts shall hopefully be aided by gaining celebrity spokes people. The causes that the Association is advancing are directly aligned with the ability of the entertainment industries ability to earn continued profit, as such it is believed receiving or finding celebrities to help advance the cause won’t require great efforts. Once celebrity or celebrity’s spokes people or name affiliation helps raise awareness and brand recognition, it is believed that donations and grant receiving shall also become easier as well.

Organization Bench Marks
Section Ten

1. Creating the team
2. Building a website
3. Writing a Grant
4. Receiving a Grant
5. Producing a business and operating plan
6. Securing a facility and furniture
7. Hiring required staff
8. Begin operations
9. Gaining one million conversions
10. Gaining ten million conversions
Organizational Evaluation

Section Eleven

As a non-profit the organization stands in a unique position when it comes to the analysis of the business and operational outcomes, or more commonly described as the return on investment. It is agreed and understood that in the non-profit field the larger the audience served, than so too is the market and population the Association may draw upon, target fundraising ads at, and ultimately receive donations from. To this end, it is both a proper measurement and analysis tool to measure the brand recognition of the organization. In order to achieve this analysis the following formula shall be utilized in judging the media add spend (Sample size of target marketing demographic) – (Original sample size of target marketing demographic) = (Increased consumer familiarity of products or service) / ($ spent for time period which one engages in active social media advertising campaign) < ($ of donations realized cover the cost of said campaign, with realized increased gross over-all donations.) [©Joel Drotts 2013].

In order to gain the numbers for the above analysis the Association shall use the number of sign ups, the number of views to the website, as well as conducting random polls of the population to find who has heard of the Association. At such point as the realized donations is greater than the formula equation to the left of the greater than symbol above the Association shall be considered to be running at peak performance. As the bulk of the organizations advertisement will be through on-line campaign the organization will have access to a great deal of analysis tools, which will allow the director to make the proper adjustments to operations and spending to levels that will allow the Association to continue to operate, self-funded through donations, advertisement on the Association website, membership sales, as well as receiving grants.

Organizational Weaknesses

Section Twelve

The Association currently lacks the name and brand recognition which shall be required in order to experience and gain a large number of Association donors. This shortcoming can quickly and easily be overcome through a larger than average media advertisement spending budget. As in the non-profit world brand awareness and potential organization donations are one in the same, a large advertisement budget of $100,000 to start with has been built into the budget and funding request made by this proposal. The anticipated media spend, shall increase annually at a rate of $50,000. As the majority of fundraising shall be done on-line, the Association can and will benefit from massive savings in the advertisement budget. The Associations current Director Joel Drotts believes that utilizing strictly on line and fundraising event styled campaigns, will be sufficiently successful in raising the annual needed revenues for operations, when in combination with other grant and fundraising activities. This decision was made based on the projected dollar amounts that will be available for advertisements.
**Non-profit Projects and Industry in General**

**Section Thirteen**

Over-all the non-profit sector is strong, well-funded, but at only 2% of the national GDP there’s plenty of room to grow. Industry experts predict the non-profit sector to continue to grow, especially as wage and earning gaps disparity continue to rise, as non-profits are continuously called upon provide a great many of the essential and needed goods and services to the more venerable segments of the population. According to the “The Digital Giving Index,” produced by Network for Good, located at http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=1360#.V0NVTvkrL4Z:In 2014 Index Good examined the $233 million in online donations to 45,000 nonprofits that was processed entirely by Network for Good.

**Highlights include:**

Overall giving rose 3% from prior year.
3% of annual giving occurred in the month of December.
12% of annual giving occurs on the last 3 days of the year.
Donations made on "Giving Tuesday" rose 148% from 2013.

**M+R Benchmark Study**

The M+R 2015 Benchmark Study provides data regarding online fundraising, advocacy, and list building. This year, the M+R Benchmark Study analyzed the data of 84 nonprofits, producing a wide-ranging assortment of online nonprofit metrics.

**Highlights include:**

Online giving increased 13% from the year prior.
Website traffic for nonprofit websites rose 11% from the year prior.
Monthly online giving grew 32% from the previous year.
One time online giving grew 9% from the previous year.

All the research leads the Association to believe that not only will funding be forthcoming and adequate, but be generously given with enthusiasm. Moreover, as more and more private fundraising opportunities become available on-line, in the form of crowd-source funding, it is now possible to supplement and compliment traditional fundraising activities for non-profit organizations. All of these opportunities and resources shall be exploited and utilized to their fullest potential by the Association.
Conclusion
Section Fourteen

We at the Association would like to thank you for your valuable time and attention. We know there are many great and important causes out there to fund, and the advocates from each of these causes is claiming theirs to be the most pressing in society. We believe that one of the many factors which makes our cause so interesting and urgent, is the fact that the industry, laws, and even the way people view the subject of Data Brokers is not yet completely formed. It is however, at a tipping point, and those whom do not speak now, will forever have to hold their peace, and be wed to whatever transformative ideas, laws, and point of views emerge from this hotbed of activity in the next five years.

For this reason, more than many others, we believe our cause to be not only most just, but capable of interjecting real and realistic change for the good into this wet sandy mix, and to do so permanently before the cement dries on these ideas, laws, and viewpoints. For when the cement does dry, it will take a jack-hammer of law or an explosion of huge funding to disrupt any of these ideas, laws, or viewpoints once they’re set in stone! Those stones are being set as we speak, and shall continue to do so for the next five years. Let the Association for Consumer Effectiveness be your operative mason, helping to mold the foundation of this industry with fairness and transparency while we still can!

Thank you. We look forward to hearing from you soon.