

A partner approach: **NEW** model for corporate–nonprofit collaborations

Overview

Recognizing the unmet opportunity of traditional corporate giving models, **Bread Financial**® and **Ruling Our eXperiences™ (ROX)** worked to create a more intentional, integrated approach to philanthropy. By aligning resources, expertise and long-term goals, the organizations developed a partnership-centered model designed to deliver sustainable, scalable impact.

What began as a modest corporate contribution in 2015 evolved into a decade-long alliance that has expanded ROX's national reach, strengthened its research and programming, and transformed how Bread Financial approaches community investment. Together, the organizations demonstrate how reimagining corporate–nonprofit partnerships can unlock greater value for both communities and institutions.





Headquartered in Columbus, Ohio, Bread Financial is a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions to millions of U.S. consumers. Celebrating 30 years in 2026, it empowers customers and delivers growth for some of the nation's most recognized brands. By leveraging its robust stakeholder universe and prioritizing purpose-driven business operations, Bread Financial has delivered tangible, lasting change in the community.



ROX is the national authority on research, education and programming centered on girls. By putting data into action, ROX is helping create generations of confident girls who control their own relationships, experiences, decisions and futures. The organization, also based in Columbus, Ohio, delivers evidence-based programs in more than 650 schools in nearly all 50 states and operates the ROX Institute for Research, translating data into actionable education and resources that address the most pressing issues facing girls today.

The opportunity

Traditional corporate philanthropy often limits impact by focusing on one-time financial contributions and short-term outcomes. This transactional approach can constrain nonprofits' ability to plan, scale and address systemic challenges over time. Like many nonprofits, ROX had big goals requiring more than donors to succeed and faced the challenge of securing partners willing to move beyond funding alone to provide deeper, more holistic support. Bread Financial recognized that ROX could benefit from support and resources that stretched beyond traditional financial funding and saw an opportunity to rethink the funder-grantee relationship, one that could unlock greater potential for both organizations while delivering more meaningful community impact.



The solution

Designed to be adaptable across sectors and missions, Bread Financial and ROX co-developed a partnership-centered philanthropy model that prioritizes shared value, strategic long-term alignment and mutual accountability. Rather than following traditional giving models, the organizations built an integrated partnership grounded in five core elements:



1. Trust-based foundation: The partnership was anchored in multi-year flexible funding that enabled ROX to plan strategically and invest in long-term growth. Streamlined processes and open communication replaced transactional reporting with meaningful dialogue, allowing both organizations to focus on outcomes rather than administration.



2. Integrated partnership design: Bread Financial and ROX aligned around long-term goals, pairing corporate capabilities with ROX's mission-critical needs. This integration extended beyond financial support to leadership engagement and knowledge sharing, including Bread Financial executive participation on the ROX board that strengthened alignment and expanded access to new networks and stakeholders.



3. Advocacy and amplification: Both organizations committed to shared storytelling and advocacy, using their combined platforms to amplify awareness. National initiatives such as [Fast to 50](#) leveraged this collective reach to accelerate program expansion and impact, while coordinated campaigns highlighted real-world outcomes and built momentum across communities.



4. Strategic sponsorship and cause marketing: Moving beyond traditional sponsorships and logo placement, Bread Financial embedded ROX's mission into consumer communications and cause marketing initiatives. With its proprietary credit card program, they linked giving opportunities to everyday financial interactions which engaged new audiences and created sustainable funding pathways. Bread Financial also invited ROX to speak alongside them at events, sharing ROX's message with new communities the nonprofit wouldn't typically reach.



5. Ecosystem activation: The model emphasized activating a broader ecosystem of associates, partners and community stakeholders. Through intentional collaboration and introductions, the partnership unlocked new resources, in-kind support and opportunities to extend ROX's reach, demonstrating how corporate networks can be leveraged for collective impact.

Together, these elements created the conditions for long-term growth, deeper engagement and measurable outcomes – setting the stage for results that extended well beyond traditional corporate giving.

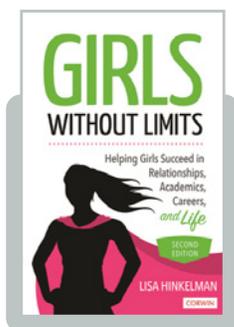
"For more than a decade, ROX has been proud to partner with Bread Financial in a relationship that transcends the typical corporate–nonprofit model. Built on trust, aligned goals and deep collaboration, our work together has expanded what's possible – and how it's achieved. As trailblazers in this field, Bread Financial continues to lead with innovation and community at the center, making outcomes possible that truly stand apart." – Lisa Hinkelman, ROX CEO

The result

By shifting from a transactional funding relationship to an integrated, multifaceted partnership, Bread Financial and ROX accelerated national expansion for the nonprofit, deepened engagement and created sustainable impact.

Through initiatives such as Fast to 50, **ROX expanded into 27 new states, reaching more than 24,000 girls and growing in just three years.** Bread Financial's support of foundational research, including [The Girls' Index](#), strengthened ROX's evidence-based programming and reinforced its position as a national authority on girls' research and education.

The partnership also enabled long-term funding stability and increased visibility. A few drivers are Bread Financial's ongoing collaboration on [Girls Without Limits](#), ROX's signature fundraising event, which has raised \$1.6 million to date, while integrated cause marketing efforts introduced ROX's mission to millions of consumers through expanded awareness. The partnership has collectively **raised more than \$3.185 million since its start.**



Deeper integration led to increased engagement across Bread Financial with associate giving to ROX increasing 352% from 2024 to 2025. Introductions to brand and community partners opened new pathways for collaboration and in-kind support such as a collaborative clothing drive with ROX and Bread Financial's brand partner Maurices with **over 75,000 articles of girls' clothing donated.** Inviting ROX to speak at events such as the Women in Retail Leadership Summit and the U.S. Open exposed ROX's mission by leveraging Bread Financial's stakeholders.

For Bread Financial, the model transformed philanthropy into a high-impact, purpose-driven investment that activated associates, partners and customers alike. For ROX, it enabled sustained national expansion and greater influence in the field of girls' research and education.

Partnership by the numbers

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More than

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collaborative
Maurices clothing drive

What this model offers nonprofits and corporate partners

The partnership between ROX and Bread Financial illustrates how organizations can move beyond transactional philanthropy to create shared, long-term value. For nonprofits, the model demonstrates the power of approaching corporate funders as strategic partnerships. By clearly articulating long-term goals, building trust and positioning themselves as subject-matter experts, nonprofits can shape collaborations that strengthen how they deliver their mission and organizational resilience.



For corporate philanthropy and sustainability teams, this approach offers a pathway to deeper, more meaningful and measurable impact. Aligning philanthropic initiatives with business objectives can transform giving into a strategic investment that generates awareness and measurable impact, engages key stakeholders and builds brand trust.

These lessons illustrate that nonprofits and corporations can achieve scalable and lasting change by forming partnerships based on trust, alignment and accountability.

