



St. Croix Foundation for Community Development

# LIFTING THE BANNER OF PHILANTHROPY



ANNUAL REPORT 2015-2017

St. Croix, U.S. Virgin Islands

[www.stxfoundation.org](http://www.stxfoundation.org)

## Lifting the Banner of Philanthropy

Today, in the wake of Hurricanes Maria and Irma, the Foundation has come to believe that philanthropy must be more courageous and innovative than it has been in the past in order to ensure the long-term sustainability and advancement of Communities like ours.

Our cover photo was selected as a representation of our logo, of the concept of collaboration and upholding the nobility of philanthropy – the love of humankind. It's about embedding philanthropy into every aspect of our programmatic and grantmaking decisions. Today, St. Croix Foundation is committed to charting new courses and challenging ourselves to evolve into a more responsive philanthropy.



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## Board of Directors

2015-2017

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2015-2017

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Haley Cutler-Seeber, Disaster Recovery Coordinator

*\*indicates current Board & Staff members  
as of publishing date*

# EXECUTIVE STATEMENT

In September 2015, St. Croix Foundation celebrated its 25<sup>th</sup> Anniversary!

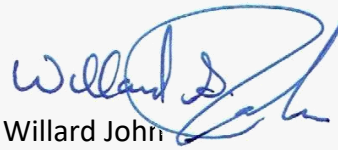
In September of 2017, as St. Croix Foundation for Community Development prepared to mark our 27<sup>th</sup> birthday, there was no way to predict that our anniversary would find us once again facing similar conditions that surrounded our inception. Since the Hurricanes, we have been supporting frontline relief efforts, collecting data to better understand needs, and awarding strategic grants to nonprofits. Our ability to respond quickly, to assess needs, and to courageously advocate for more national philanthropic investments in the Virgin Islands as a whole is allowing us to support a more holistic recovery. We are deeply proud of the lasting imprint this organization has made on the social and economic fabric of this community.

As a small operating foundation launched on the heels of the devastation of Hurricane Hugo back in 1990, without the luxury of an endowment, the impact of Hurricanes Irma and Maria on the Territory has underscored the relevance and need for place-based foundations like us. In reflection, what the Foundation has been able to accomplish in the two and a half decades since Hugo is simply remarkable. Pausing to reflect on our journey to this milestone and beyond, we remain in awe of what the Foundation has been able to accomplish in just over two and a half decades with the support of our cadre of partners. In total, St. Croix Foundation has been a conduit of over **\$37 million private and public sector dollars invested into the Virgin Islands Community.**

As we now look ahead, the Foundation is embarking on some of the most ambitious work in our history: challenging the status quo; pushing for accountable and equitable governance and honing in on our Nonprofit Sector like never before as an essential pathway to social progress.



Deanna J. James  
President & Chief Executive Officer



Willard John  
Chairman, Board of Directors



*St. Croix Foundation's mission  
is to encourage greater philanthropic activity,  
to marshal resources, and to act  
as a catalyst to benefit  
the people of the US Virgin Islands.*

# HOLISTIC COMMUNITY DEVELOPMENT

*With 27 years of Leadership in Service to the Virgin Islands Community under our belt, St. Croix Foundation has identified four critical intersection points that allow us to leverage resources for multiple impact. Today, the Foundation serves as an innovation hub and epicenter of socioeconomic transformation in the Virgin Islands with hands on services and grantmaking that goes far beyond the check.*

## PUBLIC SAFETY

Extending our 15-year partnership with the Virgin Islands Police Department, we are providing flexible support that is responsive to emerging needs. We are also expanding our Workforce Development Initiatives for unemployed youth which consists of targeted craft curriculum, a national trade certification, on-the-job-training, and long-term paid internships.

## PUBLIC SERVICE

As our community's socioeconomic needs increase and resources become scarcer, we are building capacity for nonprofit organizations by providing fiduciary services and technical assistance as well as organizational development support. We are also establishing innovative Donor Advised Funds to fill critical gaps through strategic grantmaking.'

## PUBLIC WILL

In our fundamental role as a Community convener and facilitator, building public will has always been a critical step in achieving the social and economic change we envision. With the lessons we have learned and the partnerships we have built, we are mobilizing our community around critical social issues and translating that energy into a call to action.

## PUBLIC POLICY

Working with our civic organizations, we are advocating for the radical reform of local laws surrounding dilapidated properties, blight, and noise nuisances. We are also examining the Territory's educational policies, conducting a comprehensive analysis of public-school system statutes, and convening policymakers around neutral data in order to collaboratively work toward better alignment of policies and consensus for reform.



# PUBLIC SAFETY

*Since our inception, the Foundation has developed and maintained a close working relationship with the Virgin Islands Police Department. Working alongside civic organizations and our police, the Foundation continues to demonstrate our commitment to making the Virgin Islands a safer place to live and do business*

In 2015, St. Croix Foundation deepened our partnership with the Virgin Islands Police Department through the collaborative development of a comprehensive public surveillance camera system. Seeking to aid in arrests and deter crime, the cost of the system was generously pledged by a local donor committed to supporting the Foundation's Public Safety priorities by nurturing dynamic Community Partnerships and Models.

The proposed Twin City Camera Project will comprise a network of cameras and license plate readers along with components for monitoring, recording, transmitting video images and video analytics. This comprehensive, island-wide system will more than double the current surveillance

capacity of the VIPD as they seek to counterbalance chronic manpower shortages



**Responding to Our Community's Needs:** In 2015, the homicide rate in the Virgin Islands per 100,000 people was double that of Chicago, recording 40 homicides in a population of 104,737 (St. Thomas Source, 2015). Territory-wide, felony assaults alone jumped from 485 in 2012 to 758 in 2014; burglaries from 657 to 828; and robberies from 110 to 202 (2014 Annual Report, USVI Police Department). Research indicates that an island-wide surveillance system can be an effective public safety strategy.

## A History of Public Safety Partnerships & Support

As a critical extension of Community Development, the Foundation recognizes that community revitalization only succeeds when complemented with improved public safety. In 1995, we initiated a partnership with the Virgin Islands Police Department (VIPD) that continues to this day. Our work with the VIPD has included:

- Homicide Investigation Training at the nationally renowned New York State Police Academy
- K-9 training, including the acquisition of two K-9 dogs
- Fingerprint training and certification at the FBI Training Academy
- Window tint measurement training
- Downtown Bicycle patrols
- Rent free space for a downtown substation

*As the Foundation redoubles our push for system-wide education reform, we have shifted our focus from programs to policy. St. Croix Foundation launched its Policy Mapping Initiative back in 2013 with a Steering Committee that comprises a cross-section of local stakeholders including business leaders, educators from public, private, and parochial schools, and the University of the Virgin Islands. Led by an Education Policy Officer, the Committee is examining VI Codes and vetting the laws and policies that govern the Territory's school system in 5 priority areas: (1) student support systems, (2) instructional management and teacher quality, (3) facilities management, (4) funding, and (5) organizational design.*

## Convening the 31<sup>st</sup> Legislature on Education Policy

In May 2016, the Foundation convened Senators from the 31st Legislature in our Sunday Market Square Conference room for a 3-hour deep dive into “The Organization and Structure of the VI Public Education System.”

Moderated by the Foundation's Policy Officer, the meeting served to highlight outdated and incongruent educational statutes and generated an open and honest conversation on viable policy reforms. To date, the Foundation has hosted similar meetings with key policymakers and stakeholder groups from the Board of Education, the State Office of the Department of Education, representatives from the St. Croix American Federation of Teachers, teachers and University of the Virgin Islands!



## 2017 White Paper Release on Education Policy

In June 2017, St. Croix Foundation and its 20/20 Education Steering Committee officially released a 17-page Education Policy White Paper entitled, [Cracking the Code](#), to the public, key stakeholders and policymakers in the US Virgin Islands. The white paper is meant to facilitate a deep analysis of the VI Educational System and highlight the critical importance of policymakers adopting a *whole-system* approach to education reform. When all phases of research are complete, the data will be captured in a Policy Map accessible to the public. This fall, the Foundation will begin research on our next two priorities: *Teachers & Students*.

“As we consider the impediments to forward momentum around education reform in the Virgin Islands over the past 20 years, we believe that the political and administrative ‘revolving door’ creates a cycle in which new visions and strategic agendas are rarely sustainable. This is true here and throughout educational systems everywhere. So, the question remains: who carries forward a vision of equity, excellence and global competition? **As a place-based operating foundation, the St. Croix Foundation for Community Development’s philanthropic purpose is simply this: catalyze change and hold the vision.**”

~ *Cracking the Code*, 2017

# PUBLIC SERVICE

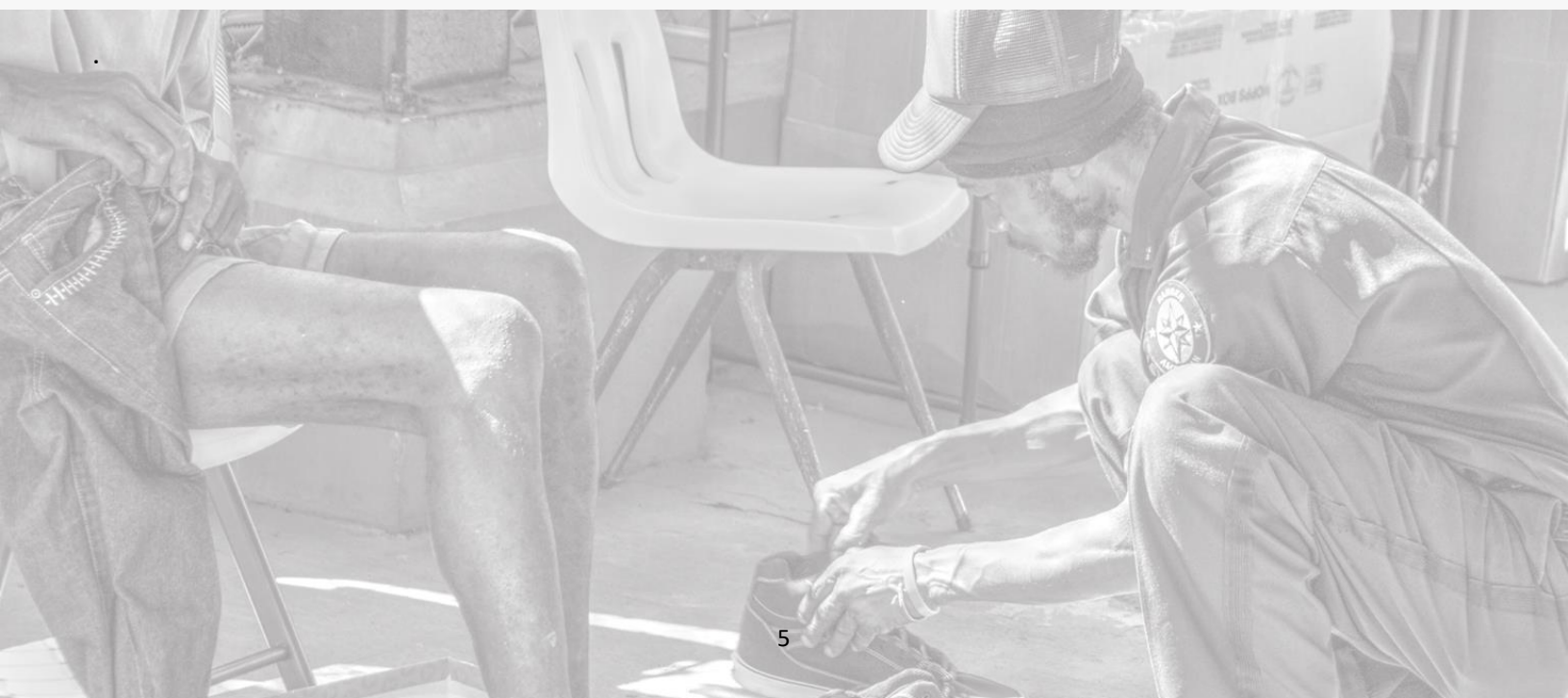
*The growing reality of homelessness in our community is a sad and visible public health crisis compounded by a lack of social service(s) safety nets, the most glaring of which is a collapsed mental health care system. St. Croix Foundation, through strategic private and public partnerships, is developing comprehensive and holistic new systems that will not only significantly reduce homelessness in the U.S. Virgin Islands but to build a replicable model of social transformation.*

In January of 2016, St. Croix Foundation, in partnership with a Corporate donor, convened St. Croix's only NGO Community Clinic, Frederiksted Health Care, Inc. (FHC), and our local Catholic Charities of the Virgin Islands, to begin developing wrap-around services and safety nets for our homeless population. Recognizing that through policies, practices, collaboration, and programs, our Community can tackle the root economic causes of homelessness, the Foundation is spearheading this project, which will; (1) provide stabilization and treatment through medical care and (2) provide shelter and security through permanent housing.

Seeking to find new approaches for marrying local human services programs and economic enterprises to address the issue of homelessness in our community, the project was officially launched on Saturday, January 30, 2016, at FHC and continued throughout the year on the 3<sup>rd</sup> Saturday of each month. Adopted from the "Housing First" model, the Foundation envisions it becoming a holistic community model.

Phase I of the Project entails the clinical evaluation and ongoing treatment of clients, including a medical history, a physical examination, and a complete laboratory workup. Based on those results, individuals will be referred for specialized services such as behavioral health, psychological counseling, dental treatment, etc. In addition to medical services, clothing, meals, and showers are provided at each Saturday clinic. Phase 2 will focus on transitioning our homeless residents to permanent supportive housing, where each individual will continue to be monitored by a team of doctors, counselors and social workers to assist with any underlying issues.

In early 2017, the project had touched over 180 lives with the strategic investment of \$153,750. Having established programmatic protocols, partnerships, and funding, St. Croix Foundation formally transferred the project to Frederiksted Health Care Inc., who went on to leverage the project's impact for additional federal grants.





# PUBLIC WILL

*Our Nonprofit Consortium is convening civic organizations to develop a unified, community wide vision and action plan for sustainability and collaboration while also providing networking and professional development.*

## Nonprofit Consortium is Launched!

In September of 2016, the Foundation launched a pilot initiative that assembled over 40 of our largest and smallest nonprofit partners on St. Croix, bringing together staff and board members from local civic organizations around two goals: 1) strengthening operational infrastructure and 2) creating a collective vision for the civic sector. Convening around aligned missions, nonprofits were grouped into 6 sectors: Culture & the Arts, Environmental Preservation, Health & Human Welfare, Public Safety, Economic Development & Workforce Development, and Education. As the force of the Virgin Islands' economic crisis unfolds, our first-of-its-kind Nonprofit Consortium is providing comprehensive organizational development support and nurturing a spirit of collaboration among our partners to ensure deeper impact and financial and operational sustainability.



## Foundation Hosts Senior Executives from Leading US Based Grantmakers

To support nonprofits and relieve local donors from the burden of supporting so many worthwhile causes, in February of 2017, we hosted 7 Senior CEOs from the Southeastern Council of Foundations, Association of Black Foundation Executives, Minnesota Council of Foundations, Southern Education Fund and the Winthrop Rockefeller Foundation (pictured above) along with local thought leaders.

Our goal is to introduce leaders to the Territory to open inaccessible funding streams for our civic community. We can now report that we have personal champions who know St. Croix, who know St. Croix Foundation, who know the passion and potential of our civic leaders, and who are working on our behalf to open opportunities for the often-forgotten American territories.

## 40+ Nonprofits Strong

Allan Burke Foundation | AZ Academy | BIACC-AZ | Boys and Girls Clubs of the Virgin Islands | Breast Cancer Project | Crucian Heritage and Nature Tourism | Caribbean Dance Company | Caribbean Museum Center for the Arts | Children's Museum of St. Croix | Christiansted Community Alliance | Christiansted Restaurant and Retail Association | Clean Sweep Frederiksted | Frederiksted Health Care | Fresh Start | Friends of St. Croix East End Marine Park | Friends of St. Croix, USVI National Parks | Good Hope Country Day School | LIVEUP (Living Inspired as Virtuous Edified) | United Princesses and Princes | Lutheran Social Services | Music in Motion School of Higher Dance Education | My SISTAHs Keeper, Inc. | Nature Conservancy | Our Town Frederiksted | Per Ankh (House of Life) | St. Croix Chamber of Commerce | St. Croix Environmental Association | St. Croix Farmers in Action | St. Croix Hotel and Tourism Association | St. Croix Landmarks Society | St. Croix Montessori School | St. Croix Senior Collaborative | St. George Village Botanical Garden | Strategic Economic Development Institute | Strategic Solutions Network | SUCCEED | The Betterment Society | The Rakeem Christmas Foundation | Trust for Virgin Islands Land | USVI Economic Development Authority | USVI Hotel & Tourism Association | VI Developmental Disabilities Council | VI Trail Alliance | Virgin Islands Caribbean Cultural Center at the University of the Virgin Islands | Virgin Islands Department of Labor-Workforce Development | Virgin Islands Domestic Violence and Sexual Assault Council | Women's Coalition | Yvonne Ashley Galiber Breast Cancer Foundation (YAGF)

# STRATEGIC GRANTMAKING

*Whether through grantmaking or scholarship programs that support youth and continuing education for adults, St. Croix Foundation offers a broad range of grantmaking options to donors based on their interest and philanthropic goals. By adhering to strict reporting standards and by providing ongoing support to our grantees, we demonstrate the impact of strategic grantmaking.*

## GRANTS

Alpha Phi Alpha – Iota Sigma Lambda Youth Mentoring Program  
American Cancer Society – Relay for Life  
Bureau of Corrections - Shop with a Cop  
Bureau of Corrections: Stitches in Time Skill Building Program  
Choice Basketball Association  
Community Foundation of the Virgin Islands Summer Reading Program  
Department of Education - Week of the Young Child  
Department of Human Services - Foster Children's Christmas  
Exploring Our Island Summer Camp  
Family Life Institute  
Fish with a Vet - 2017 Veteran Tournament  
Frederiksted Church of the Nazarene Summer School  
Frederiksted Health Care Clinic – Dental Equipment  
Free Will Baptist National Honor Society Chapter  
Government of the Virgin Islands – ADA Youth Afternoon at the Movies  
Government of the Virgin Islands - Americans with Disabilities Youth Egg Hunt  
Government of the Virgin Islands – Back to School Programming  
Hounds and Foxes 2016 Track Tournament  
People to People Student Ambassador Program  
Positive Guidance Sports Club – Small Fry Tournament  
St. Croix Botanical Gardens – Mango Melee  
St. Croix Christmas Boat Parade –Community Parades & Centennial Fireworks  
St. Croix Educational Complex Football Team  
St. Croix Foundation Youth Advisory Council –Spark Summer Program  
St. Croix Women's Coalition Annual Programming  
St. Croix Youth Association 2016 Programming  
St. Patrick's School – Steel Pan Orchestra PANFest  
University of the Virgin Islands – University Bound  
Virgin Islands Department of Education – 2016 Congratulate Conference  
Virgin Islands Good Food Coalition – Youth School Lunch Makeover  
Virgin Islands Virgin Islands Leadership and Modeling Competition  
World Ocean School Aboard Roseway at Pearl B. Larsen  
and Ricardo Richards Elementary School  
Youth Orchestra of the Americas St. Croix Chapter  
Zion Christian Academy – Special Needs Programming

## SCHOLARSHIPS

Our scholarships supported attendance at the following programs:

Intensive Law & Trial Summer Academic Program: Stanford University  
University of the Virgin Islands  
Boston University School of Medicine's Early Medical School Program  
St. Croix Youth Delegation to N.Y.C. Leadership and Modeling Institute  
Interlochen Summer Music Camp  
Junior Statesman of America Summer School Program

## BY THE NUMBERS 2015 - 2017

**Grants & Scholarships:  
Over \$300,000**

## OUR FUNDS

ARM Fund  
Denali Asset Management Fund  
DIAM Fund  
Dove Memorial Art Scholarship  
Foundation Scholars  
Ludington Literacy Fund  
Math & Science Summer  
Scholarship  
Model Schools Initiative Fund  
Science, Technology,  
Engineering & Math Fund  
Sprint to Excellence  
Grant Program  
Teacher Grant Award Fund  
TEAM Education Fund

# Innovation in Grantmaking & Donor Advised Funds

*As a small place-based foundation, serving an under-served Community with significant needs, St. Croix Foundation remains committed to making every grant count. Going far beyond the check, we consider our grantees and scholarship recipients as partners and collaborators for good.*

Utilizing innovative strategies to fill critical gaps and leverage scarce resources continues to be a guiding principle of the Foundation's Donor Fund portfolio. In July 2016, the St. Croix Foundation approved a loan for the Frederiksted Health Care Clinic in the amount of \$75,000 through the Denali Asset Management Reimbursable Health Fund.



Created in 2007 to support critical services for underserved and at-risk populations within the St. Croix community, the Denali Fund was designed to grant *and loan* flexible funding, primarily for reimbursable distribution, to private and public sector providers that offer care to individuals afflicted with HIV/AIDS. With 609 known cases of HIV/AIDS in the Virgin Islands, half of which reside on St. Croix, the Foundation and Denali believe it is of grave importance to provide the optimum level of care to our at-risk populations. The St. Croix Foundation would like to thank the Frederiksted Health Care Clinic and Denali Asset Management for working collaboratively to ensure healthier outcomes for some of our most vulnerable residents!

## Laying Paths of Opportunity for Our Young People

In 2017, two St. Croix high school students took several important steps toward attaining their dreams. As recipients of our Foundation Scholars grants, recipients Erlin Ravariere (at right) and Keren Gonzalez (left) are proving just how far our youth can go when given a chance. Erlin spent her summer at Boston University taking part in the Early Medical School Selection Program and solidifying her dream of becoming a pediatrician or obstetrician – perhaps even a surgeon and providing care to Virgin Islanders in the future. Meanwhile, Keren travelled to the west coast for a Stanford University pre-law school program. In the future, she looks forward to practicing corporate law in the Virgin Islands. She has already returned to pay forward her scholarship by interning at the Foundation! Our youth are indeed working to make their futures and their communities bright.





# FISCAL SPONSORSHIP

*For 27 years, St. Croix Foundation has managed and administered funds for community-based organizations in the Virgin Islands. Today, we serve as the preeminent fiscal sponsor for nonprofits and grassroots initiatives who require sound fiscal management and appreciate our compliance oversight. Another major advantage for our projects is the ability to secure donations and grants for vital charitable projects. In total, the Foundation has served 220 charitable initiatives.*

## A Matter of Balance Comes to the Territory for Seniors on the Move!

The St. Croix Senior Collaborative (SCSC), a sponsored project of St. Croix Foundation, is on the move to support senior residents on St. Croix! With one out of every two seniors over 70 years old falling each year, and falls being a major cause of injury and death for people over the age of 60, the Collaborative took action. The SCSC identified A Matter of Balance, a Boston University program that is administered by Maine Health, to help St. Croix seniors learn about the physical and psychological dangers of falling and how to avoid injury.

In the fall of 2016, SCSC members Linda Garvin and Bill Boyton were trained in the program at Maine Health. Sponsored by AARP, Continuum Care, the SCSC, and a generous benefactor, they returned to train a cohort on St. Croix, pictured here. Currently the fall schedule for classes is available - each class consists of 8 sessions for 2 hours each and are offered free to seniors 60 or older with the generous support of a Benny and Martha Benjamin Grant. For St. Thomas residents, the Senior Collaborative has already been contacted about bringing the program to St. Thomas and St. John later in 2017.

***From 2015 to 2017, St. Croix Foundation served 38 charitable projects and organizations, raising over \$1 million in grants and contributions.***





# FINANCIAL STATEMENT

2015 – 2017 (audited)

	2015 Audited	2016 Audited	2017 Audited
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash & Cash Equivalents	\$ 772,341	\$ 584,095	\$ 972,468
Certificate of Deposits	296,971	195,047	145,498
Loans Receivable (Net of Allowance)	35,489	69,505	35,983
Other Receivables	28,401	42,920	20,083
Other Assets	7,010	1,973	1,201
<b>FIXED ASSETS</b>			
Property & Equipment (Net of Depreciation)	170,072	1,657,463	1,605,223
<b>TOTAL ASSETS</b>	<u>\$ 2,840,940</u>	<u>\$ 2,551,003</u>	<u>\$ 2,780,456</u>
<b>LIABILITIES &amp; NET ASSETS</b>			
<b>LIABILITIES</b>			
Accounts Payable	\$ 60,638	\$ 16,348	\$ 23,781
Security Deposits	4,379	4,379	4,379
Other Payables	50,664	21,847	173
Mortgage Payable VIFHA	187,403	63,016	50,498
Notes Payable USDA	603,562	666,429	518,396
<b>TOTAL LIABILITIES</b>	906,646	772,019	597,227
<b>NET ASSETS</b>			
Unrestricted	1,239,486	1,103,312	1,304,669
Temporarily Restricted	511,808	492,672	695,560
Permanently Restricted	183,000	183,000	183,000
<b>TOTAL NET ASSETS</b>	<u>1,934,294</u>	<u>1,778,984</u>	<u>2,183,229</u>
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<u>\$ 2,840,940</u>	<u>\$ 2,551,003</u>	<u>\$ 2,780,456</u>

# CONSOLIDATED STATEMENT

Dec. 31, 2017 (audited)

	<b>2017</b>
<b>Assets</b>	
<b>Current Assets</b>	\$ 972,468
Cash and Cash Equivalents	145,498
Investments	35,983
Loans Receivable	20,083
Other Receivable	1,201
Other Assets	1,175,233
<b>Total Current Assets</b>	
<b>Noncurrent Assets</b>	1,605,223
Loans Receivable	1,605,223
Property and Equipment, net	
<b>Total Noncurrent Assets</b>	
	\$ 2,780,456
<b>Total Assets</b>	
<b>Liabilities &amp; Net asset</b>	
<b>Current liabilities</b>	23,781
Other Liabilities	173
Due to Beneficiaries - Agency Accounts	50,498
Loans Payable	74,452
<b>Total Current Liabilities</b>	
<b>Noncurrent Liabilities</b>	4,379
Security Deposit Payable	518,396
Loans Payable	522,775
<b>Total Noncurrent Liabilities</b>	
	597,227
<b>Total Liabilities</b>	
<b>Net Assets</b>	1,304,669
Unrestricted	695,560
Temporarily Restricted	183,000
Permanently Restricted	2,183,229
<b>Total Net Assets</b>	
	\$ 2,780,456
<b>Total Liabilities and Net Assets</b>	

# Thank you!

## LIFTING THE BANNER OF PHILANTHROPY

*In every annual report, as we reflect on the work and impact of the Foundation's special brand of philanthropy, we take a moment to pause and acknowledge our gratitude for our supporters and our partners. Their partnership—friendship—allows us to meet a promise we made upon our inception. We pledged to never compete for scarce resources in our community, instead choosing to collaborate, convene, and develop strong networks among the public, private and civic sectors to meet our mission.*

Today, as the Foundation rolls up our sleeves alongside our community, we know that recovery and rebuilding from Hurricanes Maria and Irma will be a long road. But as we write this annual report, we are optimistic. Already our Nonprofit Consortium, the U.S. Virgin Islands' first official coalition of cross-sector nonprofits, is mobilizing to meet unmet needs.

So as we look at our community today, just 2 months after 2 Category 5 Hurricanes, we extend our deepest appreciation to Donald Weeden (left) and Shomari Moorehead (right), whose time, talent, and treasure have made the Foundation's work possible over the past several years.



Board members, innovators, champions, benefactors, advocates, community stalwarts... philanthropists. They see the vision of the Foundation: to nurture a dynamic and empowered civic sector to serve the people of the Virgin Islands. Don and Shomari see into the future: as the world rapidly changes the landscape of education, health, climate, politics, and economics, it is community-based organizations, who steadfastly serve and advocate for a better future. Their investments are helping to build a new chapter at the Foundation, indeed for the Virgin Islands—and perhaps the field of philanthropy itself.

On behalf of our Board and Staff, thank you!  
*Thank you for helping us to lift the banner of philanthropy.*

### WAYS TO GIVE

Cash

Securities

Life Insurance

Real Estate

Charitable Remainder

Trusts Charitable Lead Trusts

Transfer of Charitable Trusts  
Private

Foundation Transfers  
Corporate

Giving Bequests

~

### GIVING INSTRUMENTS

#### Unrestricted Funds

support the Foundation's core operations, allowing us to focus on the critical work

#### Donor Advised Funds

allow you to be involved in grantmaking

#### Designated Organization

**Funds** grant funds to one specific nonprofit organization close to your heart

#### Scholarship Funds

provide tuition relief for a wide range of educational pursuits

#### Organization Endowment

offer long term sustainability to your favorite charity



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