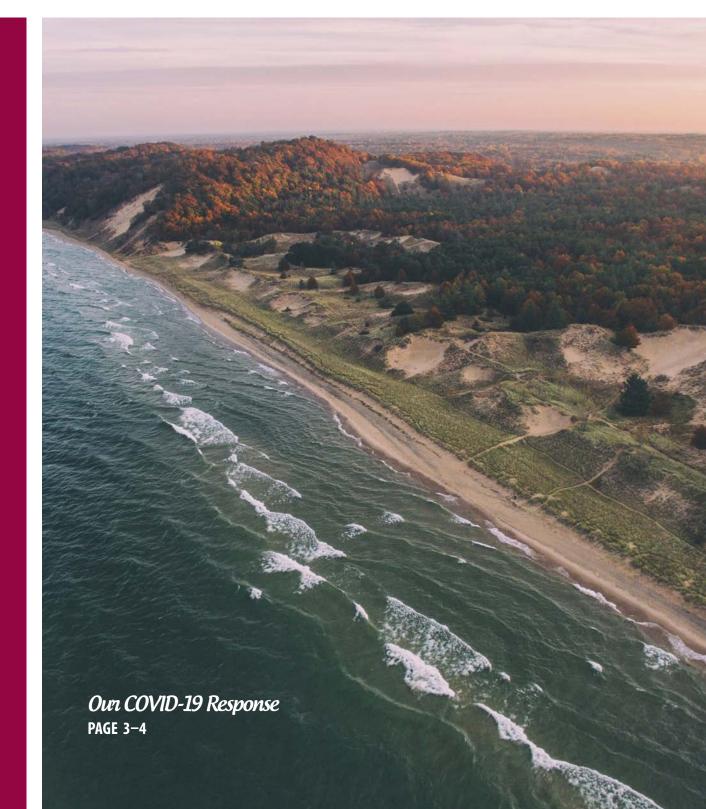
Giving Matters COMMUNITY FOUNDATION OF THE HOLLAND/ZEELAND AREA





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PRESIDENT'S NOTE



I have spent the last nine years talking to donors and community partners about our community's "unknown future needs and opportunities." A hypothetical moment in the future that would require resources and leadership to respond to tremendous need in our community. I spoke to donors about how, when that moment in the future arrived, their gifts to our Community's Endowment would allow us to thoughtfully deploy resources and deliver upon a long-standing promise to keep Holland/Zeeland strong Today, Tomorrow, and Forever.

This year has been that moment, and then some. Between the health, economic, and education impacts of a global pandemic which continue to evolve, and a renewed focus on local anti-racism efforts, 2020 was the year for CFHZ to step up and deliver. I am proud to say that I believe we have, and we aren't done yet.

I am keenly aware of the level of trust and respect placed in CFHZ by donors, partner nonprofit agencies, and community connections. In the pages of this newsletter, you'll read about the ways in which we dug deep, got creative, deepened relationships, and worked to show your trust and respect was well-placed.

As the preliminary impacts of COVID-19 began affecting our community in March, CFHZ stepped into our role as a community connector, leader, and funder by monitoring legislative developments, engaging in daily conversation with key partners, and gathering as much information as possible. We listened, and then targeted resources to the places they were most needed. We also thought about new ways in which we could lift up our nonprofit partners. Our Line of Credit Guarantee program was an innovative answer to support local agencies facing significant financial losses. CFHZ used \$1.7 million of our assets to guarantee Lines of Credit for local nonprofits, in partnership with West Michigan Community Bank.

In June, we were also able to invest in opportunities to make meaningful progress towards racial equity. We were honored to quickly resource organizations standing up against racism and helping with the work of making our community a more inclusive and equitable place for all.

Through it all, our community's philanthropic nature has shone, with donors committing close to \$1 million for the short-term Emergency Human Needs Fund and an additional \$1 million for our current Community Stabilization Fund. Witnessing our community dig deep to give to these funds, trusting in our ability to be good stewards of their generosity, was truly an honor. CFHZ also rose to the occasion, spending more than our annual 4% endowment spend policy, adapting our grantmaking process, and mindfully directing funding to the areas that needed it most.

In moments like these, I think often of those who have shared resources with our community through CFHZ via their estate plans. Never before has the phrase Today. Tomorrow. Forever. been more appropriate. These community-minded individuals, many of whom I spoke with about an 'unknown future,' included CFHZ in their estate to help their neighbors thrive in the face of unforeseen challenges. I think they would be proud of the impact they have made possible. The impact we all have made possible, together.

Wishing you a peaceful holiday season,

Mike Goorhouse President/CEO

RACIAL EQUITY FUNDING

In Holland/Zeeland, racial equity has long been identified as a priority issue by public units of government, our business community, and local nonprofits; but progress has been too slow. Data from the Ottawa County Community Assessment and Ottawa County Youth Assessment Survey, alongside anecdotal evidence from local health and education leaders, has shown that Black, Indigenous and People of Color (BIPOC) experience worse economic, health, and educational outcomes than their white counterparts in our area when all other factors are held constant. This means we have a lot of work to do as a community.

This year provided a moment of opportunity to make progress towards racial equity as many in our community grappled with how to move from conversations about racism towards action that could provide positive, substantial progress for BIPOC. We here at CFHZ don't presume to have the answers to the difficult and complex problem of racism, but we believe it is of utmost importance to stand alongside our community in searching for those answers and to do our part to support this process with financial resources.

To that end, CFHZ deployed \$105,000 from the Community's Endowment to five local organizations and initiatives working to address racial equity and implicit bias in our community, and to support our community members of color.



Lakeshore Ethnic Diversity Alliance (LEDA) \$20,000

Funding was used to increase the capacity and frequency of existing programs including Diversity Education Workshops, Calling All Colors and Talking to Kids about Race, as well as transition to offering virtual formats. It also helped continue a series of Facebook Live Community Conversations and convert them into podcasts to be available as a permanent educational tool. Engaging with LEDA's programming is a constructive way for people to grow their understanding of racism and implicit bias and how they can be allies to build a more just community.



Women of Color Give \$20,000

Funding was used to increase Women of Color Give's grant distribution to organizations that support the advancement, development, and promotion of BIPOC on the Lakeshore. Women of Color Give is a local philanthropy circle which provides a space for women of color to connect and leverage resources while supporting each other and causes that matter to them. Women of color are underrepresented in major philanthropic circles, yet their lived experiences with racism position them to have acute knowledge of what programs and initiatives could make the biggest difference in our community.



Ottawa County Diversity Equity and Inclusion (DEI) Office \$20,000

Funding was used to complete The Government Alliance on Race and Equity (GARE) Racial Equity Toolkit (RET), which helps significantly reduce and/or remove implicit bias from programs, policies, procedures and decision making. Funds will also bring the national initiative, Gateways for Growth, to Ottawa County. This program helps communities to develop multi-sector plans to better integrate immigrants and refugees into the local community, as these populations often experience implicit and explicit racism. The DEI Office leads the development of an equity plan for Ottawa County by identifying implicit bias in internal policies, procedures, practices, and in external service delivery.



IAm \$20,000

Funding was used to launch a new organization named I AM. Henry Cherry, minister at Christ Memorial Church, and Lindsay Cherry, teacher at Holland Public Schools, are two prominent black leaders in our community, and the founders of I AM. The organization seeks to empower the black community to achieve their full potential through education and career possibilities. It will elevate the voices, perspectives, and lived experiences of our black community members to help shape our community's future.



Youth-focused Racial Equity Efforts \$25,000

Funding will be used to support youth-focused racial equity efforts. The Community Foundation's Youth Advisory Council (YAC) is a group of students from our local high schools who are responsible for reviewing funding requests and recommending grants for programs which benefit area youth. YAC will approve awards for youth-focused racial equity efforts in early December 2020.

EMERGENCY HUMAN NEEDS FUND

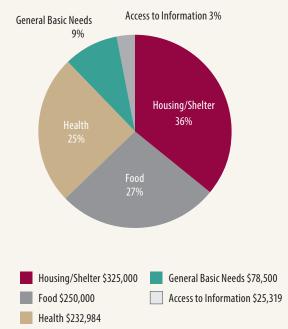
The challenges of this year brought heightened attention to the benefits of collaboration. During the early months of the COVID-19 pandemic, it was collaboration that allowed for a meaningful response to rapidly emerging needs. Many of our neighbors experienced sudden impacts resulting from the pandemic including food insecurity, increased mental health challenges, or concerns about housing or other essential needs.

The Grand Haven Area Community Foundation (GHACF), Greater Ottawa County United Way (GOCUW), Lakeshore Nonprofit Alliance (LNA) and The Community Foundation of the Holland/Zeeland Area (CFHZ) formed a coalition with a twofold goal. First, to come alongside local agencies as they responded to dramatic increases in service requests and adapted to new methods of service delivery.

Second, to create a way for the community to get involved with relief efforts while observing new social distancing guidelines. They were joined in these efforts by local units of government, nonprofit agencies, and other community partners.

The first goal was supported by the creation of the Emergency Human Needs Fund (EHNF), which was designed to be the short-term rapid response fund helping keep people fed, housed and healthy for the first six to eight week "free fall" of impacts caused by COVID-19. CFHZ, GHACF, and GOCUW seeded the fund with an initial investment, and generous donations from local individuals, families, and businesses allowed the fund to distribute \$912,000 to 56 partner organizations located throughout Ottawa County.

GRANTS BY CATEGORY



FROM OUR PARTNER AGENCIES

Beth Larsen, Executive Director of Resilience: Advocates for Ending Violence

The level of uncertainty this pandemic created, paired with layoffs and mandatory stay-at-home orders resulted in an escalation of violence and abuse for many of the families in our community whose homes are not a safe-haven. We continue to witness an increase an increase in the severity of cases and in the number of requests we received for emergency safe shelter. Funds received from the Emergency Human Needs Fund literally saved lives and for that, we are eternally grateful."

Drew Peirce, Executive Director of Good Samaritan Ministries

"The incredible support from the community coalition equipped Good Samaritan Ministries to provide direct financial assistance and supportive services for families at risk of losing housing. Funds from the Emergency Human Needs Fund allowed Good Samaritan Ministries to continue responding proactively to the demand created by COVID-19, keeping our vulnerable households housed."

Reyna Masko, spokesperson for the St. John's Episcopal Church Immigrant Relief Fund

"It was critical for us to ensure that all of the people who call Ottawa County home received access to the resources they needed. Everyone deserves to be treated with dignity and respect and the Emergency Human Needs Fund reflected the value that Ottawa County has for all its residents regardless of their immigration status."

David Teater, Executive Director of OAR

"The pandemic increased demand for addiction services while in many cases making it dangerous to provide treatment in groups or one-on-one clinical sessions. Funding from the Emergency Human Needs Fund allowed OAR to provide additional and critical services to those suffering from addiction through an enhanced Telehealth platform, while assuring the safety of OAR clients and staff."









COMMUNITY STABILIZATION FUND

The Community Foundation launched the COVID-19 Community Stabilization Fund in Summer 2020. Designed to set the stage for recovery, it was CFHZ's continuing response to the impacts of the pandemic after the coalition-managed Emergency Human Needs Fund transitioned to strategic efforts led by each of the coalition partners. Initial seed money of \$200,000 for the Community Stabilization Fund came from the Community's Endowment. Generous local families and corporations joined the effort and, to date, over \$1 million has been raised for distribution to local agencies.

Conversations with local nonprofit partners and community leaders revealed three areas of deepest need that will continue to require additional investments for the foreseeable future: financial stability, health, and education. Designed to act swiftly and be flexible as new information emerges, the Community Stabilization Fund was structured to specifically target these needs. It also works in complement with the funds from various public and private sources coming into our community which are, by their nature, intended for general use amongst a variety of audiences.



"Addressing the most complex and important issues facing our community is exactly what the Community Foundation and the Community's Endowment exist to do. We are proud to work alongside so many other community partners, rise to the moment, and do our best to ensure a more equitable future for all who call Holland/Zeeland home."

Elizabeth Kidd, Vice President of Community Impact / People and Culture



"Never before has our community experienced such a convergence of crises as the ones we are currently navigating. By thoughtfully deploying our Community's Endowment, alongside generous contributions from local individuals, we can support efforts to address the gaps and keep the Holland/Zeeland area strong."

Yah-Hanna Jenkins Leys, Director of Community Impact / College Success Coach

FINANCIAL STABILITY



Financial stability funding is focused on stabilizing ALICE (Asset Limited, Income Constrained, Employed) households by helping to keep people in their homes. It also targets continued basic needs supports, especially for those who haven't or won't receive federal stimulus dollars. In total, \$501,000 has been awarded to 16 organizations.

Community Action House; Family Independence Initiative — Greater Holland/Zeeland Area Direct Cash Assistance Program; Feeding America West Michiaan; Good Samaritan Ministries; Hand2Hand; Harvest Stand Ministries; Holland Rescue Mission; Kids Food Basket — Holland; Lighthouse Immigrant Advocates; Movement West Michigan; Nestlings; Ottawa County Department of Health & Human Services; Resilience: Advocates for Ending Violence; Salvation Army — Holland; St. John's Episcopal Church Immigrant Relief Fund for Holland/Zeeland Residents; Zeeland Neighbors in partnership with Solid Rock Ministries

MENTAL HEALTH



Health funding is focused on scaling up existing mental health and substance abuse providers to be able to serve more people and reach different audiences. In total, \$197,000 has been awarded to 10 organizations.

Arbor Circle; Beacon of Hope; Boys and Girls Club of Greater Holland; Children's Advocacy Center; City on a Hill Ministries Health Clinic; Holland Free Health Clinic; Maple Avenue Ministries; Mosaic Counseling; Resthaven; Ottagon Addictions Recovery (OAR)

EDUCATION



Education funding is focused on mitigating the educational opportunity gap that risks growing more severe for children who were already struggling. In total, \$298,000 has been awarded to 10 organizations.

Boys and Girls Club of Greater Holland; Bridge Youth Center; Children's After School Achievement (CASA); Escape Ministries; Family Hope Foundation; Hope College Department of Education in partnership with Ottawa Area Intermediate School District; Opportunity Thrive; Outdoor Discovery Center; Ready for School; Step Up

HOLLAND HOSPITAL SCHOOL MENTAL HEALTH PROGRAM



Even before Covid-19 upended daily school and family routines and brought untold new levels of stress to students' lives, many were already struggling with depression, anxiety and suicidal thoughts. The most recent Ottawa County Youth Assessment Survey showed that nearly 20% of local teens have seriously thought about suicide, 13% have made a plan, and 8% have attempted suicide. This means that in the average middle and high school classroom, five students have had suicidal thoughts and two of those five have previously attempted suicide. Between the increasingly concerning data and the terrible reality of losing students to suicide, local educators and health professionals asked what more our community could do.

In 2019, one answer to this question became clear. With the support of a \$75,000 grant from our Community's Endowment, Holland Hospital launched a pilot program to address student mental health at Holland Public Schools. This grant funded the hiring of a new School Mental Health Care Manager. Registered nurse Lisa Gort was hired into the role in the summer of 2019, after years of working with Holland Public Schools as a school nurse. She said, "Working in the school, I was seeing a lot of kids with mental health issues. And I felt like the problem was escalating — in part due to a lack of coordinated follow-through."

Students were falling through the cracks because no one was able to take on the job of coordinating and managing care between the school, family, caregivers, and

physicians. The grant from our Community's Endowment allowed Lisa to step into that gap and fill the need for consistent and coordinated response to students with depression, suicidal ideation, and other major mental health concerns.

Lisa works from what she describes as a 'birds-eye' view and averages 20 active cases at a time. Her first step is usually determining what support system the student has available. From there, she establishes connections between those points of support. To encourage providers to speak to one another directly, Lisa helps parents/guardians navigate the process of signing privacy releases so that information can be shared amongst key individuals. Parents, school staff and healthcare providers have provided positive feedback in the program's first year, many of them expressing relief and happiness to have one individual coordinating the moving pieces for at-risk students.

This work has become even more urgent given the added strains on mental health that Covid-19 has brought. "We're still uncovering the impacts of that time in lockdown and the continued uncertainty in students' lives right now," said Lisa. "We're adapting to ensure kids can receive the support they need safely and making sure they and their parents know they're not in this alone."



HAANS AND ANITA MULDER

From Haans and Anita Mulder's initial introduction as childhood friends, to their current relationship as husband and wife, family has played a meaningful role each step of the way. Their engagement with the local community is another nod to family – both were raised by faithful parents who emphasized the responsibility of giving back.

The Mulders share a strong connection to the Holland area. Haans has called Holland home for most of his life; while Anita's family split their time between Grand Rapids during the school year, and a cottage in Holland during the summer. Haans's parents also owned a cottage in the same association, starting what would become a lifelong union between the two families. "We both had families who brought us to numerous community events during our youth and role-modeled what it means to be a part of, and how to give back to, the community," said Anita.

Haans and Anita saw each other only during the summer and always attended different schools. After college, a challenging family event for Haans led to Anita offering to drive him across the country to law school in Oregon. "Three days on the road and the rest is history," Haans said.

The Mulders settled back in Holland after Haans finished law school. He's currently a partner at Cunningham Dalman, P.C.. Together, he and Anita are raising three daughters, Beatrice, Sylvie and Anselle. Guided by their faith, and continuing the example set by each of their families, they believe in looking at the 'big picture' of need in the community and partnering with organizations working to meet that need. One

adjustment they've made along the way — seeking out more personal connection. "We are realizing the importance of relationships," said Haans, "and the impact we can make on a personal level alongside our investment at the community level. That's certainly something we want to instill in our girls."

The desire to blend community-level leadership and personal impact led the Mulders to their involvement with the Community Foundation of the Holland/Zeeland Area. They appreciate the ability to make large-scale impact now, plan for the community's future, and become more closely involved with organizations tackling issues close to their hearts. They also cite the transparency provided by the Foundation, and the ability to see impact, as a reason why they continue to support CFHZ.

Haans and Anita's partnership with the CFHZ includes support of the Haans and Anita Mulder Family Fund, an unrestricted fund of the Community's Endowment; the Holland Zeeland Promise Scholarship; and most recently support of the Emergency Human Needs Fund. Additionally, Haans served as a member of the Board of Trustees from 2000-2019, including a year as board chair.

Haans is encouraged by CFHZ's focus on empowering the next generation. "It's a quiet thing the Foundation does, but arguably one of the most important. We need people to be intentional about the future leadership in this community." It's clear the Mulders are committed to continuing the legacy of their families and answering the call to serve their community. Anita said simply, "I think ordinary people do extraordinary things, but sometimes they don't realize it. We all, collectively, can help move the needle on the issues that matter most."

"I think ordinary people do extraordinary things, but sometimes they don't realize it. We all, collectively, can help move the needle on the issues that matter most."



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TIPS FOR YEAR-END CHARITABLE GIVING

- » Giving long-term appreciated assets (e.g. stock, bonds, mutual funds, privately held stock, real estate) may have attractive tax benefits.
- » A Donor Advised Fund (DAF) at CFHZ can be a flexible, low cost solution to charitable giving that allows you to enjoy administrative convenience, cost savings, and tax advantages.
- » A qualified charitable distribution (QCD) from an IRA can be used to satisfy your required minimum distribution (RMD). The CARES act temporarily waives RMDs for all types of retirement plans for calendar year 2020. However, giving early distributions before you are required may save taxes when you must start taking distributions.
- » The CARES Act increased the adjusted gross income (AGI) limit for cash contributions for individual and corporate donors. For cash contributions made in 2020, individuals can now elect to deduct up to 100 percent of AGI (increased from 60 percent) and corporations can deduct up to 25 percent of taxable income (increased from 10 percent).
 - **TIP:** DAFs are not eligible recipients for QCDs or qualify for the increased AGI limits, even though they are public charities. However, any other fund at CFHZ is eligible for either strategy, including establishing a designated fund.
- » Consult with your financial, tax, or legal advisor to discuss the giving strategies that best align with your financial and charitable goals, then give the Community Foundation of the Holland/Zeeland Area a call and we will work with you and your professional advisor(s) to help employ smart giving strategies.

New and Noteworthy

CONGRATULATIONS, MIKE!

CFHZ President/CEO, Mike Goorhouse, was once again named in the Grand Rapids Business Journal's Grand Rapids 200. This list recognizes the most powerful executives in more than 20 industries in the greater Grand Rapids area.

WELCOME, JONATHAN!

In June, Jonathan Padnos joined the CFHZ Board of Trustees. Jonathan is currently the President/CEO of PADNOS, and actively involved in our community.

CONGRATULATIONS, YAH-HANNA!

Holland/Zeeland Young Professionals (HYP) recently recognized CFHZ Director of Community Impact/College Success Coach, Yah-Hanna Jenkins Leys, with their Leadership Matters Award.

WELL DONE, COLLEEN!

Vice President of Development and Donor Services, Colleen Hill, earned her certification as a Chartered Advisor in Philanthropy (CAP). This certification means she has the knowledge, tools, and resources to help donors achieve their charitable goals now and in the future.

SCHOLARSHIP DEADLINES

Applications for 2021 scholarships will be available in January 2021. Applications must be submitted online no later than 5:00pm on March 1. Learn more at cfhz.org/scholarships or contact Stacy Timmerman, Director of Scholarships, at stimmerman@cfhz.org.

