

Giving Matters

COMMUNITY FOUNDATION OF THE HOLLAND/ZEELAND AREA



SPRING 2022

FRANK KRAAI
The Gift of a Lifetime
Pg. 5

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PRESIDENT'S NOTE



There are Many Right Ways to Give

In early 2022, I celebrated ten years as part of the Community Foundation team. This milestone led me to reflect on some of the most meaningful moments during those ten years - and there were many! During that time I've had the privilege of participating in, leading, and encouraging gifts both big and small to help benefit our community and beyond.

However, not many people spend as much time thinking about giving as those of us in the nonprofit sector. A game of trivia during a team-building retreat with staff made that obvious. One of the questions was, "Name the top five things a person might do after winning one-million-dollars." For our team, the top answer seemed obvious: use some or all of those winnings to

help others. We were shocked, and a little saddened, when the answers (generated by a national poll) were revealed and there wasn't a single mention of using the funds for the benefit of family, friends, community, or philanthropic organizations.

Among the many things I've learned at CFHZ after ten years is there are many right ways to give, and you don't need a million dollars to create an impact. From my perspective, the only wrong thing to do is to not give at all. Conversations with donors and community partners have illuminated the many ways people choose to give back. While there are too many to list here, I'll share some of the most frequently mentioned:

- Some people choose to make gifts to philanthropic organizations, while others share their resources directly with family, friends, and members of their community who need help.
- Some donors find meaning in making multiple smaller gifts, others prefer to make one or two large gifts.
- Some donors have the ability to make contributions throughout their lifetimes, while others look to create a legacy by sharing their wealth through charitable estate planning.
- Some people prefer to help their community thrive by sharing their time and unique talents.
- Some donors support only local causes, while other donors find meaning in including national and international causes in their philanthropic giving.
- Some people make designated gifts to support specific programs/initiatives, while others make undesignated gifts and allow the recipient to determine where those funds can make the greatest impact.
- Some donors give anonymously, others use their name in order to inspire other acts of charity.

No matter how you prefer to give, the most important thing is that you give. If you are considering how to create your impact, benefit our community, or leave a legacy, give us a call. We're always happy to help; and we're always ready to talk about the many right ways to give.

With gratitude,

Mike Goorhouse
President/CEO

2022 COMPETITIVE GRANTS

We are pleased to announce the awarding of **seven grants totaling \$125,000** from the Community's Endowment in the first competitive grant round of 2022



LIGHTHOUSE IMMIGRANT ADVOCATES

NEW AMERICANS LEGAL CLINIC

Amount Awarded: \$30,000

Purpose: To provide quality legal services to newly arrived Afghan refugees who are seeking asylum and resettling in the Holland/Zeeland area.

Why this matters: Navigating the asylum process is complex and costly but essential to refugees' ability to build a stable new life and livelihood in West Michigan. This program will help ensure that these individuals and families are equipped to successfully establish themselves in their new home and fully participate in their new community.



TRI-CITIES PUENTES INITIATIVE

LEADERES LAKESHORE

Amount Awarded: \$28,000

Purpose: To establish a Lakeshore (Ottawa and Muskegon Counties) cohort of the already successful LEADERes Latino-centric leadership program from Ferris State University Latino Business and Economic Development Center.

Why this matters: This makes a well-tested leadership program designed specifically for Latinx leaders in West Michigan available to the Holland/Zeeland community on an ongoing basis. This program will equip and empower Latinx leaders to serve in roles across all local sectors, bringing increased representation of the diverse demographics of our community.

RESILIENCE

RESILIENCE: ADVOCATES FOR ENDING VIOLENCE

MEN AS ALLIES

Amount Awarded: \$28,000

Purpose: To support youth violence prevention programming in Holland/Zeeland area schools and implementation of the Fatherhood Initiative and the Champions of Healthy Manhood training cohorts through the Men as Allies program.

Why this matters: The most recent Youth Assessment Survey data illustrates the need to equip youth with vital healthy relationship and bystander intervention skills. Engaging boys and men is critical to preventing relationship violence and increasing awareness and understanding of healthy relationship behaviors.



MICHIGAN FOSTERS

FAMILY CARE COORDINATION PROGRAM

Amount Awarded: \$14,000

Purpose: To pioneer a creative new way for agencies and organizations within the foster care system to meet the needs of vulnerable children and families by serving as a resource hub for foster families and families with children in foster care.

Why this matters: Children placed in foster care have almost always had one or more Adverse Childhood Experiences (ACEs). Supporting the foster families, the children, and their families of origin as they work toward reunification is critical to ensuring the best possible outcomes.



"We're seeking to employ innovation, creativity, collaboration, and intense quality to deploy Holland and Zeeland's community's greatest export - generous empathy and welcoming culture. By expanding our ability to serve asylum seekers at scale, with dignity and expertise, LIA, its supporters, and partners are demonstrating a model of equitable immigration legal services that live up to our community's capacity for kindness."

— EVA S. ALEXANDER, EXECUTIVE DIRECTOR, LIGHTHOUSE IMMIGRANT ADVOCATES

2022 COMPETITIVE GRANTS CONTINUED



“Tri-Cities Puentes Initiative is extremely grateful to the Community Foundation of the Holland/Zeeland Area for their generous grant in support of the LEADeres program to build Latinx leaders. LEADeres’ mission is to develop high-performing Latinx professionals throughout the Lakeshore. This program will help participants transition from individual contributors or team members to the leaders of tomorrow. With financial support from the Community Foundation, we will develop talent, equip individuals and grow the number of emerging leaders over time for the benefit of the entire community. We foresee some of these professionals leading organizations, being future policy makers, and elected officials.”

— REYNA MASKO, CO-CHAIR, TRI-CITIES PUENTES INITIATIVE



ENDEAVOR TO PERSEVERE BE BETTER COMMUNITY ENGAGEMENT PROGRAM

Amount Awarded: \$10,000

Purpose: To develop and implement a program that has three elements: a psychoeducational series, support groups, and individual and family consultations.

Why this matters: Mental health, particularly for youth, continues to be a leading community concern. Like many communities across the country, the Holland/Zeeland area has seen an increase in youth depression, suicides, and suicide attempts along with a trend that this issue is impacting younger and younger children. There is no “one-size-fits-all” for mental health services and the Community Engagement Program will bring a new set of options for individuals and families to find the care that best meets their needs.



Midtown Counseling Services

MIDTOWN COUNSELING SERVICES HEALING ARTS PROGRAM

Amount Awarded: \$10,000

Purpose: To outfit, supply and fund staffing of an occupational/art therapy room at the Midtown Counseling Center that will support art and sensory activities for trauma-impacted children and young adults.

Why this matters: Traditional forms of mental health care are not always successful for children. The Healing Arts Program has the potential to reach students for whom other forms of therapy and counseling have not been effective.



CALVARY REFORMED CHURCH BLACKTOP REC: BIG BLUE 2.0

Amount Awarded: \$5,000

Purpose: To purchase a school bus to provide transportation for kids during the summer to and from Blacktop Rec.

Why this matters: Blacktop Rec serves over 70 youth ages 6 through 12, four days a week throughout the summer. The new bus will help students access Blacktop Rec and enrich the program offerings available to participants for many years to come.

For more information or questions about competitive grants, please contact
Yah-Hanna Jenkins Leys, Director of Community Impact, at yjenkinsleys@cfhz.org.



VACCINE EQUITY GRANTS

In late 2021, CFHZ was selected by the National Network to Innovate for COVID and Adult Vaccine Equity (NNICE) to help administer grants with the goal of increasing vaccination rates amongst our Latinx community members in Ottawa and Kent Counties. Funding for this project was provided by National Network to Innovate for COVID and Adult Vaccine Equity to be distributed by CFHZ using our local, trust-built relationships with organizations supporting the Latinx/Hispanic community.

Over the course of two grant rounds, \$382,548 was distributed to six West Michigan organizations. Funding was used to help broaden vaccine availability, increase education about vaccines, investigate community perception about vaccines, translate materials into Spanish, and sustain outreach efforts.



Hispanic Center
of Western Michigan

HISPANIC CENTER OF WESTERN MICHIGAN
\$100,000



LATIN AMERICANS UNITED FOR PROGRESS
\$67,600



EXALTA HEALTH
\$63,198



LIGHTHOUSE IMMIGRANT ADVOCATES
\$55,000



CITY ON A HILL HEALTH CLINIC
\$50,000

Ottawa County
Where You Belong.

**OTTAWA COUNTY DEPARTMENT
OF PUBLIC HEALTH**
\$40,000 & \$6,750



VACCINE EQUITY WORK IN ACTION

The Hispanic Center of Western Michigan continued their work to increase vaccine access and awareness for the Hispanic/Latinx populations in our community with an initiative in honor of National Reading Month. They wrote and illustrated a children's book titled *Lola la Luchadora* as a way to educate families about COVID-19 and the vaccination in a way everyone could understand and enjoy. Thanks to these efforts, and the many others they have initiated or worked alongside local partners to execute, they have been able to provide 340-390 doses of the vaccine per month for the last three months.

The Gift of a Lifetime



Frank Kraai has one true love — Holland. Born and raised here, he's spent a lifetime sharing his talents and treasure with this community. Throughout his life, Frank saved well and invested wisely. **Through a Donor Advised Fund at CFHZ, Frank made the gift of a lifetime.** He committed one-million-dollars to The City of Holland to help create a permanent ice rink within walking distance of downtown. A dream for many years, Frank hopes to make it a reality and provide a unique space for residents and visitors alike to enjoy the town he loves.

Frank's sense of community runs deep. He spent his professional career as a teacher in Holland area schools, and during his retirement Frank served as an adjunct instructor for the Education Department at Hope College. In both roles, he created strong bonds with his students and served as a mentor to many. Juanita Bocanegra, one of Frank's former students and current Ottawa County 58th District Court Judge, credits Frank with her love and commitment to education, community, and service.

"Much of who I am today started in Frank's fifth grade classroom, where he taught me things more important than anything I could learn from a book. Frank taught me to believe in myself. But, more importantly, he taught me the joy of investing in others without expecting anything in return. It is because of people like Frank Kraai that I enjoy serving on various boards in our community as a way of not just giving back, but also paying it forward," said Juanita.

While teaching kept him busy, Frank always made time to participate in community events. For many years, he was Sinterklaas for the holiday Parade of Lights, co-hosted a cable TV program called "Lakeshore Living" for MAC-TV, and served as both a commentator for the Tulip Time parades and a tour guide on the trolleys. Introducing visitors to the area and encouraging them to return was a source of joy. "It wasn't a hard sell," he said. "This community is a uniquely wonderful place, and events like Tulip Time help to highlight what a great town we live in."

With his mind focused on giving back, Frank never dreamt of being a millionaire. "About a year or so ago, someone at my bank asked me if I knew I was a millionaire," said Frank. "My response was to say 'That can't be me. I am a teacher!'" A printed statement proved that thanks to his wise investments, Frank was in fact a millionaire. True to form, his immediate thoughts were how to share his resources with the



community and accomplish a long-held dream of working with the City of Holland to create a permanent ice rink for all to enjoy.

There was never any question that Frank's legacy gift would be an ice rink, as he holds fond memories of skating with friends during his childhood. "One of the wonderful experiences in life is to skate in the winter when it's cold and the fellowship it creates. It's another way to encourage people to enjoy their town, patronize local stores and restaurants, and create memories." A long-time friend of CFHZ, Frank sought guidance to help him achieve his lifetime charitable goal and legacy gift to Holland.

Frank's vision and generosity catalyzed the project for the City and will cover much of the cost to construct the ice rink and additional features including a warming station, restrooms, space for refreshments, skate rentals, and maintenance. The City is finalizing plans for the ice rink and amenities, and when final plans are approved community members will have the opportunity to contribute towards making the project come to life.

"Frank is an extraordinary, ordinary resident and his generous, joyful spirit has touched the lives of hundreds of people in Holland. He's dedicated his life to supporting others, raising our spirits, and sharing the best of Holland with the world. His gift is so much more than financial – it's an act of love for our community so that we can enjoy each other's company with the same joy Frank remembers from his childhood, ice skating with his friends."

— NATHAN BOCKS, MAYOR OF HOLLAND



\$1 MILLION GIFT ESTABLISHES HOLLAND/ZEELAND PROMISE ENDOWMENT!

This incredible gift, given anonymously, established an endowment for the Holland/Zeeland Promise Scholarship program, helping to sustain the program into the future and enabling CFHZ to expand the current capacity of the program.

The donors of the gift have actively supported the Holland/Zeeland Promise since its inception in 2010 and continued to invest in the program as it has grown over the past ten years. Their generous contribution to create an endowment was motivated in part by the many successes of the program - including a full spectrum of side-by-side support services for students and a 94% graduation rate. Their gift was also inspired by the students themselves, many of whom use their talents to advocate for others and give back to their communities.

Current Promise scholar Michael Griffor was elated to hear about the gift to the program. "A common thread amongst Promise scholars is that we are changing the course of our family histories - we are the first in our families to attend college. The Promise program helps us realize that dream without the worry of burdening our families with a daunting amount of debt, which in many cases would prevent higher education from being a plausible option."

Mike Goorhouse, President/CEO, said, "We are deeply humbled by the trust this donor has in CFHZ to use this gift to impact many lives. We refer to the Promise as 'our community's scholarship' for a reason - it exists to empower some of our brightest students and ensure they can access the educational opportunities that will help them, and our entire community, succeed." Goorhouse noted that additional gifts to the Promise endowment have already been secured, and Foundation staff will continue to fundraise with hopes of building an endowment that will benefit the program for generations and allow the Foundation to support more deserving students each year.

"To the donors of this incredible gift, and the many others who support the Promise, thank you for believing in us and valuing higher education."

— MICHAEL GRIFFOR, PROMISE SCHOLAR

\$1M GIFT INSPIRES FURTHER CONTRIBUTIONS

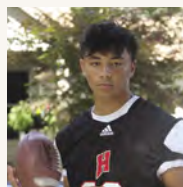
As hoped by CFHZ and the donors of the \$1M gift to the Holland/Zeeland Promise, their gift has already inspired further acts of philanthropy. The 1966 Holland High School graduating class established the Holland High School Class of 1966 Promise Scholarship Fund and will continue to contribute to their fund in the years to come. To learn more about this unique gift, check out our upcoming Annual Report, which will be published this summer.

The Holland • Zeeland **PROMISE**

The Holland/Zeeland Promise program was founded in 2010 by a group of local community members and business leaders who wished to help area students achieve their dreams of a college education without the crushing burden of student debt. The scholarship is awarded to local, highly motivated students who are often the first in their families to go to college. *This year, we welcome 12 new Promise scholars!*

**LENA COMPIÁN**

GRADUATE OF: ZEELAND WEST
WILL ATTEND: GRAND VALLEY STATE UNIVERSITY

**ISAAK NGUYEN**

GRADUATE OF: HOLLAND PUBLIC
WILL ATTEND: MICHIGAN STATE UNIVERSITY

**KENYA GARZA**

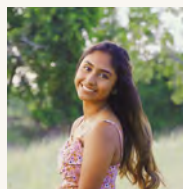
GRADUATE OF: WEST OTTAWA
WILL ATTEND: UNIVERSITY OF MICHIGAN

**LAYRAY PAW**

GRADUATE OF: HOLLAND PUBLIC
WILL ATTEND: LAKE MICHIGAN COLLEGE

**DIEGO FELIX-TREJO**

GRADUATE OF: HOLLAND PUBLIC
WILL ATTEND: UNIVERSITY OF MICHIGAN

**AMY PEDRAZA**

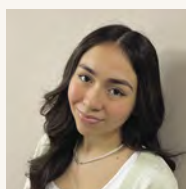
GRADUATE OF: HOLLAND PUBLIC
WILL ATTEND: HOPE COLLEGE

**BETZAIDA HIDALGO**

GRADUATE OF: WEST OTTAWA
WILL ATTEND: HOPE COLLEGE

**FLOR HANNAH QUINONNES SANCHEZ**

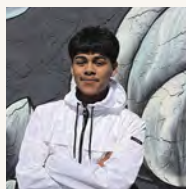
GRADUATE OF: HOLLAND PUBLIC
WILL ATTEND: KENDALL COLLEGE OF
ART AND DESIGN

**KIMBERLY MALDONADO**

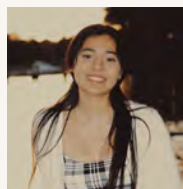
GRADUATE OF: WEST OTTAWA
WILL ATTEND: HOPE COLLEGE

**ELLIE RIZK**

GRADUATE OF: HOLLAND CHRISTIAN
WILL ATTEND: MICHIGAN TECHNOLOGICAL UNIVERSITY

**FERNANDO MEDINA**

GRADUATE OF: WEST OTTAWA
WILL ATTEND: HOPE COLLEGE

**GISELLE ROMAN**

GRADUATE OF: WEST OTTAWA
WILL ATTEND: MICHIGAN STATE UNIVERSITY

“Words can’t explain how extremely grateful and blessed I am by being a Promise recipient. I will officially become a first-generation college student in the fall. Thanks to this opportunity I will be able to pursue my goal of becoming a social worker. As a social worker I plan on becoming someone who will impact those around me and in my community by providing support to those in need.”

— FERNANDO MEDINA

PRIVATE FOUNDATION OR DONOR ADVISED FUND AT CFHZ?

Both Private Foundations and Donor Advised Funds (DAFs) are tax-exempt charitable options that serve as giving vehicles for individuals and families who wish to organize their giving and support various philanthropic initiatives.

We believe there are significant benefits to establishing a Donor Advised Fund (DAF) at a public charity (such as the Community Foundation), as they allow the donor to create greater impact with their resources while also experiencing more favorable tax treatment for their gifts, privacy, and reducing or eliminating the administrative and legal responsibilities that accompany private foundations. Here are a few of the key differences between Private Foundations and Donor Advised Funds.

	PRIVATE FOUNDATION	DONOR ADVISED FUND AT CFHZ
Start-up Cost	Legal and accounting incorporation costs	None
Ease and Cost of Establishment	Formation of corporation or trust required. Must apply for IRS tax exempt status. Legal and application expenses incurred.	Signed Fund Agreement. Simple, no cost.
Minimum Assets to Establish Fund	Varies - \$10 million recommended to justify operating expenses. (Generally, private foundations of under \$1 million have average costs of 4.8% of assets and those of \$1-10 million have average costs of 3% of assets.)	No minimum required
Time Frame	Generally 2-3 months depending on the IRS turnaround time	Immediate – within 24 hours
Tax Status	501 (c)(3) private foundation	The Community Foundation is a 501 (c)(3) and 509(a)(1) public charity.
Excise Tax on Investment Income	Yes	None
Separate annual IRS tax return required	Yes	No
Tax Treatment of Cash Gifts	Up to 30% AGI	Up to 60% of AGI
Tax Treatment of Publicly Traded Securities	FMV of up to 20% AGI	FMV of up to 30% AGI
Tax Treatment of Real Estate and Closely Held Stock	Cost Basis Deduction	Fair Market Value Deduction

PRIVATE FOUNDATION

DONOR ADVISED FUND AT CFHZ

Administrative Services	Responsible for accounting, all record keeping, tax returns, grant programs, and costs thereof.	All services are covered by a 1% annual administration fee.
Investment Management	Responsibility of trustees, professional advisors and hired staff. Must divest closely held stock within 5 years or investment will be taxed.	Professional investment management and oversight. Will also work with external wealth managers for funds with a balance \geq \$500,000
Grant Support	Trustees or hired staff operate grant programs	Access to CFHZ professional staff available to help you identify and assess local grantees and provide input on current local community needs. If donor wishes and dependent on fund size, CFHZ staff will help to identify, assess, investigate, distribute, and monitor grants.
Liability and Insurance	Must be purchased separately.	Covered by CFHZ liability and office insurance policies.
Annual Minimum Distribution Requirements	5% of assets	None
Donor Involvement	Donor appoints board, which controls investments and grant-making.	Follows Fund Agreement as established by the donor to meet their customized needs.
Donor Scope of Responsibility	Legal accountability	Advisory
Possibility of Family Involvement, during and beyond lifetime	Yes	Yes
Anonymity	Donors are named publicly on the private foundation's tax return.	Donors may remain anonymous if they choose to do so.
Primary Advantages	Control, independence	Maximum tax deduction, low cost, no required annual payout, nonprofit knowledge, flexibility, simplicity. Anonymity if desired.



For more information about Donor Advised Funds at CFHZ, including Private Foundation conversion to a Donor Advised Fund, please contact Colleen Hill, Vice President of Development & Donor Services at 616-994-8853 or chill@cfhz.org.



community foundation
Holland/Zeeland Area



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YOU'RE INVITED!

2022 **ANNUAL**
Luncheon

THURSDAY, MAY 26 • 11:00 AM – 1:00 PM

HOLLAND CIVIC CENTER PLACE - 150 W. 8TH ST., HOLLAND, MI 49423 • \$35/PERSON

Hear from our President, Mike Goorhouse and other members of the CFHZ staff and Board of Trustees for highlights on our recent impact and efforts to create positive lasting change in Holland and Zeeland. More information and ticket purchase available at cfhz.org/AnnualLuncheon

NEW AND NOTEWORTHY

CONGRATULATIONS, YAH-HANNA!

Yah-Hanna Jenkins Leys, Director of Community Impact, received the 2021 Young Professional of the Year Award from the Holland Young Professionals (HYP). This well-deserved recognition honors Yah-Hanna's talents and dedication, especially her work to help create a more inclusive, just, and diverse community. Congratulations, Yah-Hanna!

RECORD NUMBER OF SCHOLARSHIP APPLICATIONS

CFHZ received 333 applications for Scholarships this year – a new record for our organization! We are grateful to the many community partners who helped us spread the word about the application process and deadline, and the generous donors who invest in the future of our area students through their Scholarship funds.

SAVE THE DATE

Please mark your calendars for our 2022 Celebration of Philanthropy. This annual event, which celebrates the generosity of our community and features food from the area's finest bakeries, caterers, and restaurants, is scheduled for Thursday, September 15 at ME Yacht Restoration (471 Howard Ave., Holland, MI 49424). Doors will open at 5:30pm. More information to follow.



Horizon Bank's sponsorship of this newsletter is one of many ways we are involved in the Holland/Zeeland community. By meeting this goal of the Bank, we are also able to further the Foundation's mission for our community to thrive today, tomorrow, and forever.

Special *thanks* to our printing partner:

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