REAL STRENGTH HAS TO DO WITH HELPING OTHERS.

- Fred Rogers

Our world seems to be growing more divisive. The sense of decorum that, in the past, pervaded our interactions has been lost in the anonymity of a social media-driven world. In our hearts, we still yearn for powerful connections, a deeper sense of community and a love for our neighbors. We’d like to live with purpose and to contribute in a meaningful way. We want to create – or at least be part of – a kinder, gentler world.

Fred Rogers exhorted this philosophy throughout his life, teaching the lessons of love, acceptance and personal connection. And though this annual report is not an homage to Mr. Rogers, the stories shared here illustrate the principles he encouraged: service to others, being a helper, responding to needs and investing in the future.

We’re glad we played a role in all of these stories. May we all try to be a bit more like Mr. Rogers.

OUR MISSION
Strengthening community by connecting people, resources and needs.

OUR VISION
Community Foundation of the Lowcountry is the most respected and able provider of philanthropic direction, management, education and support to the people in the communities we serve.

OUR CORE VALUES
We are dedicated to the following core values: integrity, honesty, respect, fairness, caring, stewardship and responsiveness.

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COMMUNITY FOUNDATION OF THE LOWCOUNTRY BY THE NUMBERS

<table>
<thead>
<tr>
<th>Category</th>
<th>FY2018</th>
<th>Since 1994</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$70,782,347</td>
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<tr>
<td>Total Number of Gifts Received</td>
<td>5,902</td>
<td></td>
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<tr>
<td>Total Number of Funds</td>
<td>337</td>
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<tr>
<td>Total Contributed in FY2018</td>
<td>$5,995,920*</td>
<td></td>
</tr>
<tr>
<td>Number of Donors in FY2018</td>
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<tr>
<td>Number of Scholarships Awarded</td>
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<tr>
<td>Number of Scholarships Awarded Since 1994</td>
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<td>Number of New Donors in FY2018</td>
<td>2,085</td>
<td></td>
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<tr>
<td>Total $ in Scholarships Awarded in FY2018</td>
<td>$759,265</td>
<td></td>
</tr>
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<td>Total $ in Scholarships Awarded Since 1994</td>
<td>$6,444,635</td>
<td></td>
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<tr>
<td>Total Grants and Scholarships Awarded in FY2018</td>
<td>$5,896,827*</td>
<td></td>
</tr>
<tr>
<td>Total Grants and Scholarships Paid Since 1994</td>
<td>$67,548,561</td>
<td></td>
</tr>
</tbody>
</table>

* Includes agency transactions
** From Individual Donor Funds Only

Distribution by Field:
- Arts and Culture: 11%
- Religious Organizations: 15%
- Human Services: 17%
- Health: 13%
- Education: 24%
- Environment: 3%
- Community Development: 12%
- Community Foundation of the Lowcountry: 9%

* Includes agency transactions
** From Individual Donor Funds Only
“Heart stents are SO cool!” That’s not something you’d expect to hear from a typical 18-year-old. But once you talk with Meredith Inglis, you quickly learn that this high-energy college freshman is anything but typical.

Born and raised in Bluffton, Meredith is the recipient of four Community Foundation college scholarships totaling $16,750 – our James L. Krum Memorial Scholarship, Joan and Wade Webster Scholarship, Jeff Katon Scholarship and the Richard H. and Ann M. Gerken Scholarship. With the help of these scholarships, she started at Emory University this fall where she’s majoring in biomedical engineering and business while taking the pre-med track as well. Meredith hasn’t pinpointed, exactly, what she wants to do. She’s not sure if she wants to be a physician or work on improving the efficiency and comfort of medical devices – something she personally knows a lot about. She just knows she wants to do something in healthcare, where she feels there are improvements to be made, from how physician’s talk with their patients to building a better insulin pump.

Firsthand experience at hospitals has played a large role in forming Meredith’s future plans. She was diagnosed with Type 1 diabetes at age five. Then, during her freshman year of high school, Meredith got sick. Her gallbladder was removed, but she didn’t improve. In fact, she got sicker. From there, she saw doctors at Mayo Clinic in Rochester, Minn. but they were unable to determine what was causing Meredith’s illness. Eventually she found herself at Cincinnati Children’s Hospital, where doctors diagnosed two different autoimmune diseases. All of this fueled her interest in research, propelled her to learn more about her condition and confirmed her pursuit of a healthcare career. One thing it hasn’t done is slow her down. This summer she worked as a lifeguard and, when that job ended, went to work as a boat mate for Daufuskie Island Ferry Service, hauling passengers’ luggage. She also worked on “Helen’s Hope” (Helen is Meredith’s given name), a personal mission she’s undertaken to redecorate the children’s waiting area at Beaufort Memorial Hospital. She’s secured funding from the Kiwanis Club of Beaufort, along with her church and youth mission team. She’s also met with furniture companies and hospital officials. She needs to raise about $5,000 more and hopes to have it accomplished by Christmas.

While she awaits the completion of her local mission, Meredith is focusing on school and making sure she puts her scholarships to good use.

The Community Foundation awarded $759,265 in scholarships to 202 students in 2018. We offer 20 different scholarships for secondary education. To see a list of scholarships and their criteria, visit cf-lowcountry.org/Scholarships.
“Nobody drops dead from just a heart attack,” Trudie Lobban, founder and CEO of Arrhythmia Alliance, informs me as I sit down with her and Captain John Ireland of the Bluffton Township Fire District. “People drop dead from sudden cardiac arrest. A heart attack is a plumbing problem; sudden cardiac arrest is an electrical problem.”

Each day about 1,000 people die in the United States from sudden cardiac arrest (SCA). SCA is caused by a heart arrhythmia, and shocking the heart back into a normal rhythm is the only way to save someone experiencing SCA. The only way to shock the heart back into its normal rhythm is by using an automated external defibrillator (AED). Of those who die of SCA daily, “Eighty-five percent could be saved if their arrhythmia had been diagnosed and treated or if an AED is used,” Lobban says. “That’s 850 people saved every day.”

Lobban explains that when someone experiences SCA, their chance of survival diminishes by 10 percent with every minute that passes. After six or seven minutes, the damage can be so severe “you probably wouldn’t want to survive.” When CPR is administered, you have a nine percent chance of survival. That chance increases to more than 50 percent when you add the use of an AED.

That’s why AEDs are so important. And that’s why Arrhythmia Alliance has partnered with the Bluffton Township Fire District to place AEDs in high traffic areas throughout Bluffton.

A $52,731 grant from the Community Foundation provided the funding needed to purchase 25 AEDs. The grant also helped Arrhythmia Alliance partner with Bluffton Township Fire District to develop and implement a training program that incorporates CPR and AED use. These combined efforts will aid those who will encounter SCA across the Lowcountry and beyond.

Those who are unfamiliar with AEDs may be intimidated to use them. Combatting those fears, Ireland says that South Carolina has passed generous Good Samaritan laws. To that, Lobban adds that the simplicity of using an AED, along with its heart rhythm-sensing technology, means you can’t harm someone if you use one.

“AEDs are so important. And that’s why Arrhythmia Alliance has partnered with the Bluffton Township Fire District to place AEDs in high traffic areas throughout Bluffton.”

“The importance of this grant from the Community Foundation can’t be stressed enough,” says Lobban, “because having AEDs available when needed means that anyone can help save a life.”

Arrhythmia Alliance is a 501(c)(3) whose mission is to improve the diagnosis, treatment and quality of life for all those affected by arrhythmias. You can find more information about their program in Bluffton at http://www.heartrhythmalliance.org/aa/us/blufftonheartmatters.

The Community Foundation awarded $5,896,827 in grants in fiscal year 2018.

TO LEARN MORE ABOUT THE DIFFERENT GRANTS OFFERED THROUGH THE COMMUNITY FOUNDATION, GO TO CF-LOWCOUNTRY.ORG/GRANTS

“How anyone can save a life

“When I was a boy and I would see scary things in the news, my mother would say to me, ‘look for the helpers. You will always find people who are helping.’ To this day, especially in times of ‘disaster,’ I remember my mother’s words and I am always comforted by realizing that there are still so many helpers – so many caring people in this world.”

- Fred Rogers
While listening to a radio talk show on a trip to Maine, Bill Moss was hit with an inspiration. He returned to the Lowcountry with a vision: to create a program that instills leadership and team-building skills in local high school students, patterned after the program he’d heard about on the radio. The South Carolina Youth Leadership Conference was born.

Now entering its fifth year, the program invites high school principals, guidance counselors and teachers in every South Carolina high school to nominate one rising junior to participate in the summer program. The program’s enrollment has jumped from 38 students in 2015, its first year, to 84 students in 2018.

“We teach all the basics of leadership,” Moss says, “including information about civics, the environment and even STEAM (science, technology, engineering, art and math) and apply it to leadership principles.”

The students are split into two groups. For four days they stay on the campus of either University of South Carolina - Beaufort or Clemson University, sleeping in residence halls, eating in campus dining facilities and participating in team-building exercises to cultivate leadership skills. In addition, one of the days is spent doing a community service project. “It’s amazing how young people respond to these activities,” Moss says.

To get the program started, Moss gathered together community and thought leaders and, after their initial meeting, contacted the Community Foundation. “Emmy Rooney (Vice President for Development and Donor Services) helped me identify and connect with other people in the community with an interest in education,” Moss says. “She helped me set up the fund and guided me through all that needed to be done in terms of starting our 501(c)(3).”

The program has shown success. In 2018, students took a before and after assessment of their thoughts relating to leadership topics like teamwork, communication, ethics and career discovery. Results showed a 17% increase in awareness and understanding of these issues.

The successful program has now expanded. In addition to the four-day summer program, the South Carolina Youth Leadership Conference introduced the ILEAD-9 (Individual Leadership Education and Development – 9) program at Hilton Head Island High School last fall. This program provides leadership training to all ninth grade students in a classroom setting. With the help of technology, Moss hopes to one day offer this program to all high school students in Beaufort County.

And Community Foundation of the Lowcountry will be there to help him make it happen.

“...DEEP DOWN WE KNOW THAT WHAT MATTERS IN THIS LIFE IS MORE THAN WINNING FOR OURSELVES. WHAT REALLY MATTERS IS HELPING OTHERS WIN, TOO, EVEN IF IT MEANS SLOWING DOWN AND CHANGING OUR COURSE NOW AND THEN.”

- Fred Rogers
Herbert Ford is fulfilling one of his father’s dreams. As a commissioner for Hilton Head PSD, he’s personally involved in ensuring the completion of something his father fought for – access to public sewer for the island’s north end.

As a child Ford would accompany his father to meetings in Beaufort to address concerns about issues affecting Native Islanders. “My father wanted to leave a legacy for his children,” Herbert remembers proudly. Ford recalls that when he was growing up, many children suffered from parasitic worms. “We had bloated stomachs and runny noses. Once a year we’d get worm medication,” he explains. “But because we lived and worked and played in the same unsanitary conditions, we got the worms right back.

“We find kids encountering the same thing now that was happening in the 1950s and 1960s,” he laments. “Where Hilton Head has progressed significantly for those who live in planned communities, the remainder of the island has not progressed in terms of infrastructure for sanitary water and sewer; it hasn’t expanded to many areas beyond the gates. Septic systems are to blame. The area’s high water table, labyrinth of tree roots and poor soil create the perfect environment for the systems to fail. During times of heavy rain, the systems can overflow, spewing detergents, chemicals and even raw sewage into yards. All of this eventually finds its way into our waterways.

Project SAFE is changing that. This major initiative involves a collaborative partnership between the Town of Hilton Head Island, Hilton Head PSD and Community Foundation of the Lowcountry. The town has made water and sanitary sewer service one of its top five initiatives and has donated town-owned land for needed sewer infrastructure. PSD has developed a five-year master sewer plan that includes laying sewer main lines and the construction of two new regional sewer lift stations, along with upgrades to two existing stations, that are needed to accommodate the new sewer mains. And the Community Foundation has launched a three-year, $3 million fundraising campaign to raise money for grants that allow low-income homeowners to connect to the newly laid sewer lines. The average cost for a family to connect is $5,700. For those with a limited income, the connection fees can be insurmountable.

“We’re extremely blessed that the Community Foundation made a commitment to raise $3 million to help economically disadvantaged families,” Ford says. “If we had just put these systems in the ground, without the means for families to connect, we’d be in the same situation as before. What the Community Foundation has done means a lot to me.” Ford has spent hours meeting with residents to explain the process. He’s knocked on many doors and sat in many living rooms to obtain the needed easements. It hasn’t always been easy. “There’s a lot of distrust because of past precedents. Folks have been promised public sewer in the past and those promises weren’t fulfilled. The fact that I’m a resident and a local, with deep roots in the community, means I’m able to overcome some of the barriers.”

Ford says when he runs into neighbors, they’re excited they’re finally getting access to public sewer. “It makes me happy that folks realize there’s an end to it this time. That they’re actually going to get access to sewer. That they’re finally getting what they deserve and should have gotten years ago.”

It also makes Ford happy that, so many years later, his father’s aspiration is nearly accomplished. Though he passed away in 1993, Ford still talks to him. “I say, ‘Dad, it’s almost done.’”

Would you like to learn more about Project SAFE and how you can support public sewer access for all? Visit cf-lowcountry.org/projectSAFE

“WE LIVE IN A WORLD IN WHICH WE NEED TO SHARE RESPONSIBILITY. IT’S EASY TO SAY ‘IT’S NOT MY CHILD, NOT MY COMMUNITY, NOT MY WORLD, NOT MY PROBLEM.’ THEN THERE ARE THOSE WHO SEE THE NEED AND RESPOND. I CONSIDER THOSE PEOPLE MY HEROES.”

- Fred Rogers
After 12 years at the helm, Community Foundation president and CEO Denise Spencer announced her retirement this past July. Spencer will stay on until a new president and CEO is in place.

Under Spencer’s leadership, the Community Foundation more than doubled its combined assets to over $70 million. The number of component funds has grown to over 335, and grants and scholarships paid since 1994 now total over $67.5 million. Spencer was instrumental in developing the partnership to give all Hilton Head residents access to public sewer (Project SAFE initiative). Additionally, under her leadership, the Community Foundation successfully navigated several biennial public art exhibitions, responded to two hurricanes in two years and leveraged collaborations to increase positive impact in the community. All of this has resulted in Community Foundation of the Lowcountry becoming an anchor institution in our region, serving hundreds of nonprofit organizations and donors.

A national search is being conducted to fill the position.

Twenty sculptors from around the country temporarily installed their large-scale pieces throughout Coastal Discovery Museum and in the terminal of Hilton Head Regional Airport in late September. They’re all part of the 2018 Public Art Exhibition, the fourth biennial exhibition hosted by the Public Art Fund of the Community Foundation. The exhibition features 22 pieces composed of bronze, stone, wood, metal and glass – some as tall as 20 feet. One piece will be purchased by the Public Art Fund and then permanently installed at the Hilton Head Regional Airport. It will be the 11th piece procured by the fund that’s installed in the public realm.

Exhibition-goers can vote for their favorite piece (top vote-getting artists receive a cash award), and a Facebook contest gives participants an opportunity to select a local arts organization to receive a $5,000 grant from the Community Foundation. Voting and posting deadlines are December 31, 2018. The Facebook contest winner will be announced January 30, 2019. The Facebook contest winner will be announced January 30, 2019.

The exhibition runs through January 31, 2019. You can find more information at www.hhipublicart.org

Many local nonprofit organizations could not deliver their programs without the help of volunteers. But many nonprofit staff who coordinate volunteers don’t have professional experience doing it. The Community Foundation saw a need and organized SoLo SCAVA in January 2018. SoLo SCAVA offers professional development, networking opportunities and resources to individuals, in both the nonprofit and corporate sectors, who manage volunteers. For more information visit www.SCAVA.org or contact our office at 843.681.9100.

Four local nonprofits each received a $2,000 grant from our first #LowcountryVolunteers Challenge. Arrhythmia Alliance, Hopeful Horizons, Hospice Care of the Lowcountry and Port Royal Sound Foundation posted photos on our Facebook page of individual volunteers holding signs that explained what volunteering means to them. The contest was held in the weeks leading up to National Volunteer Week, which occurred in April. The nonprofits were selected based on various criteria, from volume of posts to random selection. Our “prize patrol” team made a surprise visit to each winning nonprofit to announce their grant. An additional group, WAHH, made an impressive showing in the challenge and was also awarded a grant for their efforts.

#LOWCOUNTRYVOLUNTEERS CHALLENGE

LOCAL SOUTH CAROLINA ASSOCIATION FOR VOLUNTEER ADMINISTRATORS (SCA VA) CHAPTER FORMED

DENISE SPENCER ANNOUNCES RETIREMENT
We’re in the business of helping our donors practice philanthropy that is both personal and effective. We do this by offering a variety of fund types so you can connect your passion with meaningful causes. To learn more, contact our office at 843.681.9100.

NEW FUNDS IN 2018

DONOR ADVISE FUND provides operate like a personal or family foundation, with grant recommendations made by the donor. These funds can be either endowed or non-endowed.

Michael and Sophiana Crespan Charitable Fund: provides grants to nonprofit organizations in support of the charitable interests of Michael and Sophiana Crespan.

Cynthia Lowe and Glenn Sutherland Endowment Fund: provides grants to nonprofit organizations in support of the charitable interests of Cynthia Lowe and Glenn Sutherland.

David and Sarah Craig Charitable Fund: provides grants to nonprofit organizations in support of the charitable interests of David and Sarah Craig.

Wagner Family Giving Fund of Hilton Head Island: provides grants to support the mission and programs of the organizations of the James W. Wagner Family Charitable Fund.

John and Patricia Carlson Charitable Fund: provides grants to nonprofit organizations in support of the charitable interests of John and Patricia Carlson.

Dana K. Hefner: Charitable Trust: provides grants to nonprofit organizations in support of the charitable interests of Dana K. Hefner.


FIELD OF INTEREST FUNDS support specifically defined charitable interests or geographic areas.

Beaufort Bicycle Advisory Committee Endowment Fund: provides support for the programs and projects of the Beaufort Bicycle Advisory Committee and its vision for Hilton Head Island.

Cynthia Lowe: Charitable Fund: established in memory of Cynthia Lowe. The fund provides grants in support of nonprofit organizations serving the South Carolina Lowcountry area.

SCHOLARSHIP FUNDS support deserving students. Donors can determine selection criteria and can serve in an advisory role, recommend an advisory committee or allow the Community Foundation to select students based on the established criteria.

Arnold Fields Community Endowment Projects Fund: provides support for community education projects and programs of the Arnold Fields Community Endowment.

David and Susan Crespan Charitable Fund: provides grants to nonprofit organizations in support of the charitable interests of David and Susan Crespan.

SUPPORTING ORGANIZATIONS are charities that are flexible and allow grants to be made in areas that have the most impact in our community.

UNRESTRICTED FUNDS are available for any purpose the donor chooses, allowing the Community Foundation to act as a grantmaker for the donor.

OTHER FUNDS: The Community Foundation offers a variety of funds that allow you to practice philanthropy in a way that’s most meaningful to you. Below are several other types of funds that are available, but for which we had no new funds established in FY2018.

 format to see a list of most of our over 335 funds, visit our website at drawcounty.org/ViewOurFunds

Ruth and Harry Kiefer Charitable Fund: established in 1980 through an estate gift from Ruth Kiefer to provide support for the charities and programs of the Lowcountry and Beaufort County.

Island Bicycle Advisory Committee and its vision for Hilton Head Island.

Beaufort Airport Friends Fund: provides support for the Heroes of the Lowcountry Scholarship Program.

Chain of Islands Community Trust: strengthens and enhances the community served by CoastalStates Foundation. Bach and its subsidiaries and affiliates through grants and employee volunteer programs which support a diverse range of charitable efforts addressing local community needs and opportunities.

Beaufort Airport Friends Fund: provides support for the programs and services of the Beaufort Aviation Association.

Greater Bluffton Chamber Community Endowment: provides support for the charitable projects and programs of the Greater Bluffton Chamber of Commerce, focused on promoting economic well-being and opportunity, workforce and leadership development, and educational programs, in an effort to advance the quality and visibility of life in the Greater Bluffton area.

Arnold Fields Community Endowment Projects Fund: provides support for community education projects and programs of the Arnold Fields Community Endowment.

Fields Community Endowment Projects Fund: provides support for community education projects and programs of the Arnold Fields Community Endowment.

Beaufort-SC Coastal Relief Fund: provides aid and recovery efforts focused on helping those in need by providing food, shelter, and assistance. The fund was established through a generous gift in memory of Arnold Fields.

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Island Bicycle Advisory Committee and its vision for Hilton Head Island.

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**COMBINED FINANCIALS**

**ASSETS**
- **2018**
  - Cash and cash equivalents: 2,291,776
  - Pledges receivable, net: 229,927
  - Assets held - charitable remainder trusts: 1,717,743
  - Total assets: 70,782,347

- **2017**
  - Cash and cash equivalents: 2,611,366
  - Pledges receivable, net: 140,000
  - Assets held - charitable remainder trusts: 2,915,713
  - Total assets: 60,407,273

**LIABILITIES**
- **2018**
  - Accounts payable and accrued expenses: 123,656
  - Grants payable: 1,037,118
  - Contributions receivable: 1,513,439
  - Funds held for others - agency funds: 3,760,897
  - Total liabilities: 6,565,416

- **2017**
  - Accounts payable and accrued expenses: 151,226
  - Grants payable: 1,236,680
  - Contributions receivable: 2,407,272
  - Funds held for others - agency funds: 2,611,366
  - Total liabilities: 7,136,380

**NET ASSETS**
- **2018**
  - Unrestricted: 64,216,931
  - Temporarily restricted: 0
  - Permanently restricted: 0
  - Total net assets: 64,216,931

- **2017**
  - Unrestricted: 55,871,319
  - Temporarily restricted: 0
  - Permanently restricted: 0
  - Total net assets: 55,871,319

**NET INCOME-UNRESTRICTED**
- **2018**
  - Contributions received: 5,782,426
  - Net unrealized gains/losses: (26,919)
  - Net realigned gains/losses: 3,805,780
  - Investment income: 2,211,207
  - Other: 11,805,707
  - Total net income: 11,897,707

- **2017**
  - Contributions received: 1,356,763
  - Net unrealized gains/losses: (201,111)
  - Net realigned gains/losses: 5,265,828
  - Investment income: 1,356,763
  - Other: 11,450,253
  - Total net income: 12,224,024

**EXPENSES AND SUPPORT**
- **2018**
  - Grants paid: 5,494,132
  - Program expenses: 3,817,622
  - Salaries and benefits: 948,800
  - Professional and administrative fees: 1,108,762
  - Depreciation: 39,675
  - Total expenses: 9,790,497

- **2017**
  - Grants paid: 4,313,799
  - Program expenses: 2,867,429
  - Salaries and benefits: 871,388
  - Professional and administrative fees: 991,818
  - Depreciation: 37,175
  - Total expenses: 8,077,221

**NET INCOME-UNRESTRICTED**
- **2018**
  - Contributions received: 3,928,097
  - Net unrealized gains/losses: (26,919)
  - Net realigned gains/losses: 3,910,685
  - Investment income: 1,356,763
  - Other: 11,450,253
  - Total net income: 11,450,253

- **2017**
  - Contributions received: 5,916,685
  - Net unrealized gains/losses: (201,111)
  - Net realigned gains/losses: 2,231,207
  - Investment income: 1,356,763
  - Other: 11,450,253
  - Total net income: 12,224,024

**ABOUT US**

**2018 BOARD OF DIRECTORS**
- John Weymouth, Chair
- Jennifer Fanning, Vice Chair 1
- Vincent Bubeck, Vice Chair 2
- James Albusman, Vice Chair 3
- David Wetmore, Treasurer
- Rabbi Brad Bloom
- Sandy Beeson
- Haley Bloom
- James Wagner

**2019 BOARD OF DIRECTORS**
- Jim Allhausen, Chair
- Jennifer Fanning, Vice Chair 1
- Allen Ward, Vice Chair 2
- Craig Marks, Treasurer
- Sandy Beeson
- Cheryl Comes
- Yvonne Curl
- Doug Fletcher

**COMMUNITY FOUNDATION OF THE LOWCOUNTRY STAFF**
- Denise K. Spencer, President and CEO
- Debbie Cohn, Grantmaking and Scholarship Administrator
- Nicki Charles, Vice President for Finance and Administration
- Shelly Fulton, Donor Services Associate
- Jean Heyduck, Vice President for Marketing and Communications
- Wendy Jones, Communications Associate
- Anita Miles, Administrative Assistant
- Daryle Mitchell, Finance Associate

**LIFES FOR SERVICE.**

- Fred Rogers

**CONSULTANTS**

- **Legal Council**
  - Benjamin T. White, Partner, Alston & Bird
- **Independent Auditors**
  - Lucid and Associates

**ACKNOWLEDGMENTS**

- **Annual Report Design**
  - World Design Marketing
- **Writer/Editor**
  - Jean Heyduck, Vice President for Marketing and Communications
- **Photographer**
  - Anna Dimmig (pp. 6, 9, 10)

Please visit our website, cf-lowcountry.org, to find information about our Legacy Society and our Professional Advisors Society.

1. The expenses listed are cumulative among Community Foundation of the Lowcountry’s more than 335 activities and not a representation of Community Foundation operating expenses.