our vision
Kalamazoo County is the most equitable place to live.

our mission
Remove barriers through building relationships and connecting resources so people can reach full potential.

equity defined
Equity is the strategic direction set by the Kalamazoo Community Foundation so that every person in Kalamazoo County can reach full potential.

Equity is achieved when social, legal, economic and other barriers are overcome and all people are able to take advantage of opportunities to live positive lives.

give

donate online
kalfound.org/give-now

mail a check
Kalamazoo Community Foundation
402 East Michigan Avenue
Kalamazoo, MI 49007-3888

安排 a planned gift
There are many ways for you to plan now for a gift later. Get in touch with our Donor Relations team at donorrelations@kalfound.org or 269-381-4416 to learn more.

support

what we fund
We provide grant support to 501(c)(3) nonprofit organizations for work that aligns with our community investment priorities and will benefit residents of Kalamazoo County.

We also provide scholarships for education beyond high school for Kalamazoo-area students.

learn more
kalfound.org/grants

connect

269.381.4416  |  kalfound.org
facebook  |  twitter  |  kalfound  |  linkedin.com/company/kalfound

KZCF committee and team members are listed on the inside back cover.
Annual reports are useful for both reflection and looking into the future. We’ll do both in this space. First, we’re very proud of the work our board and staff did in 2018, and we’re busy making 2019 even more productive. Secondly, we’re inspired every day by the donors and nonprofits who continue to make Kalamazoo County a better place.

**2018 highlights**

Our flood relief efforts in February with United Way of the Battle Creek and Kalamazoo Region was one example of community collaboration. And partly as a result of this community crisis, one of our donors established the Community Urgent Relief Fund, a fund that anyone can donate to that will address future emergencies.

Connecting donors, grantees, and community to our equity work was a priority throughout the year. We hosted donor site visits to better understand our work in the housing and food sectors; provided funding for grantees to attend workshops; and held our Community Meeting, our way to share priorities of equity and education with the community-at-large. An award-winning writer for *The New York Times*, **Nikole Hannah-Jones** was our keynote (sponsored by PNC Bank), addressing the importance of access to good education.

We will expand our efforts in public policy as a way to leverage our influence for local, state and national legislation that will help every person in Kalamazoo County reach full potential. With 58 new legislators and a new administration in Lansing, we see opportunities for more impact.

The Board of Trustees has been and will continue expanding its own lens on diversity, equity, and inclusion. Over the past year, the board retreat focused on racial equity, met with members of KZCF’s Anti-Racism Transformation Team (comprised of staff and community members), and held in-depth discussions on how equity increases our impact in the community.

Finally, we would like to recognize **Si Johnson** for the impact he had during the last five years as board chair (he remains on the board). We’re also indebted to **Barbara James**, who completed 13 years as a trustee. Barbara served as vice-chair and chair, and as a member of several committees for 10 years prior to joining the board. And we welcome our two newest trustees: **Sydney Parfet** and **Von Washington, Jr.**

We hope you enjoy this annual report. Stories like these inspire our daily work. Love Where You Live.

**Our work in 2019**

We will continue our focus on equity and education, with an emphasis on early childhood. We’re working as a convener to bring together multiple agencies to connect resources throughout Kalamazoo County. We believe that education is the best way to address disparities, and within the education realm, early childhood education has proven impactful.

**CARRIE PICKETT-ERWAY**

**THE HONORABLE CAROLYN WILLIAMS**

PRESIDENT/CEO

CHAIR, BOARD OF TRUSTEES
Kalamazoo Community Foundation strives for a community in which identities such as race and ethnicity are not predictors of an individual’s ability to live a high-quality, self-determined life.

KZCF believes structural racism perpetuates the inequities threatening the well-being of our community. Since the board of trustees committed to becoming an anti-racist institution in 2010, KZCF has continued to deepen the commitment to an anti-racist identity through both internal and external initiatives and learning opportunities.

**Transform from within**

KZCF assembled an Anti-Racism Transformation Team (ARTT) in 2018.

The team’s purpose: transform the organization and community by dismantling racism and be more accountable to people who are historically under-represented. This included a deep examination of organizational structures, practices and policies, as well as securing the training and skills needed to empower board, staff and volunteers to address racism within the institution.

ARTT includes 11 KZCF staff and 10 community members. The team focused on establishing trust through honest dialogue during its first year. Artrella Cohn, community member, considers this one of the biggest challenges of anti-racism work.

“Lack of trust produces fear,” says Cohn. “If I do not believe that you are showing me who you really are, it leaves me to use my prior lived experiences to make a decision about who I believe you are.” Though challenging, Cohn finds it rewarding to be a part of “laying a foundation for a new way of doing business that is rooted in race equity.”

Elena Mireles-Hill, a community investment officer at KZCF, says “We’re deepening our transparency and accountability with community members. The team is helping us expand our imagination regarding the kind of culture we want to cultivate based on relationships, trust, and a safe space for all identities to be fully valued and empowered.”

The anti-racism work is not only informing KZCF’s processes, but also individual interactions. Team member Julie Loncharte, a donor relations officer at KZCF, says this experience has helped her build more authentic relationships with donors who are invested in making Kalamazoo County a more equitable community.
“I find that so many people want to talk about race and racism, but are reluctant to bring up the subject,” she says. “My work on ARTT has prompted many meaningful conversations about the importance of interrupting racism.”

Facing Race
In November 2018, Race Forward held its Facing Race Conference in Detroit.

Eight KZCF staff and four community members of Truth, Racial Healing & Transformation (TRHT) Kalamazoo attended the conference, hosted by Race Forward, an organization that collaborates with community, government and other institutions to dismantle structural race inequity.

“It was exhilarating to be in a space with over 3,000 human beings who may be actively engaging in disrupting racism,” says Mimi Bellamy, a member of the TRHT Kalamazoo Leadership Team.

Sholanna Lewis, community investment officer at KZCF, says “One of my favorite messages from the conference was: Yes, other identity markers such as gender, sexual orientation, class, and status are important; however, we have to keep using race as a lens because even when you look at all these other markers, they always get worse when you disaggregate by race.”

Transform with community
Since it began in 2017, TRHT Kalamazoo continues to develop long-term transformation communitywide.

Key 2018 accomplishments include: establishment of the TRHT Leadership Team; visioning sessions that engaged more than 140 participants across five sessions; and training 25 healing practitioners to conduct healing circles.

“This first phase was about creating the conditions to establish a long-term transformation process that will deal with both systems and culture,” says Lewis. “This is hard work and we’ve begun by deepening relationships, developing a vision, sharing an understanding of the issues, and co-creating a structure to move forward.”

Ed Genesis, a member of the Racial Healing team, says, “The community support is unbelievable. We know that in order for this work to be impactful and sustainable, we need our community onboard.”

More than 100 individuals from nearly 50 local organizations signed a partnership agreement supporting TRHT’s work. Most of these partners engaged in healing circles, with over 90 percent saying the healing circles were personally transformative or helped them talk openly about race.

Regarding the internal/external components of equity work, KZCF President/CEO Carrie Pickett-Erway says, “We understand that achieving our vision—Kalamazoo County is the most equitable place to live—is not possible without racial equity playing a primary role in the conversation.”
Advancing equity throughout Kalamazoo County is how Martha Gonzalez-Cortes, vice president of Community Investment, describes the Kalamazoo Community Foundation’s work.

And, in large part, this happens by removing barriers so every person can reach full potential—that’s our mission. Three bodies of work from 2018 stand out: flood relief, public policy, and senior housing on the Kalamazoo Northside Neighborhood.

**Kalamazoo flood**

*When floods hit the Kalamazoo area in February and May 2018, directly impacting 500 families, the nonprofit community reacted quickly.*

“It was urgent and complex work requiring a unified effort of government, nonprofit partners and local funders,” reflects Gonzalez-Cortes. Partners in the response included the City of Kalamazoo, Kalamazoo County, United Way of the Battle Creek and Kalamazoo Region and key nonprofit partners.

“As a funder in this collaborative effort, we were proud to assist in the timely expansion of resources,” says Gonzalez-Cortes. “We always have a limited amount of unrestricted dollars for emergencies. We have nonprofit requests for emergency funding to address a collapsed roof or structural damage, but flooding on the scale we experienced in 2018 required a much larger collaborative effort.”

KZCF also reached out to a variety of donors, who made special gifts toward this effort. One outcome of this crisis was the establishment of an urgent relief fund, which KZCF matched.

Joanna Donnelly Dales, vice president of Donor Relations, calls this a “creative and collaborative” response to tragedy. “We’re so grateful for this donor’s leadership and forward-thinking to help the community to be ready for the next crisis.”

**Public policy**

*For a second year, KZCF used public policy to further advance our work throughout the community.*

Philanthropic dollars cannot sufficiently support all of the changes needed for everyone to reach their full potential. Involvement in public policy works hand-in-hand with philanthropy to create positive change.

KZCF follows an approach that includes a continuum of activities from education and building awareness to advocacy for specific legislation. Our efforts are coordinated with local nonprofits to amplify their voices when reaching out to elected officials.

Two 2018 examples that illustrate this work are the Kalamazoo County Senior millage and the Michigan Community Foundation Tax Credit.

In the final weeks of the campaign, KZCF provided funding for last-minute communications about the importance of this millage. The millage passed and will significantly add to the quality of life of all seniors, and the community-at-large.

The loss in 2011 of charitable tax credits for contributions to endowment funds at community foundations resulted in a decrease in $200-$400 donations statewide. KZCF collaborated with the Council of Michigan Foundations to re-establish
this credit, but unfortunately, the state legislature failed to reinstate the credit. Lobbying efforts did bring attention to the value of this tax credit and efforts continue to provide this benefit to donors and their communities.

Senior housing

KZCF demonstrated its commitment to housing equity by supporting new senior housing units in the Northside Neighborhood of Kalamazoo.

Mattie Jordan-Woods, executive director of the Northside Association for Community Development (NACD), explains that resident input was critical to the development of this work. “It’s one thing to say that residents have a say in the plan, but it’s another thing to give them the tools and resources to implement the plan. This project is about bringing bricks and mortar to resident ideas.”

According to Jordan-Woods, “We’re building from within, and when we’re finished, we will have an inter-generational community within a community.”

The grant provides partial funding for NACD to build two duplexes, rehab a three-bedroom single family home and purchase the property; Jordan-Woods calls this a game-changer. “Often, marginalized communities do a project like this on rented property, and residents end up paying higher rents since the owners need to make a profit. With NACD owning the land, debt-free, seniors pay less than market or HUD rates.”

Sustainability, which can be “a challenge,” is another word she uses to describe the project. “We’re balancing keeping rents low, while also generating a reserve for maintenance. In order to accomplish both goals, we are developing retail on the site. We will also provide quality of life amenities such as workshops on financing, nutrition and physical fitness.”

Jordan-Woods says she has “high hopes” for the impact of this project and reflects on an unintended consequence of the project. “We knew that people living in the Northside wanted affordable, accessible housing, but we are seeing seniors who can afford more wanting to come back to the neighborhood because of the sense of community that is being developed.”

KZCF will continue to remove barriers to help make Kalamazoo County the most equitable place to live.
Kalamazoo Community Foundation continues its work connecting resources, which is critical to our vision of Kalamazoo County to be the most equitable place to live.

Examples of our ongoing work include connecting community members with nonprofits at the annual Find Your Cause event; KZCF sponsorships of selected community events, and the annual Giving Tuesday event to engage younger donors.

Three additional examples illustrate this work in the past year: our Community Meeting, multi-year funding, and the power of giving.

### Community Meeting

**Nikole Hannah-Jones spoke to a crowd of 1,000 on “Race and Education in America” for KZCF’s 2018 Community Meeting.**

An award-winning journalist and New York Times writer, Hannah-Jones specializes in racial justice reporting, including civil rights, fair housing, school segregation and discrimination.

The Community Meeting was made possible thanks to sponsor PNC Bank, in partnership with Western Michigan University’s Center for the Humanities and the Black Arts & Cultural Center.

According to Hannah-Jones, “There isn’t a beat you can cover in America where race is not a factor. Education and housing are the two most intimate areas of American life, and they’re the areas where we’ve made the least progress.”

KZCF President/CEO Carrie Pickett-Erway says, “Her work explains the systemic barriers that prevent many children from accessing high-quality education, an important message that is reshaping local conversations about education reform.”

### Multi-year funding

**2018 saw the piloting of multi-year funding, a response to nonprofit feedback to stabilize their delivery of services.**

During the grant rounds of 2018, multi-year grants (for three consecutive years) went to Douglass Community Association, Kalamazoo Literacy Council, Open Doors Kalamazoo’s Housing Without Borders program, and YWCA Kalamazoo’s infant mortality initiative, Cradle Kalamazoo.

According to KZCF Vice President of Community Investment Martha Gonzalez-Cortes, “We were proud to launch this pilot effort knowing the impact that stable, multi-year funding can have on grantees. We were also pleased to support a broad range of organizations impacting our community from the neighborhood to the county level.”

In addition to encouraging KZCF to introduce multi-year funding, nonprofit leaders also asked for changes in grant request turn-around. As a result, adjustments were made for 2019 to decrease the amount of time between a Letter of Inquiry (the first step in asking for a grant) and funding approval.

“We’re benefiting from nonprofit feedback,” says Gonzalez-Cortes. “With these suggestions, we’re improving efficiencies on both our end and theirs.”
During 2018, 93 awards totaling $3.5 million were made to local nonprofits during two grant rounds.

**Northside neighborhood**

The Thomas Brothers have a compelling story about the power of giving.

Established in 1998 as a Donor Advised Fund, and switched to a Field-of-Interest Fund in 2018, the Thomas-Klepper Family Fund is dedicated to Kalamazoo’s Northside neighborhood.

Donor Advised Funds are convenient, flexible tools for donors who want to personally suggest grant awards from a fund they’ve established, while Field-of-Interest Funds enable donors to focus their giving on the community needs they care most about.

The Northside, in fact, has been home to many generations of the Thomas-Klepper family. Tom, Stephen, Donald and Gregory Thomas are the third generation involved in the locally-owned Consumers Concrete, which celebrated its 85th anniversary in 2018. All four of them are shareholders of the company founded by their maternal grandfather, who was a Klepper.

The family of Dutch immigrants settled in what is now the Northside in the 1870s, at the northwest corner of Alamo and Douglas. Their ancestors lived on North West Street before it was renamed in honor of Kalamazoo’s Colonel Joseph Westnedge.

Before automobiles, family members didn’t stray too far from their neighborhood. Now, the four brothers have fond memories of attending Woodward School, going to church at 3rd Reformed Church and North Park Reformed Church, and playing at LaCrone Park.

While there is no restriction on the fund beyond investing in the Northside, the brothers, now all in their seventies, do have a vision for their donation and say they’re committed to growing the fund.

“It’s comforting that our fund will grow in perpetuity, making life better in our old neighborhood, whether it goes toward housing or libraries or development for the common good,” says Tom. “We’re confident the Community Foundation will direct the money to the right causes—all for the care and maintenance of the neighborhood.”

The brothers fondly say how “part of our hearts” will always be in our old neighborhood and now their fund will ensure that forever.
Clifford Pulley III always had a passion for traveling; that’s what landed him his first job out of college, working in China for Whirlpool.

Cliff, a graduate of Parchment High School, also received a Love Where You Live Scholarship for college, which is a part of his story. “This scholarship allowed me to pay for books, pay for tuition, and ultimately travel to Singapore and Malaysia as my first study abroad,” he says.

During high school, Cliff—a self-described people person—laid the ground work for the passions that would lead him to international languages, travel and work. During his elementary school days, he joined Cub Scouts, and remained in Boy Scouts until he earned his Eagle Scout award as a high school senior. Cliff would listen to NPR as his father drove him to high school which helped develop his world view “about people who don’t look like you.”

Two extra-curricular programs during high school helped expand that world view and would continue to impact his trajectory. People to People, the leadership program established by President Dwight Eisenhower, reinforced the cultural lens NPR was providing.

Working with his high school counselor Becky Edds, Cliff researched more than 60 scholarships, applied for a handful, and received six of them, including the renewable Love Where You Live Scholarship, “which was a big one, and a wonderful opportunity.”

Something different

For college, he knew he wanted to do “something different,” as he puts it.

Colleges with Confucius Institutes initially appealed to him and both Western Michigan University and Michigan State University had that. He’d had a good GPA during high school, but his ACT scores “weren’t the best—I’m not a great test-taker.” He decided on WMU, and was admitted contingent on his first-year grades.

Cliff met with his advisor, Kaitlyn Carr, weekly during his freshman year as a Bronco. She thought Global Studies and International Business would best fit Cliff’s plans for the future. And he knew he would need a foreign language for his career plans. At one point he’d considered Arabic, but finally decided on Mandarin. “That was, by far, the hardest thing I’ve ever done,” he recalls.

He got used to the academic rigor during his first semester, and “I was learning from my mistakes,” he says. “By the end of freshman year I blew it out of the park.” He knew then that he wanted to add international travel to his base of experience. He started talking to his advisor about study abroad options for his sophomore year.

The first opportunity was a two-and-a-half-week faculty-led trip to Singapore and Malaysia. He learned an early life lesson, when his professor warned the students that with overseas travel, “Whatever can go wrong, will go wrong.” Well, Cliff forgot his passport, and after adjusting his ticket for another flight, encountered weather issues flying
through Chicago. But he was off and running with the experience of studying abroad. His next experience during sophomore year was three weeks in China.

Cliff would end up doing six trips, including Uruguay, Chile, Italy and finally back to China for six months during senior year where all his classes were in Mandarin. He postponed his graduation to fit in his last experience in China.

**For a better world**

These collective experiences expanded Cliff’s world view. “You have to understand different cultures to make things better in the world.”

Upon his graduation from WMU in December 2013, interesting things began occurring, says Cliff, who believes “that everything happens for a reason.” While Career Services at WMU began helping Cliff find his first job, the Kalamazoo Gazette ran a story about the newly-minted graduate, which a recruiter from Whirlpool noticed. Cliff, who was volunteering as a mentor with the Turn-2 Foundation, was attending a holiday party at the Kalamazoo Valley Museum for Turn-2 students and alumni when he got the call. He was going to China.

Cliff was working at Target while waiting for the process to play out. Right before Thanksgiving, as he was walking from his bus stop to get to work, it began pouring down rain. “Why,” he asked himself? No umbrella, he’s soaking wet, and he just wants to begin his new job in China.

“The next day, Whirlpool called and had my plane ticket and housing arranged.” Cliff spent two-and-a-half-years working in China as a project coordinator and project manager before Whirlpool headquarters called him back to St. Joseph-Benton Harbor to work as a sourcing specialist.

“The Community Foundation believed in me,” Cliff says. “The Love Where You Live Scholarship, along with the other scholarships, helped make it possible to pursue my dreams and especially, studying abroad.” Meanwhile, Whirlpool is making good use of Cliff’s finely-honed world view.
Kalamazoo Community Foundation is moving into a new generation of impact investing, incorporating lessons learned from earlier efforts to reinforce our strategic priorities of equity and education.

Since 2000, KzCF has used a variety of approaches beyond grantmaking to make life better for all in Kalamazoo County. These efforts have included impact investing, which is investing in companies, organizations, and funds to generate measurable social and environmental impact alongside a financial return. That money can be re-invested back into the community.

KzCF’s impact investing has included low-interest loans to area nonprofits such as Metropolitan Place, the downtown Kalamazoo festival site, Community Promise Federal Credit Union, Edison Place, Air Zoo, and Western Michigan University’s Innovation Center. Investments were also made in three Kalamazoo-based venture capital limited partnerships.

Most recently, KzCF approved an investment in MSHDA bonds for funding The Creamery project on Portage Street in the Edison neighborhood. That project will provide apartments for low and middle-income people, a YWCA child care center, and a small business accelerator.

According to Susan Springgate, vice president of Finance & Administration, “impact investments can help sustain and scale high-performing community-based initiatives, as well as innovation across a range of sectors.” And now, Springgate says KzCF’s impact investing “can leverage our assets throughout Kalamazoo County in support of deepening our impact to advance equity.”

KZCF’s priority on equity and education is meant to improve conditions that impact life trajectories for the community’s most marginalized people. This includes improving educational outcomes and creating systemic change through collaborative efforts that reduce disparities and improve conditions for everyone.

Impact Investment Committee

KZCF launched its Impact Investment Committee (IIC) in 2018 as part of this effort to increase financial equity throughout the community.

Springgate says the selection process for this new committee was done “to ensure greater engagement across the community, especially voices traditionally absent in community problem-solving. We were mindful of this by recruiting those involved, affected by, or concerned with engaging a more equitable approach to investments.”

Recruitment for IIC was the second time in the last year that KzCF recruited community members in a new way. The Anti-Racism Transformation Team also came about as the result of a more inclusive community-based application process.

Springgate describes it as “a way to include community voices that have not been heard at the Community Foundation in the past. This is part of our evolution in living out our value of equity in our internal processes and, as a result, we know we will do better work for our community.”
IIC is responsible for recommending an impact investing portfolio strategy to the KZCF Board of Trustees, approving impact investments up to $250,000, and recommending impact investments over $250,000 to the Board. KZCF has allocated $22.5 million to this portfolio. The minimum size for impact investments is $10,000, while the maximum is $2 million. The committee also monitors portfolio performance quarterly to ensure compliance with KZCF’s impact investing policy.

Jim Escamilla, a member of KZCF Board of Trustees and chair of IIC, sees the committee as an exciting opportunity for additional community impact.

“We have a diverse group making up our committee,” says Escamilla. “From individuals with financial backgrounds to community members who are totally vested to improving equity in Kalamazoo County, the committee is a mix of ethnic backgrounds that bring broad perspective to this challenging work. Some have been long-time social workers and have seen the struggles that people in our community have had to endure.”

Located on Portage Street in the Edison neighborhood, The Creamery will consist of apartments, a YWCA child care center, and a small business accelerator.

Long-lasting impact

The committee is looking at new ways to invest.

“The old way of investing has many drawbacks,” says Escamilla. “While we want to generate a return on our investment that can fuel future work, we also have to consider the generational impact of income inequity. For example, many families have benefited from home ownership with those resources passed down from generation to generation. Other families, disproportionately people of color, were excluded due to laws such as redlining so they’re not gaining wealth. We need long-term solutions for struggling families.”

Escamilla adds, “This impact investing work has the potential to result in long-lasting impact. We may stumble along the way, but we’ll be smart about our work. We’re working on a hybrid approach, a new model for impact investing.”

Springgate sums up this effort: “This portfolio is an opportunity to partner with a wide variety of community entities to advance these projects and to stand out in this field of philanthropy.”
## Combined statement of financial position

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<tr>
<th>AS OF DECEMBER 31</th>
<th>2017</th>
<th>2018</th>
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## Combined statement of activities

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Kalamazoo Community Foundation’s audited financial statements as of December 31, 2018, are available online at kalfound.org/publications.
Moderate growth performance / endowed funds

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The Moderate Growth Benchmark is a staged index composite benchmark that has the current composition of the Barclays US Aggregate Bond Index (15 percent); Barclays US Treasury 5-10 Yr TR USD (10 percent); DJ US Select REIT index (2.5 percent); MSCI EAFE Small Cap Index (10 percent); MSCI Emerging Markets Value index (10 percent); Russell 1000 Value index (5 percent); Russell 2000 Value index (10 percent); Russell Micro Cap index (5 percent); S&P 500 index (30 percent); and the NCREIF Fund Index ODCE (2.5 percent).

KZCF community partners

Emeritus Council
Jeff DeNooyer
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Stacey Randolph Ledbetter
Sholanna Lewis
Katina Mayes
Fernando Ospina
Alisa Parker
Nicole Parker
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Trevon Reason
Lillie Wolff

Other committees and teams – More than 150 community members also serve on our scholarship committees, TRHT Design Teams, and the LGBTQ Equality Fund and Love Where You Live Environment Fund committees.