BUILDING COMMUNITY — ENRICHING LIVES
The Community Foundation of Harford County (CFHC) is committed to promoting and increasing philanthropy by building and managing permanent endowments and gifts to meet the present and emerging needs in Harford County and its nonprofit community.

**OUR MISSION:** The Community Foundation of Harford County (CFHC) is committed to promoting and increasing philanthropy by building and managing permanent endowments and gifts to meet the present and emerging needs in Harford County and its nonprofit community.

Our Mission:

Dear Friends:
The Community Foundation of Harford County is committed to bringing individuals, businesses and organization together to make our county a better place — today and for future generations.

The Community Foundation was started by people right here in Harford County — men and women who live and work here, and who believe in the power of individuals to make a difference through informed charitable giving.

We have grown from a simple idea to a foundation with more than $1,000,000 in assets, and with over fifty active funds supporting nonprofits and programs through the county. We have been able to make a significant difference in the lives of many of our most vulnerable, enriching the quality of life for our citizens, through the grants we distribute.

We are proud of our progress, but our vision is much larger — to become THE local resource for philanthropy in Harford County.

By working with the Community Foundation, donors can engage in philanthropy that is innovative, visionary and effective.

To accomplish this, we are working hard to raise funds to support our mission to connect people who care with the causes they care about. We want to be the catalyst for good for our Community, to create a more secure, vibrant future for all of us.

— Jayne Z. Klein

The Community Foundation of Harford County (CFHC) exists as a means for local citizens to make a difference in their community, managing funds to ensure that every charitable dollar contributed generates the greatest possible impact over an extended time.

The funds represent the varied interest and objectives of their donors, matching them with like-minded charities in the community. Contributions made to a community foundation are used to build permanently endowed funds for philanthropic purposes.

The income generated by these endowments is used to make grants to local nonprofit organizations.

Ensuring that a charitable gift given today will continue to have a positive effect on the community well into the future.

Community foundations such as ours exist to make it accessible for people to become philanthropists, and to build an endowment to meet the changing needs over time.

CFHC, founded in 2007, evolved from individuals who were

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serving on local nonprofit boards. They realized that many charitable organizations would benefit from a consolidated support.

The CFHC’s founders realized the challenges for charitable organizations to maintain stable funding for programs and expansion for new programs to meet the needs in Harford County. They also recognized that philanthropy could increase in Harford County, knowing of generous and giving individuals, families and businesses, who wanted to support their community. Connecting them became a priority.

CFHC partners with donors to make philanthropy happen. We give donors choices and make giving simple and easy!

On behalf of the Board of Directors, we look forward to continuing to work hand-in-hand with Harford County residents. Working together, we can make a difference in the community where we live, work, and raise our families; address causes that matter to all of us; and maximize your charitable impact at your preferred level of giving.

DONORS 2016-2017  An essential element of the mission of The Community Foundation of Harford County is to encourage philanthropy and assist local residents to become donors. The CFHC staff and directors work with our donors to reach their philanthropic goals which directly impact and benefit Harford County. Potential donors are matched with non-profits whose missions align with the donor’s area of intended giving. CFHC strives to attract new donors to build an established legacy and support our mission in Harford County which will continue to generate definitive change in the community.

### 2017 FAST FACTS ABOUT CHFC

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets (as of June 30)</td>
<td>$1,245,650</td>
</tr>
<tr>
<td>Number of Charitable Funds</td>
<td>51</td>
</tr>
<tr>
<td>Total Amount in Grants &amp; Scholarships</td>
<td>$85,400</td>
</tr>
<tr>
<td>made in fiscal year 2016-2017</td>
<td></td>
</tr>
<tr>
<td>Total Amount in Grants &amp; Scholarships</td>
<td>$437,000</td>
</tr>
<tr>
<td>made since 2010</td>
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</tbody>
</table>

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Barry Slovsky  
Beards Hill Liquors  
Benjamin Cimons  
Betsy Campion  
Betty Burcham  
Betty Leflore  
Bill and Paige Cox  
Brian and Jessica Coats  
Bridget Lloyd  
Bryan Michaels  
Bryan Mullaney  
Bud Haught  
Carl and Elizabeth Gargiulo  
Carol Ann and Andrew  
Nowakowski  
Carol Knickman  
Carolyn Kustanbauer  
Carolyn Pizzuto  
Cate Roche  
Cathy Conn  
Cathy Schmidt  
Central Christian Assembly  
Charlotte Srithai  
Cheryl McComas  
Chesapeake Bank  
Christin Rocha  
Christine Master  
Christine McPherson  
Christopher and Alicia Palmere  
Cindy Franklin  
Cindy Hanley  
Cindy Pierpont  
Cindy Weyant

![Building Community – Enriching Lives Together!](image)
How to Make a $1000 Donation Cost only $500

The Endow Maryland Tax Credit, a Maryland state tax program enacted in 2017, rewards donors who help build permanent charitable funds with a 25% state tax credit. Gifts must be received by December 31, 2017.

$1000 to the Community Foundation of Harford County (a $500 minimum donation is required for the Endow Maryland Tax Credit).

Your Maryland state taxes are reduced by a $250 tax credit (25% of $1000).

Your federal taxes are reduced by a $250 deduction (based on a 25% personal tax rate).

Net cost to you!

$1000

$250

$250

$500

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FINANCIAL SUMMARY

Statement of Financial Position as of July 1-June 30

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash - Operating</td>
<td>$21,317</td>
<td>$77,993</td>
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<tr>
<td>Cash - Restricted</td>
<td>$20,250</td>
<td>$47,882</td>
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<tr>
<td>Investments</td>
<td>$955,098</td>
<td>$915,853</td>
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<tr>
<td>Other Assets</td>
<td>$1,091</td>
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<tr>
<td>Total Assets</td>
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<td>$1,045,524</td>
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<tr>
<td>Liabilities and Net Assets</td>
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<td></td>
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<tr>
<td>Liabilities</td>
<td>$22,459</td>
<td>$51,082</td>
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<tr>
<td>Net Assets</td>
<td>$975,297</td>
<td>$994,442</td>
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<tr>
<td>Total Liabilities and Net Assets</td>
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<td>$1,045,524</td>
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Statement of Activities as of July 1-June 30

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support and Revenue</td>
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<tr>
<td>Donor Contributions</td>
<td>$242,578</td>
<td>$278,360</td>
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<tr>
<td>Investment Results</td>
<td>$(10,453)</td>
<td>$13,072</td>
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<tr>
<td>Total Support and Revenue</td>
<td>$232,125</td>
<td>$291,432</td>
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<tr>
<td>Grants and Expenses</td>
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<tr>
<td>Program Services and Grants</td>
<td>$149,667</td>
<td>$89,041</td>
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<tr>
<td>Operating Expenses</td>
<td>$101,603</td>
<td>$82,144</td>
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<tr>
<td>Total Grants and Expenses</td>
<td>$251,270</td>
<td>$171,185</td>
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<tr>
<td>Changes in Net Assets</td>
<td>$(19,145)</td>
<td>$120,247</td>
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<tr>
<td>Net Assets at Beginning of Year</td>
<td>$994,442</td>
<td>$874,195</td>
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<tr>
<td>Net Assets at End of Year</td>
<td>$975,297</td>
<td>$994,442</td>
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</table>

These are summary financial reports. A copy of our current financial statement is available at www.cfharfordcounty.org or upon request by contacting the Community Foundation of Harford County, 202 S Main Street, Bel Air, MD 21014 or by phone at 410-371-6062. Documents and information submitted to the State of Maryland under the Maryland Charitable Solicitations Act are available from the Office of the Secretary of State for the cost of copying and postage. The Foundation's IRS Form 990 report is available on our website at www.cfharfordcounty.org.
Beginning with the 2011 grant cycle and including the 2017 grant cycle, the WGC has awarded a total of $254,493 to charitable organizations that serve women, children, and families in Harford County.

This represents over a quarter of a million dollars that has been granted through the collective philanthropy of the members of the WGC.

The Women’s Giving Circle of Harford County engages women of all generations in the power of community philanthropy. Our contributions of time, talent, and financial resources address the need of women and families.

Through education and increased awareness of local need, we make a difference in the lives of women and their families through Harford County.

**OUR LEADERSHIP**

**Officers of the Board**

Jayne Z. Klein, President  
Klein’s ShopRite of Maryland, Inc.

Kenneth Ferrara, Vice President  
Vice President & Executive Director,  
Upper Chesapeake Health Foundation

Carolyn Pizzuto, Secretary  
Community Volunteer

M. Scott Elliott, Treasurer  
Vice President/Business Development Officer, Harford Bank

**Members of the Board**

James Fielder, PhD  
Secretary of Higher Education, State of Maryland

Benny C. Walker, CPA  
Principal, Weyrich, Cronin & Sorra, Chartered

Pat Pollard  
Resident Director, Merrill Lynch Bel Air

Denise Dregier  
Director for College & Alumni Development, Harford Community College

Ed Kouneski  
Chief Financial Officer, 1st Mariner Bank

Kathleen Beck  
Wealth Advisor, BB&T Wealth

Michael Allen  
Executive Vice President & Chief Operating Officer, Harford Bank

Mary-Dulany James, Esquire  
Partner, James & Zink, Attorneys at Law

**Executive Director/CEO:** Brigitte Peters

*Building Community – Enriching Lives Together!*
The Community Foundation of Harford County has created best practice, policy and procedures, building community impact, and awarding over $435,000 in grants.

These grants create positive and lasting impact throughout Harford County.

Grants are made possible through the generous support of donors. These grants fund civic and cultural organizations, the arts, educational programs, environmental causes, elder care services, faith-based organizations, health and human service agencies, historic preservation initiatives, and youth programs and projects.

We hope you will join your fellow Harford County citizens in helping the Community Foundation of Harford County create permanent positive impact for the next ten years, and beyond!

Please use the final page of this document, or one of our donor envelopes, to indicate your level of interest and the Area(s) of Focus you want to support.
I/We want to support the Community Foundation of Harford County!

Name________________________________ E-mail________________________________

DONATION: □ $10,000 □ $5,000 □ $2,500 □ $1,000 □ $500 □ $250 □ $100

other: $______________________

☐ I/We would like to learn more about estate planning. Please contact me/us.
☐ I/We have already included the CFHC in my/our estate plans.
☐ My company will MATCH my/our donation.
☐ I/We wish to remain anonymous in any listing of donors.

☐ I/We wish our donation to be applied to CFHC’s work towards:

☐ Cares  ☐ Protects  ☐ Enriches  ☐ Nurtures  ☐ Preserves  ☐ No Choice

☐ I/We have enclosed a check made payable to Community Foundation of Harford County.

☐ Please charge my credit card:

Credit Card #:_______________________________ Exp. Date___________ ☐ Visa ☐ MC ☐ Disc ☐ Amex

Signature_______________________________________________________________________

Name (as it appears on card)____________________________________________________

Billing Address_________________________________________ Phone____________

City_____________________________________ State_____________ Zip____________________

Thank you for your generous donation! Please print out this page, fill it out and mail it to us.

The Community Foundation of Harford County's tax-year ends in June 30th of each year. Donations, gifts and pledges are tax-deductible and may be paid in installments through June 30th. Details about the Endow Maryland Tax Credit are available at our office, or on-line at cfharfordcounty.org. Please call us at 443-371-6062 or e-mail us at info@cfharfordcounty.org. Thank you in advance for your support!