Why Do You Love

“It is more than a place to live; it’s part of who I am and engrained in my soul. It exudes gratitude, selflessness and most importantly togetherness.”  
- Lindsey Alicna

“I can go on and on about why I love my community, but it comes down to the people. Their sense of community and volunteerism… their desire to help those in need… planning unique social, educational and professional experiences.”  
- Drew Ballard

“We have a safe, clean and caring community that is dedicated to creating a better future by providing opportunities for all who live here.”  
- Ed Durnil

“I love my hometown because it is growing, vibrant, and filled with people who care about each other.”  
- Matt Hess

“Our combined community efforts confirm that we are committed to planning, investing and hard work that will benefit our children, grandchildren and others for a better future.”  
- Jamie Sizemore

“Because of the way this community has always embraced and welcomed everyone; especially the soldiers and the families who are assigned to Fort Knox.”  
- Emmet Holley

“Our community offers thriving commerce, excellent public and parochial schools and scenic green spaces for everyone to enjoy.”  
- Greg Lee
Letter from Davette & Lindsey

Love Where You Live

The pages in this report are more than numbers; they represent stories of beginnings, stories of continued impact, and stories of the communities where we each live. These stories provide insight on the philanthropic impact that has graced our region this past year because your neighbor, a family member, or a friend truly loves where they live.

How do we decide where to live? Is it because of the streets? Is it because of the buildings? Is it because of the weather? Or is it most often because of the people? People make a place more than a dot on a map; people transform a place into a community.

Central Kentucky Community Foundation has a long history of bringing people together for good through philanthropy in our region that creates the souls of our communities.

Woven through the souls of the communities we live in are stories much like in these pages that exemplify sacrifice, giving and collaborative efforts that CKCF has helped bring to life. As you read this report, think of how you can be a part of your community’s soul.

These stories are just a small part of the work people entrust us to carry out. Visit ckcf4people.org and follow us on social media for more stories of inspiration, ideas and to see your fellow community members making an impact.

We should always look back to move forward, and what an inspirational time to look forward in our region. We sit at the dawn of transformational changes to where we love to live. We are grateful for the work in 2021 that will continue to impact the community and reminds us why we are committed more than ever to making where we love to live – better.
A $425,000 sustainability grant from Dow Company Foundation that includes a community outdoor space, an investment in environmental strategies, and a support space for area nonprofits was created in the spirit of philanthropy. Our community will benefit from Dow's generosity for generations to come.

“This investment into strategic environmental and capacity building initiatives led by Central Kentucky Community Foundation embraces our strong legacy in the region while generating a transformative impact for future generations,” said Nick Powell, Site Leader at Dow.

This grant offers a convenient way for the community to engage with their food supply and nature through volunteerism. It will involve the public, nonprofit, and private sectors to grow relationships, collaboration and expertise.

“This is probably one of the most innovative ideas I've come across,” said Sean Clinning, Operational Productivity Improvement Leader at Dow. “When you think about sustainability, this project is not just about environmental or recycling sustainability, this is about community sustainability.” he added.

The Dow Environmental Sustainability Initiative will be the catalyst for community recycling infrastructure and other environmental efforts. Industrial leaders have created recycling programs such as a material swap program to employee recycling incentives and sustainability standards.
“We know waste reduction efforts are challenging and there are no simple answers,” said Davette B. Swiney, President and CEO of Central Kentucky Community Foundation. “From reducing to reusing to recycling, there are ways we can make a difference in our community. We can work together – philanthropy, the public sector and each one of us as individuals to be effective.”

The Community Hall in CKCF’s Home of Philanthropy supports nonprofit work and community initiatives to help bring life to new ideas by offering a place for nonprofits to convene, collaborate and host meetings, in-person or virtually. This investment displays Dow’s longstanding commitment to the community and investment in nonprofit work.

“Whether you work at Dow, partner with us, or experience our materials in your favorite brands, we are relentlessly working to make the world and this community a better place to live and work. By listening and collaborating, we can find out what solutions will help us achieve these results,” said Nancy McCoy, Quality Manager at Dow.

The Dow Sustainability Grant is just the catalyst. The success of these programs will be accomplished through collaborative efforts from the community. Everyone in the community has something to contribute.

“This is a community project. We are just honored to be the convener and collaborator to bring these initiatives to life,” said Swiney. “Initiatives that are much more than apples, recycling, or a meeting space – initiatives that will bring nourishment and hope for generations to come in our community.”

If you are interested in being involved, please contact CKCF at info@ckcf4people.org.
Central Kentucky Community Foundation launched a new competitive grant program in 2021. Nonprofit organizations submitted applications for up to $5,000 in three categories: capacity building, capital improvement and programming.

“Part of our work as a community foundation is to connect the generous people in our region with the ideas, opportunities and needs to enhance our region,” said Davette B. Swiney, President & CEO.

This funding opportunity provides a grant structure that connects these resources to nonprofits, helping them carryout their mission. CKCF has awarded grants from funds for their specific purposes for many years. Now Granted provides nonprofits with a recurring opportunity to try new initiatives, respond to current needs, or build their organization.

The first year of Granted culminated in November when CKCF awarded $76,439 in grants to 14 nonprofits.

“Through the generosity of our donors, along with the foresight many years ago of people who gave to this community in a long-term and thoughtful way, we have the opportunity each year to make grant awards in relevant ways to impact our community today,” said Swiney, “CKCF's funding of these grants comes from our unrestricted grantmaking fund, which gives us the flexibility to meet ever-changing community needs.”

Two grants were awarded for capacity building. The Lincoln Museum received funding to upgrade their technology capabilities and Helping Hand of Hope’s grant will equip them to go directly into neighbors and serve people where they live.

“The grant funding has had an immediate impact on our collections, research, and cataloguing efforts,” said Iris LaRue, Executive Director of the Lincoln Museum. “This additional equipment is being used to document, catalog, and digitize items in our collection as well as provide additional public access to our collections. The installation of the additional components will further enhance staff productivity as well as broaden the museum’s overall digitization and cataloguing efforts.”

Three nonprofits were funded for capital improvements. The Community Health Clinic purchased lifesaving machines for heart patients, Project L.E.A.R.N. has been able to utilize their entire facility with the addition of a new HVAC unit and Bethany Haven offers privacy in a shower room at a Room at the Inn location.

“It is imperative to those who are homeless to have a place to go not only for shelter, food and supplies, but also for a hot shower, and a place to do their laundry,” said Treasure Davidson, Executive Director of Bethany Haven. “We have been blessed to be able to provide...
these things and thanks to Central Kentucky Community Foundation, we now have more options for desperately needed showers.”

Programming grants will help six nonprofits expand their efforts in areas that are core to their mission. Those organizations are CASA of the Heartland, Crossroads Life Center in Hart County, Grayson County Alliance, Wesley Hilltop House, Big Brothers, Big Sisters of Kentuckiana, and The Salvation Army of Elizabethtown.

“Money Habitudes--Financial Literacy Series aligns with our mission of teaching life skills and empower family stability,” said Debbie Childress, Executive Director of Grayson County Alliance. This course will teach people the habits and attitudes to help them manage their money better by establishing tools for budgeting and setting family goals. We really want to mentor, encourage, and empower families through this curriculum,” she continued.

Two specific CKCF funds also accepted applications through the Granted process: the Bishop Charitable Fund and The Marvin and Joyce Benjamin Fund.

Silverleaf Sexual Trauma Recovery Services received support for their project focused on helping Washington County residents in poverty develop individualized self-sufficiency plans to overcome barriers. Feeding America, Kentucky’s Heartland received funding enabling them to disperse culturally diverse food into the communities it serves.

“Prevention is key to eradicating any negative outcome,” said Jillian Cardin, Psy.D, Executive Director at Silverleaf Sexual Trauma Recovery Services. “We know that individuals with financial instability are more likely to be abused, misused, mistreated and/or violated because they must rely on other people to function. This project allows Silverleaf to promote a proactive approach to ending all types of sexual violence by equipping individuals with the tools, and resources to improve their financial stability.”

“We are proud of the significant work our nonprofit community does all year long to make our community a better place,” said Swiney. “The grant awards are just a small, but hopefully, meaningful investment in their work.”

More information about Granted can be found at www.ckcf4people.org.

Davette B. Swiney, President & CEO of CKCF announced the Granted Program at a lunch on CKCF’s Community Hall patio. Jalayne Tillery, Big Brothers, Big Sisters, celebrates the announcement of Granted awardees. At the announcement of the Granted program, Matt Bowman shares how the grant opportunity could help an organization he cares about, Bethany Haven.
Heels Together Investors awarded $14,557 to Helping Hand of Hope for the Steps to Success Program and $5,443 to Girl Scouts of Kentuckiana for the Day Camp Program during the annual Investors Banquet. Helping Hand of Hope's Steps to Success Program offers a support system to women encouraging and motivating them to make smart financial and lifestyle decisions. The Girl Scout Day Camp program provides area girls the opportunity to take adventures, learn outdoor skills, participate in STEM activities and much more.

KY Gives Day
Donors from across Kentucky gave to 22 nonprofits during the ninth annual KY Gives Day in 2021. This 24-hour online giving blitz raised $193,764 for nonprofit organizations in our region. Those gifts came from 768 donors. The region's generosity was reflected on the state leaderboard, with four of the top 10 fundraisers were local organizations.

“We are overwhelmed and humbled by the response to our KY Gives Day fundraiser this year,” said Jennifer Moran, Director of Mission Advancement for Saint James Catholic School. “The fact that we were able to exceed our goal is a testament to the Saint James Catholic School and Church family who rallied around our campaign. Our students will be the ones to benefit from the funds raised as we expand the services we have to offer. With additional Academic, Social/Emotional Support as well as Occupational and Speech Therapy, we will be able to provide our students with the services necessary for individual success. We are so grateful to CKCF for being so gracious in offering support for KY Gives Day – they are a big part of our success.”

For more information about KY Gives Day and a list of local participating nonprofits, go to kygives.org.
Celebrating Achievement

CKCF awarded 194 scholarships through Scholarship Central. The scholarships totaled nearly $345,000 and were awarded to 152 students from 17 high schools and four colleges in the region. All scholarship awards were announced during a virtual Celebrating Achievement ceremony that can be viewed on CKCF’s YouTube channel.

Get Ready! Camp

Get Ready! Camp, for children birth to 5 years old, was held at schools in Elizabethtown and Radcliff. This age is a crucial time in a child’s development, so we invest in exceptional early educational opportunities for children. Get Ready! Camp provides a unique learning experience for children and parents to discover how they can easily learn together.
2021 CKCF FUNDS

CHARITABLE REMAINDER TRUSTS
Llewellyn Charitable Remainder Trust Funds (2)

COMMUNITY ENHANCEMENT
Florence Y. Mason Fund
Joe and Lenelle Hays Community Spirit Fund
Marvin and Joyce Benjamin Fund
Ruby N. Deitchman Fund
Tony/Becky Bishop Community Fund

DONOR-ADVISED FUNDS
Anne and Carl Swope Fund
Anne and Carl Swope Fund for Endow KY
Anonymous Funds (3)
Bob and Ella Mae Wade Fund
Bowers Family Endowment Fund for Endow KY
Byler Family Fund
Carter Family Fund
Carter Family Fund for Endow KY
Chad and Amy Brown Donor Advised Fund for Endow KY
Conrad Hotopp Family Fund
Dennis and Lisa Parrett Family Donor Advised Fund
Dr. Chris and DaneNell Knight Fund
Dr. Robert E. and Rita H. Robbins Fund
Ed and Georgia Gordon Donor Advised Fund
Ed and Georgia Gordon Endowed Donor Advised Fund
Fisher Family Fund
Fowler Family Fund for Endow KY
Godfrey Family Foundation Fund
Gourmand's International Culinary Donor Advised Fund
James and Patricia Schory Fund
John and Ann Fisher Charitable Fund
Nandi’s Smile Fund
Nelson and Opal Gonterman Charitable Fund
Prather Family Fund
R. and N. Corbett Wellness Fund
Ray Family Fund for Endow KY
Ryan-Dudgeon Donor Advised Fund
Scott and Monica Kisselbaugh Donor Advised Fund
Scott and Monica Kisselbaugh Donor Advised Fund for Endow KY
Swope Family Fund for Endow KY
Terry and Bonnie Patterson Donor Advised Fund
The Wade Fund for Endow KY
William and Joyce Godfrey Fund for Endow KY

EDUCATION
Bardstown Independent Schools Endowment Fund
Elizabethtown Community and Technical College Funds
- Campus Improvement - ECTC Fund
- Capital Projects - ECTC Fund
- Capogna Science Fund
- ECTC - Faculty/Staff Development Fund
- Elizabethtown Community College Fund
- Endowment for ECTC Faculty/Staff Excellence
Elizabethtown Educational Foundation

Financial Foundations Fund
Hardin County Library Duff Book Fund
Hardin County Library Mitchell Book Fund
Hardin County Public Library Fund
Hardin County Schools Early College and Career Center
Hardin County Schools Partnership Grants Fund
Hardin County Schools Support Fund
Kenneth and Nannette Johnston Endowment Fund
Kennard and Melva Peden Trust
KySTE Agency Endowment Fund
Mildred Rowlett Education Fund
Nannette S. Johnston Impact Fund for Hardin County Schools
Nelson County Schools Endowment Fund
Samuel G. Jenkins Jr. Fund for KET
Tai Sy Le Memorial Fund

FIELD OF INTEREST
Donna Mulligan Fund
Heels Together Fund

HEALTH AND HUMAN SERVICES
Baptist Health Foundation Hardin, Inc.
Bishop Charitable Fund
Central Kentucky Cares Fund
Washington County Association for the Mentally Handicapped Legacy Fund

HISTORICAL PRESERVATION
Brown-Pusey Fund
Holbert Family Fund for Brown Pusey House
Sallie W. Pusey Fund
William A. and Sallie W. Pusey Fund

NONPROFIT ORGANIZATIONS
CASA - Court Appointed Special Advocates Fund
Central Kentucky Community Foundation Endowment Fund
Clarity Solutions Fund
Elizabethtown Police Foundation
Feeding America, Kentucky’s Heartland
Friends of the Hardin County Animal Shelter
Greenspace Endowment Fund
Hardin County Habitat for Humanity Fund
Harold and Dolly Jackson Endowment for Magnolia Cemetery Designated Endowment Fund
Hart County Community Fund
Helping Hand of Hope Fund
Mission Hope for Kids Fund
Mission Hope for Kids Designated Endowment Fund
SpringHaven Designated Endowment Fund
United Way of Central Kentucky Fund
RELIGIOUS
Ann Young and Claude Morgan Roebuck Fund 
for Glendale United Methodist Church
Ernest and Wilma Rider Endowment Fund for Lucas Grove 
Baptist Church
First Christian Church Endowment Fund
First Presbyterian Legacy of Faith Fund
First Presbyterian Legacy of Faith Fund for Endow KY
First Presbyterian Legacy of Hope Fund
Grace Heartland Church Endowment Fund
Joe and Dorothy Brothers Designated Fund
Macedonia Baptist Church Endowment Fund
St. James Catholic Church Endowment Fund
St. James Catholic School Tuition Assistance Fund
Valley Creek Baptist Church Designated Endowment Fund

SCHOLARSHIPS
Amy Alicna Scholarship Fund
Andrew Kyle Mykytiuk Memorial Scholarship
Angela Kirchner Memorial Fund for St. James Catholic School
Ann Mackin Ewing Memorial Scholarship
Audrey Shoulders Memorial Scholarship Fund
BCD Inc. and J. Michael Salsman PE Construction Scholarship
Becca Bohannon Memorial Scholarship Fund
Bob Brown Family Scholarship
Brent Wagoner Excellence in Education Scholarship Fund
Brewer Memorial Scholarship Fund
Brianna and Brice Taylor Scholarship Fund
Carol Withrow Nursing Fund
Cindy Ethington Memorial Scholarship
Col. Larry and Betty Sue French Scholarship Endowment Fund
Col. Michael Baymor Scholarship Fund
Dana Marie Underdonk Bryant Memorial Scholarship Fund
Deana’s 7th Inning Stretch Scholarship
Dennis and Lisa Parret Family Scholarship Endowment Fund
Doug and Lisa Cantrell ECTC Faculty Scholarship Fund
Dr. and Mrs. E.H. Durnil Scholarship Fund
Dr. Don Berry Memorial Scholarship
Dr. Gary King Sharp Memorial Scholarship Fund
Dr. Jim Owen Scholarship Fund
Dr. Larry and Mary Lou Hall Scholarship Fund
Dr. Linda Mayhew STEM Scholarship Fund
Dustin Matthews Memorial Scholarship Fund
Earl Day Legacy Scholarship Fund
Elizabethtown High School Class of 1966 Scholarship Fund
Glenn D. and Bennie Lou Hammons Family Scholarship Fund
Gourmands International Culinary Scholarship Fund
Hardin County Bar Association/Teen Court Scholarships
Hardin County Cattleman’s Association Scholarship
Hardin County Lacrosse Scholarship Fund
Hardin County Principal Organization Scholarship
Harold and Cynthia Carter Memorial Scholarship Fund
Hart County Scholarship Alliance Fund
Heart of Kentucky Realtors Association Scholarship
Helen P. DeGraffenried RN Fund
J.R. and Carrie Lee Edwards Scholarship Fund
J.T. Wiglesworth Automotive Scholarship Fund
Jacob Barber & Katarina Peeters Memorial Scholarship Endowment Fund
James and Betty Holeman Scholarship Fund
John Dink Scholarship Fund
Juana Alicia and Gilberto Rosas Memorial Scholarship Fund
Kacy Lee Johnson Memorial Scholarship Fund
Kathy Mattingly Kidwell Memorial Scholarship Fund
Lanny Skees Memorial Scholarship Fund
Larry and Carol Kimberlain Scholarship Fund
Lisa Hays Charness Memorial Scholarship Fund
Llewellyn Scholarship Fund
Mac Michaelis Scholarship Fund
Martha Jane Hamilton Nursing Scholarship
Mike and Sharon Bell Scholarship Fund
Mike Ovesen Memorial Scholarship Fund
Mr. and Mrs. Lewis H. Hall Scholarship Fund
Nugent McGrew Scholarship Fund
Obviously Analiese Scholarship Fund
Owen J. Estes Memorial Scholarship Fund
P.L. Mansfield Award for Excellence in Mathematics Scholarship Fund
Patrick Eldon Bergman Memorial Scholarship Fund
Patty Lirot Memorial Scholarship
PFC Sammie Phillips Memorial Scholarship Fund
Phillip “Duke” and Florence Deeb Owen Scholarship
Rae of Sunshine Kentucky Scholarship
Randy Pinkston Memorial Scholarship Fund
Ray Harm Art Scholarship Fund
Rylee Marie Razon Memorial Equine Scholarship Fund
Schmidt Family Scholarship Fund
Scholarship General Funds (5)
Taylor and June Spaulding Memorial Scholarship Fund
Taylor Martin Scholarship Fund
Trooper Ponder Memorial Scholarship Fund
Tyler Foster Memorial Scholarship Fund
Van Earl and Rudell Allen Scholarship Endowment Fund
Wendy Elaine Trenum Memorial Scholarship

UNRESTRICTED
M.A.D.E. Fund

YOUTH DEVELOPMENT
Lahoma Routt Fund
Youth Sports Fund of Hardin County

Funds opened in 2021 are in bold.
Endow Kentucky: A legacy to support efforts most important to you

Endowed gifts can provide personal fulfillment and also have the added benefit of a tax credit through the Endow Kentucky program.

The Endow Kentucky tax credit is available to any Kentucky taxpayer, business or individual, to receive a state tax credit up to 20% of their charitable gift to a permanent endowment at Central Kentucky Community Foundation.

“There are multiple benefits to using the Endow Kentucky Tax Credit,” said Cliff Fowler CPA/PFS. “First, there can be significant tax savings for the donor. Second, the fund will keep up with inflation. It will continue to have today’s dollar value rather than the initial contribution. In other words, the fund distributions increase every year.”

Endowment Funds provide annual support for a nonprofit organization* in perpetuity.

“An endowment gift is great for a person with a charitable heart who wants their gift to have a lasting impact; not just an immediate one-time impact,” Fowler said. “You don’t have to invest major dollars to take advantage of the tax credit. The best part is that you can choose where the money goes,” he added.

The tax benefit is not just for cash gifts. Noncash gifts such as securities and real estate gifts can qualify too.

“Donors who have appreciated stocks, mutual funds or real estate can transfer those assets to an endowment fund to avoid taxes on the gain, receive the tax credit and avoid taxes on the appreciation,” Fowler commented.

When considering starting an endowment fund or adding to an existing one, the Endow Kentucky tax credit process is simple and credits are available each year. Only certified community foundations, like CKCF, are qualified to offer this tax credit.

“When using CKCF for endowment fund management, you have peace of mind knowing the money will always go where you intended. CKCF will take care of your gift, honoring their promise to fulfill your charitable intent forever,” said Fowler.

Endowment giving is a way your legacy can extend in perpetuity through charitable giving that you hold closest to your heart. Our community will benefit forever while you realize tax savings today for your endowment gift. If you are interested in learning more about how you could benefit from the Endow Kentucky Tax Credit, please call 270-737-8393 or go to www.ckcf4people.org.

*See a complete list of CKCF funds on pages 10-11.

Cliff Fowler
# 2021 Financial Position

## Assets

**Current Assets**
- Investment Funds: $33,571,355
- Cash Accounts: $1,142,925
- Real Estate Gift Holdings: $105,000
- Other Current Assets: $600

**Total Current Assets:** $34,819,280

**Total Fixed Assets:** $2,032,276

**Total Assets:** $36,852,156

## Liabilities and Equities

**Total Liabilities:** $2,348,999

**Total Equity:** $34,503,157

**Total Liabilities and Equities:** $36,852,156

## Giving

**Total Donor Gifts to CKCF:** $1,775,886

**New Funds:** 22

**Total Number of Funds:** 184

*Central Kentucky Community Foundation undergoes an annual audit, and the most current audited financial report is available at www.ckcf4people.org.*
**OUR MISSION:** Central Kentucky Community Foundation is the philanthropic focal point in the region, serving as a resource, leader and catalyst to people who wish to improve life in their community.
Where You Live?

It’s a place where people enjoy the company of neighbors, teammates, co-workers and church members. It’s a place where people try hard to help those in need. Elizabethtown isn’t where I was born or raised but it has become a place I am proud to call home.” – Beth Lochmiller

“It’s all about relationships. We’re family. We take care of each other.” – Cliff Fowler

“Home is not where you’re from, but where you are comfortable living. I love my home because I love our people, and that makes living in my community home.” – John Beavin

“It is a wonderful community where there is an activity or volunteer opportunity for everyone to participate in and be included in a good neighbor experience.” – Ann Carnes

“It is special to see Central Kentucky’s growth thrive as all members of our community continue to contribute and support each other as we all work towards a common goal.” – Chris Carter

“Everyone is your family, everyone your neighbor, and the golden rule is in practice.” – Earl Wright

“Because the people here are willing to help each other in times of need.” – Dustin Humphrey

“I love where I live because of the loving community which surrounds me. There is so much genuine care and support. I’ve seen people give the shirt off their backs for others. This speaks volumes of who we are and what we stand for. I truly cherish this about where I live.” – Tehmina Haider

“We have a safe, clean and caring community that is dedicated to creating a better future by providing opportunities for all who live here.” – Ed Durnil

“Our community offers thriving commerce, excellent public and parochial schools and scenic green spaces for everyone to enjoy.” – Greg Lee

“It is special to see Central Kentucky’s growth thrive as all members of our community continue to contribute and support each other as we all work towards a common goal.” – Chris Carter