Our Mission

Associated Black Charities is a public foundation that facilitates the creation of measurably healthier and wealthier communities throughout the State of Maryland through responsible leadership and philanthropic investment.

About Associated Black Charities (ABC)

Since being established in 1985, ABC has been dedicated to creating strong, healthy, and economically viable communities in order to create a better life, especially for African American children and families. ABC is the region’s only African American philanthropic organization providing coordinated leadership on issues impacting Maryland’s communities of color.

Today, Associated Black Charities has a respected 15 member fiduciary Board of Directors, 17 full-time staff persons, and an operational budget of over $21 million. Associated Black Charities has offices in Baltimore City and the Eastern Shore, and leads specific projects in other parts of the state, including Baltimore County and Prince George’s County.

During its first two decades, Associated Black Charities was widely recognized as a catalyst for community development that provided funding, technical assistance and service coordination to non-profit organizations, serving the needs of Maryland’s African American communities.

More recently, Associated Black Charities is leading the charge for a more economically stable and robust Maryland. ABC believes that by investing in its citizens from all segments of society, the greater the opportunity for closing the health and wealth gaps that stagnate economic viability and prosperity, and place so many African American families at a disadvantage in achieving the American dream, and place all Marylanders—regardless of race—at increased risk of losing it.

ABC seeks to achieve its mission through both transactional1 and transformative2 change to include convening, advocacy, grantmaking, strategic philanthropy, forging partnerships, and informing public policy. Using these tools, ABC seeks to increase access and opportunity for those that are still too often without, and to narrow the health and wealth gaps that negatively impact too many households in Maryland.

1 Transactional Change: Service interventions that focus on obtaining different outcomes as a result of improving the tools, skills, and knowledge of individuals and families to positively change their specific situations. (From Associated Black Charities’ More in the Middle Initiative Framework: An Equity-Based Approach to Economic Transformational Change, 2012).

2 Transformative Change: Solutions that reframe issues from a focus on “problem individuals” or “problem groups of people” to acknowledgement of how people are historically “differently placed”: a solutions-oriented focused on making systems and structures equitable, providing the greater impact. (From Associated Black Charities’ More in the Middle Initiative Framework: An Equity-Based Approach to Economic Transformational Change, 2012).
CLOSING THE GAP
and why it matters

We trust that you will be pleased with our efforts and progress as you read this report. There is much more to do. The protracted economic downturn continues to be challenging to Baltimore City, the region and the State. It is our resolve to continue working on a number of fronts to increase access and opportunity for people of color to the benefit of ALL of our citizens.

Our work at Associated Black Charities is intended to make a difference in people’s lives. In 2011, we continued to drill down on the interconnected issues of health inequity and economic disadvantage, and race, in our signature initiative: More in the Middle. Talking about race in a constructive way is not easy, but the importance of having these discussions has become part of the agendas for a number of philanthropies including the Annie E. Casey Foundation, the Baltimore Community Foundation and the Aspen Institute.

We believe the economic crisis in the United States is also a racial crisis. The unemployment rate for African Americans is more than twice that of whites, and higher than Latinos. The Pew Research Center estimated that in 2009, the median household net worth was $5,677 for African Americans, $6,325 for Hispanics and $113,149 for whites—down from $12,124, $18,539, and $134,992, respectively.

In Baltimore City, half of all African American households earn less than $35,000 annually, while only one-third of white households fall under this income threshold. All groups have suffered high unemployment, the mortgage crisis, and skyrocketing health care costs, but African Americans and Hispanics started out behind and continue to fall behind. Why should these inequities matter?

2 Economic Policy Institute, February 2012.
In his new book, “The Price of Inequality,” Joseph E. Stiglitz, a Nobel laureate and a professor of economics at Columbia, succinctly summarized his own argument in a recent online column: “Inequality leads to lower growth and less efficiency. Lack of opportunity means that its most valuable asset — its people — is not being fully used. Many at the bottom, or even in the middle, are not living up to their potential, because the rich, needing few public services and worried that a strong government might redistribute income, use their political influence to cut taxes and curtail government spending. This leads to underinvestment in infrastructure, education and technology, impeding the engines of growth...Most importantly, America’s inequality is undermining its values and identity. With inequality reaching such extremes, it is not surprising that its effects are manifest in every public decision, from the conduct of monetary policy to budgetary allocations. America has become a country not ‘with justice for all,’ but rather with favoritism for the rich and justice for those who can afford it — so evident in the foreclosure crisis, in which the big banks believed that they were too big not only to fail, but also to be held accountable.”

Beyond the statistics, the politics, and academic arguments, there are real people affected by the current economy. We know from our efforts and those of our partners, that people want to secure employment and entrepreneurship that provides a family sustaining income. There is a dignity that comes from being able to provide. There is a dignity in work. Our efforts this year supported getting more people into training and jobs, counseling homeowners to reduce the number of foreclosures, encouraging programs that support college students successfully completing their studies and being ready for the next phase of their lives, identifying barriers for African American entrepreneurship and actively supporting public policies that are aligned with these areas of focus.

Finally, the magnitude of the issues we seek to address are clearly beyond the scope of any one organization. So we have spent a great deal of time strengthening existing partnerships and strategic alliances and cultivating new ones. We have met with numerous stakeholders, locally and in other states, to share information and strategies that might hold promise for improving the quality of life here. Together, we can help to increase the economic viability of the state through increasing access and opportunity and closing the health and wealth gaps in our communities, because in the end, it really does matter.

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More in the Middle is a wealth building initiative designed to retain, grow and attract a greater African American middle class in Maryland, understanding that increasing assets and opportunities for low-income African Americans; decreasing the loss of assets among economically fragile middle-income African Americans; and strengthening the African American middle class would revitalize and recharge Maryland communities across the racial and economic spectrum. Through six strategic interventions: Homeownership and Foreclosure Prevention, Workforce Development and Career Advancement, Higher Education (College Readiness, Access, and Completion), Business and Economic Development, Asset Building and Financial Literacy, and Health, More in the Middle is focused on bolstering the overall competitiveness of the region and the state, and ultimately, communities and households within the state.

ABC works in collaboration with partners who are service providers, researchers, advocates, corporations, community associations, foundations, civic leaders, and others, using our role as a thought leader and relationship broker to surface issues; incubate promising outcome-based models and projects; and assessing the potential costs and economic impacts of existing public policy on the African American and greater Maryland communities, to increase access and opportunities for economic success.
HOMEOWNERSHIP AND FORECLOSURE PREVENTION

Homeownership has long been synonymous with the American Dream, but the housing meltdown has put many families in foreclosure or at-risk of it. Through its Faith and Financial Fitness initiative, ABC has partnered with faith-based institutions and nonprofit professionals to assist those households in worship communities and neighborhoods at-risk of foreclosure and/or needing a variety of related and asset-building services.

In addition to convening a large event in the Mondawmin community, we met with more than 26 churches in Baltimore and Prince George’s County to inform them about resources available and to assist their congregations.

In 2011, based on feedback received from pastors and congregants, ABC expanded our strategy again, adding a fuller menu to the “financial fitness” services offered, including such workshops as “Get Empowered through Better Money Management”; “Mortgage Matters”; “Homeownership Readiness: Are YOU Ready”; “While You are Young, Let’s Talk Money” (aimed at youth); and “Paying for College.” Through partnerships with area banks such as M&T, PNC, Capital One, and others, we have been able to offer financial education specifically geared toward faith-based institutions and their surrounding communities. Since beginning this project in 2008, more than 26,000 households have received information and services.

WORKFORCE DEVELOPMENT AND CAREER ADVANCEMENT

Training and Employment

In many cases, the key barrier to economic advancement is the inability to find and keep a good job. A long-term strategy for expanding the black middle class must include a three-pronged strategy; expanding access to good jobs, building pathways to careers, and tacking the issue of racial disparities.\(^1\)

ABC has continued to provide performance-based grants to trainers that have cultivated relationships with businesses that are receptive to hiring unemployed and underemployed individuals. Training partners have included Business Interface, Humanim, and itWorks Learning Center, among others. From 2008 through 2011, over

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\(^1\) Excerpts from “Expanding Baltimore’s Black Middle Class: Strategies for Advancing Prosperity”. Special Issue Brief prepared by Job Opportunities Task Force and Associated Black Charities, May 2010.
1,000 Baltimore City residents have completed training in several occupations, with almost 900 having been employed, for an employment rate of 80%.

**BOARD PIPELINE LEADERSHIP PROJECT**

If we want to keep young professionals of color in the region, it is important to have opportunities that encourage their leadership and civic engagement. Through the Board Pipeline Leadership Project, participants develop their leadership skills and philanthropic interests through training on becoming an effective board member and networking introductions to nonprofit leaders currently recruiting board members. In 2011, ABC completed its sixth cycle in the Baltimore region and over 100 individuals have completed the leadership program.

**SPEAKERS SERIES**

ABC’s popular Speakers Series, also offered several opportunities for young professionals to meet and network with peers and community leaders during the year. Speakers in 2011 were Bill Jews, Former President/CEO CareFirst BlueCross BlueShield, currently with Cephas Consulting; U.S. Congressman Elijah E. Cummings; Theo Rodgers, President, A&R Development; and John Frisch, Chairman/CEO, Miles and Stockbridge.

**BALTIMORE-WASHINGTON RACIAL DIVERSITY COLLABORATIVE**

The Collaborative is comprised of nonprofit leaders who are working together to support and expand the number of leaders of color in nonprofit leadership positions throughout the Baltimore-Washington region. The goal is to increase the capacity and effectiveness of the nonprofit sector and create stronger communities with greater access to resources by: growing the pool of talented, motivated leaders of color, and increasing the number of nonprofit organizations that demonstrate and promote inclusiveness and equity in their governance, operations and services to communities.

New in 2011, is the Talent Connector Initiative, a pilot effort intended to make it easier for leaders of color and nonprofit organizations seeking executive, management and board recruits, to find outstanding matches. In addition to ABC, other partners include The Annie E. Casey Foundation, the Goldseker Foundation, and the Joseph and Harvey Meyerhoff Family Charitable Funds.
HIGHER EDUCATION: READINESS, ACCESS AND COMPLETION

The economic case for including higher education as one of the More in the Middle intervention areas is clear. “Higher levels of education lead to elevated wages, a more equitable distribution of income and substantial gains in productivity. For every additional average year of schooling U.S. citizens complete, the GDP increases by about 0.37 percentage points—or by 10%—over time.”

There are a number of challenges that students face in completing their course work, particularly those students who are the first in their families to attend college, and may not have anyone to help them navigate the college experience. To address this need, this year we have developed a feasibility plan for “e-mentoring” for college students utilizing volunteers, and we are determining partner sites and a launch date, while continuing to maintain partnerships and expanding relationships with higher education leaders.

Financial assistance is needed by many students. For example, ABC provided sponsorship awards to Black Professional Men, Morgan State University, Delta Research and Education Foundation, and The Links Foundation, to name a few. Also, ABC awarded a Minority Mentor Program Grant for African American male students attending Chesapeake College on the Eastern Shore.

BUSINESS AND ECONOMIC DEVELOPMENT

ABC’s business and economic development goal is to increase, attract and retain African American businesses, especially businesses that have the potential for significant long-term employment growth in this region. Our research indicates that African American business owners often lack the relationship networks that would provide opportunities for growth. We entered into a partnership with the Maryland Chamber of Commerce to support the pilot project Increasing African American Employment through Growing and Strengthening African American Businesses. Future plans include reaching out to additional businesses in Baltimore and Prince George’s County to gain additional support and funding for implementation of this project.

ASSET BUILDING AND FINANCIAL LITERACY

In addition to our Faith and Financial Fitness project, ABC has maintained partnerships and supported the asset-building agendas of partners such as Baltimore CASH.

PUBLIC POLICY

Education, information, and advocacy remain important components of ABC’s transformational change work. In 2011, our research and testimonies informed and educated legislators and the general public regarding the unintended racialized outcomes of current policies and practices, the potential additional barriers created for African Americans, and the negative economic impact of such to the state and the health and wealth of Maryland citizens.

From testimony regarding reducing the period of time that individuals at least 25 years of age, who hold a learner’s instructional permit are required to wait before taking an examination for a provisional driver’s license, to addressing the impact of economic inclusion plans for involvement and training of residents and minority businesses, to consumer protections, 2011 marked the expansion of Associated Black Charities’ education, information, and advocacy efforts to surface and address policy barriers that racialize outcomes and decrease access and opportunities for too many Maryland citizens, especially those of color.

HEALTH DISPARITIES

Over the past several years, ABC has been actively engaged in efforts that address health disparities which are gaps in the quality of health and health care that reflect differences based on economic status, racial and ethnic background, and educational attainment.

A report from the Vital Statistics Administration of the Maryland Department of Health and Mental Hygiene indicates that compared to Whites, African Americans have death rates that are 1.3 times higher for heart disease; 1.2 times higher for cancer; 2.1 times higher for diabetes, and 15 times higher for HIV/AIDS. Infant mortality for African Americans was 2.6 times higher than for Whites.3

By working with partners and other stakeholders, we can integrate culturally competent interventions that eliminate or decrease factors contributing to poor outcomes among African Americans, particularly in low-income communities.

MINORITY OUTREACH AND TECHNICAL ASSISTANCE (MOTA)

In 2011, our work with the MOTA initiative expanded beyond tobacco use prevention and cancer awareness to include obesity, diabetes, infant mortality, and HIV/AIDS.

In Baltimore, we reorganized and chaired the Community Wellness Coalition, and with our partners, raised awareness in the general public regarding the impact of health disparities in communities of color and resources available to assist communities, and convened the “Healthy Kids Begin in the Womb” event for teens and young mothers. A capacity-building training and 142 events targeting racial/ethnic groups to promote health education/health disparities education reached over 3,000 individuals.

On the Eastern Shore, technical assistance was provided to more than 50 community-based organizations serving over 3,500 individuals. We partnered with the Dorchester County Local Management Board to complete a needs assessment on infant mortality.

The grantees we have funded to help us reach communities of color are the American Asian Anti-Smoking Foundation, Catholic Charities’ Esperanza center, It Takes a Village, and the Native American Lifelines Foundation.

RYAN WHITE CARE ACT

As fiscal agent, Associated Black Charities provided grant funding to 37 various HIV/AIDS service providers treating those infected and affected by the disease throughout the Baltimore Metropolitan Area and the Eastern Shore. Through organizations including the Baltimore Substance Abuse System, Chase Brexton Health Services, Moveable Feast, and Project PLASE, and institutions such as and Bon Secours, Johns Hopkins and the University of Maryland, thousands of medically vulnerable individuals have access to a continuum of quality care.
ABC’S INVESTMENT AT WORK:
Grants Awarded, Donor Contributions and Financial Statements

Catalysts for Change: 2011 Grant Awards
In support of our mission and in service to our community ABC awarded grants to the following organizations/institutions in 2011:

AFSIVA
Aids Action Baltimore
AIDS Interfaith Residential Services
American Cancer Society
AmericaWorks
AA County Chapter Continental Societies
Anne Arundel County Health Department
Baltimore City Health Department
Baltimore Community Foundation
Baltimore County Health Department
Baltimore Substance Abuse Systems
Black Professional Men
Belair-Edison Healthy Comm. Coalition
Bio-Technical Institute of MD
Bon Secours
Business Interfaith
Camp Farthest Out
Carroll County Health Department
Carver Vocational Tech
Chase Brexton Health Services
Chesapeake College
Collective Empowerment Group
Delta Research and Educational Foundation
Enoch Pratt Free Library
Family Health Centers
Forest Park Comm. Church
Harford County Health Department
Healthcare for the Homeless
Heart & Soul
Help The Homeless Program
Humanim
(The) Humanitarian, Inc.
Independent College Fund of Maryland
Independent Living Foundation
itWorks Learning Center
Johns Hopkins University
Joseph Richey Hospice
Julie Community Center
Legal Aid Bureau
Light, Health & Wellness
(The) Links Foundation
Maryland Black Caucus Foundation
Morgan State University Foundation
Moveable Feast
NAACP
National Coalition of 100 Black Women
New Vision House of Hope
NFTE Baltimore
Park Heights Comm Health
Park West Medical Center
People’s Community Health
Project PLASE
Reginald F. Lewis Museum
Resident Services, Inc
Queen Anne’s County Health Department
Sinai Hospital
Sisters Together and Reaching
Sojourner-Douglass College
St. Frances Academy Comm. Center
St. Francis Neighborhood Center
Times Community Services, Inc
Total Health Care
Total Health Care–Annual Giving
Towson University
University of Maryland
Urbanite
Investors in **Change**: Gifts & Contributions from Corporate, Foundation and Individual Donors

**CORPORATE/ NONPROFIT CONTRIBUTORS**

1st Step Diabetes Wellness Center/ Pfizer
AARP Foundation
ABC Toastmasters
Abrams, Foster, Noile & William
Active Realty Company
Advance Bank
AIRS/Empire Homes of Maryland
Alternative Directions, Inc.
American Cancer Society
Associated Catholic Charities
Association of Baltimore Area Grantmakers
Aunt Hattie’s Place, Inc.
AXA Foundation
B-More Brave Publishing
Baltimore Alumnae Chapter of Delta Sigma Theta
Baltimore Community Foundation
Baltimore Development Corporation
Bank of America Matching Gifts
Bank of America Merrill Lynch
Beautiful Images
Black Mental Health Alliance
Black Professional Men, Inc.
Bon Secours Baltimore Health System
British Group/Merrill Lynch
Boys & Girls Club of Metro Baltimore
Braids, Weaves & Things, Inc.
Brushtime Products, Inc.
Bryant Mitchell, P.L.L.C
Bunting Family Foundation-Fund A
Business Interface LLC
Calmi Electrical Company
Capital One
CareFirst BlueCross BlueShield
Casey Family Services - Baltimore Office
Cheryl Gould Collections - Softwear Lingerie
Citi
Codetta Technology LLC
Comcast Cable
Comforcare-NW Baltimore County
Constellation Energy
Coppin State University
Danice Semi-Precious Jewelry
Downtown Partnership
East Baltimore Development, Inc.
Empower Baltimore Management Corporation
Exelon
Fannie Mae
Fashions Created by Angela
Forest City Enterprises Charitable Foundation
France-Merrick Foundation
GLB Sales, Inc.
Goldseker Foundation
Grant Capital Management
Habitat for Humanity of the Chesapeake
Harold A. Dawson Co., Inc.
HealthCare Resolution Services, Inc.
Heart & Soul Enterprises, LLC
Humanim
Injured Workers’ Insurance Fund
Integrity Title & Escrow Company
It Works Learning Center, Inc.
Johns Hopkins Health System
Johns Hopkins Medicine
Joseph & Harvey Meyerhoff Family Fund
Joy Owens Interiors
Just For Fun Jewelry Co
Kent Fisher Furs
Law Office of Robert M. Johnson
Legg Mason, Inc.
LifeBridge Health Center
LIGHT Health & Wellness
Listen, Inc.
Loyola University Maryland
M&T Bank
M&T Bank Charitable Foundation
Mahogany, Inc.
MANA Group
MARCORP, Limited
Martin’s Caterers, Inc.
McKennon Shelton & Henn LLP
Meritocrats, Inc.
Mid-Atlantic Assoc. of Community Health Ctrs.
Midtown Liquor Store
Miles & Stockbridge, P.C.
Milestone Associates, Inc.
Millenium Health & Human Services
Monumental Life Insurance Company
Morgan State University
Municipal Employees Credit Union
My Brother’s Keeper
NANBPWC - Baltimore City
National Coalition of 100 Black Women
Northrop Grumman
OSI-PG Homeownership Preservation
Otis Warren & Company
Park Heights Community Health Alliance
PNC Financial Services Group
Prince George’s Chamber of Commerce
Radio One, Inc.
ReBirth International, Inc. – COFFEE
Saint Agnes HealthCare
Santoni’s Supermarket
SB & Company, LLC
Shades of U Inc.
Shapiro Sher Guinot & Sandler
Sister Network Inc.
Society of St. Joseph/ A NonProfit Support Grp
Stevenson University
SunTrust
Taylor’s Calendars
Team Wise, LLC (Barbershop)
The Annie E. Casey Foundation
THE ASSOCIATED/ Baltimore Jewish Council, Inc.
The Baltimore Alpha Wives
The Community Foundation for the National Capital Area
The Consignment Nanny
The Harbor Bank of Maryland
The Jacob and Hilda Blaustein Foundation, Inc.
The Shattuck Family Foundation
The Success Zone
Total Health Care, Inc.
TransitionGuides, Inc.
TRWoody & Company, LLC
United Way of Central Maryland
University of Maryland Medical Center
University of Maryland School of Medicine
Venable Foundation, Inc.
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Harold Lawson
Lenaye Lawyer
Vivian Lawyer
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Dhakkiyah Nina Lee
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Donna Lee
Edward Lee
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Malcolm Leggett
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Evita Leonard
Nicole Leonard
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Crystal D. Mackall
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Gloria McCoy
Larry McCoy
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Robert McCullough
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Doris Starks
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Lisa Steele
Jacqueline Steele-McCall
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Kimberly B. Stephens
Joan Sterling
Pia Sterling
Jamal Stevens
Ethel Mae Stevenson
Sahma Stevenson-Smith
Ashley Stewart
Norma Stockton
Janice Stofer
Mable A. Stokes
Shelonda Stokes
Josephine Storrs
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White
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Elliott Young
Geraldine Young
Helen Young
Richard Young
Tanya Young
Veronica W. Young
Carol C. Zollicoffer
## COMBINED STATEMENT OF FINANCIAL POSITION

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>3,698,657</td>
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<tr>
<td>Accounts Receivables</td>
<td>66,804</td>
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<tr>
<td>Other Assets</td>
<td>716,219</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>4,481,680</strong></td>
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</tbody>
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### Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td>4,557,198</td>
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<tr>
<td>Net Assets</td>
<td>(75,518)</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>4,481,680</strong></td>
</tr>
</tbody>
</table>

## COMBINED STATEMENT OF FINANCIAL POSITION

### Revenue and Other Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Revenue and Other Support</td>
<td>21,145,161</td>
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<tr>
<td>Fundraising</td>
<td>436,422</td>
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<tr>
<td>Other Income</td>
<td>30,128</td>
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<tr>
<td><strong>Total Revenue and Other Support</strong></td>
<td><strong>21,611,711</strong></td>
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### Grants and Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tr>
<td>Grants and Charitable Expenditures</td>
<td>20,558,656</td>
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<tr>
<td>Fundraising</td>
<td>197,760</td>
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<tr>
<td>Operating and Other Expenses</td>
<td>768,624</td>
</tr>
<tr>
<td><strong>Total Grants and Expenses</strong></td>
<td><strong>21,525,040</strong></td>
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### Change in Net Assets, Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Change in Net Assets, Unrestricted Net Assets</td>
<td>56,671</td>
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<tr>
<td>Net Assets, Beginning of Year</td>
<td>-15,750</td>
</tr>
<tr>
<td>Net Assets, Change in Temporarily Restricted Net Assets</td>
<td>-116,439</td>
</tr>
<tr>
<td><strong>Net Assets at End of the Period</strong></td>
<td><strong>-75,518</strong></td>
</tr>
</tbody>
</table>
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