



ANNUAL REPORT TO THE COMMUNITY

Ripples of Impact.

— 2025



Our Vision:

We envision a vibrant and generous community where everyone comes together to enhance the quality of life for all.

Our Mission:

Our mission is to inspire and promote giving in Anne Arundel County by connecting people who care with causes that matter.

Our Role:

The Community Foundation's role is to promote philanthropy, help to identify critical needs in Anne Arundel County, partner with donors to help them meet their philanthropic and financial goals, and promote collaboration to help strengthen local nonprofits.

We believe every ONE of us makes a difference. That's why we're focused on growing philanthropy one person, one family, and one business at a time. The more of us who give, the more good we can do for our community, together.



In order to help reduce our environmental footprint, this report is printed on recycled paper. Please share this report with a fellow community member or recycle it when you're done.

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MESSAGE FROM CFAAC LEADERSHIP

A year of *milestones, transitions, and impact.*

The story of 2025 was one of success and change for the Community Foundation of Anne Arundel County (CFAAC). Thank you for showing up for our community. Your generosity allowed us to distribute **856 grants** of more than **\$9.7 million** to nonprofits. We opened **44 new funds**, endowed seven funds, and had a record nine Legacy Fund commitments. We also increased our total grantmaking assets to more than \$48 million, of which nearly \$22 million is permanently endowed to sustain nonprofits in perpetuity. These incredible milestones were achieved because of you — our loyal donors, fund holders, and volunteers. As your Community Foundation, we continued to be adaptive to the current needs of our county. In 2025, we opened three new Field of Interest Funds in response to those needs: the Family Protection Fund, Food Insecurity Fund and Performing, and Visual Arts Fund.

This past year was also one of transition; we said goodbye to two staff members. First, we express our deepest gratitude to **Mary Spencer** who retired in October, leaving a legacy of progress for CFAAC. Since assuming leadership in 2018, Mary empowered tremendous growth and impact at CFAAC, strengthening CFAAC's role as a pillar of philanthropy in Anne Arundel County. Under Mary's leadership, CFAAC grew its assets from \$14 million to \$48 million and significantly expanded grantmaking efforts to support the community. Her tenure has been marked by a deep commitment to collaboration, increased visibility for CFAAC, and the development of strong relationships with donors, nonprofits, and community leaders. We can't thank her enough and wish her all the best that retirement has to offer. Second, we also said goodbye to **Kristen Krall**, our Community Education Coordinator. Through her efforts, our Community Impact and Strengthening Nonprofit series educated donors, board members, and helped build capacity within our nonprofits.

In September, we announced that **John Rodenhausen** would take over the reins of CFAAC leadership. John began his tenure on November 1, leading the

strategic direction of CFAAC and its team of philanthropic advisors who inspire giving and connect current and prospective donors to causes that matter.

At the end of 2025, we also bid farewell to three retiring board members whose tireless efforts have significantly contributed to our success. They will be greatly missed for their expertise and commitment to the Community Foundation. Thank you **Mike Lehr**, **Amy Tate**, and **Crystal Williams**. We are deeply grateful for your service. In early 2026, we welcomed three new trustees, **Andre Dillard**, **Alison Flores**, and **Griff Hall**, whose insight and perspective will enrich our board.

We continued our convening role, creating awareness and strengthening our relationships in Anne Arundel County through our educational programs, newsletter, social media, monthly articles in the Capital Gazette, and staff engagement. Our nine-person staff actively participated in 330 community meetings and events, engaging with nearly 10,000 individuals in Anne Arundel County and beyond. In 2025, we hosted **25 events**, including the Community Needs Assessment presentations, with **more than 1,400 attendees**. At our signature event, the Celebration of Philanthropy Awards Luncheon, we honored eight dedicated individuals and organizations with Celebration of Philanthropy Awards. We also welcomed one new member into our Professional Advisor Recognition Society. This inspiring event was attended by a record number of individuals, making it our largest Celebration of Philanthropy.

We hope this report inspires you to see the power of philanthropy, and recognize the role you play in helping us achieve our vision of a vibrant and generous community.

With deep gratitude,

John Rodenhausen · CFAAC President & CEO

Lawrence B. Burrows · CFAAC Board of Trustees Chair

2026 BOARD OF TRUSTEES

Leadership *and Dedication*

OFFICERS



Chair
Lawrence B. Burrows
Tri Pointe Homes



Vice Chair
Vincent Moulden
Anne Arundel County Executive's Office



Secretary
Marguerite Keane Gibbons
Anne Arundel County Mental Health Agency



Assistant Secretary
Martha Van Woerkom
Community Volunteer



Treasurer
Dr. Neil J. Weissman
MedStar Health



Immediate Past Chair
H. Lawrence Clark
Community Volunteer

TRUSTEES



Aris T. Allen, Jr.
Community Volunteer



Andrea Beegle
Compass Wealth Strategies, LLC



Dr. Coryse Brathwaite
Rumhouse Annapolis



Andre Dillard
Anne Arundel County Public Schools



Edward Evans
Cordish Gaming Group



Alison Flores
Anne Arundel County Office of Hispanic/Latino and Multicultural Resources



Griff Hall
GRIFF Strategic Leadership



Calandra Dixon Layne
U.S. Department of Defense



Dan Mathias
Co-Founder, Absolute Fire Protection



Ed Ponatoski
New Mainstream Capital



Kate Belden Schoff
Wells Fargo Advisors



Naeemah Staggs
University of Maryland School of Social Work



Deborah Roderick Stark
Deborah Roderick Stark and Associates

TRUSTEE EMERITI

Jim Humphrey

Greg Strott

Becki Kurdle

Karen M. Whaley

2025 YEAR IN REVIEW

A year of *depth.*

Not every outcome shows up in a chart. Behind the numbers on these pages are families who stayed in their homes, classrooms that got the supplies they'd been asking for, and nonprofits that ended the year stronger than they started it. We are grateful for these important accomplishments and for the donors who made them possible.



A grant from CFAAC's Environment Anne Arundel Fund enabled CoreShark H2O to bring hands-on Chesapeake Bay education to 4th graders at Bodkin Elementary.

FINANCIAL STRENGTH & SUSTAINABILITY

The generosity of Anne Arundel County donors broke records in 2025. CFAAC closed the year with **\$48+ million** in total assets intended for grantmaking, received more than **\$12.4 million** in new gifts, and saw operating support reach nearly half a million dollars.

Because of a surplus of operating support, we were able to invest directly in our Field of Interest Funds, ensuring those dollars flow back into Anne Arundel County to address the needs identified in the Community Needs Assessment Report: *Poverty Amidst Plenty VIII*.

We deepened our grantmaking capacity by creating **44 new philanthropic funds** and securing nine new Legacy Fund commitments. We also leveraged \$47,052 in Endow Maryland Tax Credits, generating more than \$188,000 of donations through this program in new endowed assets and ensuring generosity keeps flowing into the future.



CFAAC Board Chair Larry Clark addresses guests at the 2025 Celebration of Philanthropy Awards Luncheon.

CELEBRATING PHILANTHROPY

A thriving philanthropic community grows stronger when we pause to honor those who give of themselves in extraordinary ways. This year, our Celebration of Philanthropy Awards Luncheon honored eight outstanding community philanthropists and volunteers, and one professional advisor welcoming nearly **400 guests** to Live! Casino & Hotel Maryland for an afternoon of inspiration and gratitude.

WHERE COLLECTIVE GENEROSITY FLOWS

In 2025, CFAAC's giving circles distributed 11 grants totaling \$226,316, all directed by **Anne Arundel Women Giving Together (AAWGT)**. The newly opened **Collective Giving of Anne Arundel County (CGAACo)** welcomed its first members, laying the groundwork for future collective grantmaking that will make a lasting difference. Read more on page 27.



Founding members of CGAACo collaborate during an early planning meeting to establish the giving circle.



Outgoing CFAAC President & CEO Mary Spencer, incoming President & CEO John Rodenhausen, and AAWGT President Stealey Ashley.

<p>\$48.1M</p> <p>2025 TOTAL ASSETS FOR GRANTMAKING</p>	<p>44</p> <p>NEW FUNDS CREATED</p>	<p>9</p> <p>NEW LEGACY COMMITMENTS</p>	<p>\$188K</p> <p>IN NEW ENDOW MARYLAND TAX CREDITS</p>
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STRENGTHENING OUR NONPROFITS

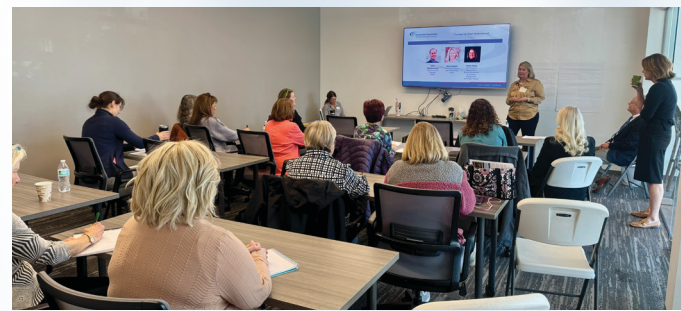
Every grant represents a drop that sets ripples of positive impact in motion. In 2025, we distributed **856 grants** totaling more than **\$9,700,000** to nonprofits. Donor Advised Funds, Corporate Advised Funds, Giving Circles, and focused Field of Interest grants together reached every corner of the county, spanning environmental conservation, food insecurity, teacher innovation, family crisis support, and more.

COMMUNITY NEEDS ASSESSMENT

The Community Needs Assessment Report: **Poverty Amidst Plenty, VIII** is the foundation beneath every CFAAC funding decision. In 2025, we brought its findings to four presentations across Anne Arundel County, connecting community stakeholders with the author of the report, Dr. Pamela Brown of Executive Director of the Anne Arundel County Partnership for Children, Youth and Families.



Dr. Pamela M. Brown presents Poverty Amidst Plenty VIII: Building Community Together at the Chesapeake Arts Center, sharing the findings of CFAAC's latest Community Needs Assessment with local leaders and stakeholders.



Nonprofit leaders and fundraising staff gather for "Tuning Up Your Endowment," an interactive session led by Susie Chase, Barb Kappel, and CFAAC's John Rodenhause covering donor engagement, long-term sustainability, and endowment growth strategies.

COMMUNITY EDUCATION EVENTS

Through our Community Education Series, we brought together experts, nonprofit leaders, donors, and community members to explore the issues shaping Anne Arundel County. We presented **nine Community Impact Speaker Series events**, sparking conversations to strengthen the network of people committed to this work.



Pictured left to right: Arundel Lodge Board Chair Beo Marcus; CFAAC's Martha Van Woerkom, Andrea Beegle, Mary Spencer, Rosalind Calvin, and Larry Burrows; and Arundel Lodge Development Director Melanie Quinn and CEO Kevin Hazucha, gathered after admiring resident artwork.

856
TOTAL GRANTS DISTRIBUTED

\$9.7M
TOTAL GRANTMAKING IN 2025

11
GIVING CIRCLE GRANTS

9
COMMUNITY IMPACT SPEAKER SERIES EVENTS

BOARD GIVING & LOCAL IMPACT

The Commitment Starts Here

In 2025, every member of CFAAC's Board of Trustees and staff made a personal gift to support CFAAC. Their giving reflects more than participation; it reflects a deep belief in CFAAC's mission and the impact we have on the community. The individuals who lead and carry out this work are not only stewards of philanthropy, but also active investors in it, demonstrating their confidence in CFAAC and its future.

More than **70%** of all CFAAC grantmaking flows directly back to Anne Arundel County. The remainder flows outward, carried by our donors' generosity to support communities beyond our borders.

100%
BOARD & STAFF GIVING

2026 CFAAC STAFF

The team *behind the work.*



John Rodenhauen, CAP
President & CEO



Ashley Robison St. Clair
Marketing & Communications Manager



Kathy Luthcke, CPA, CGMA
Director of Finance & Operations



Jennifer Bowser
Education Programs Manager



Jennifer Lagrotteria
Director of Philanthropic Resources



Renée Houston Zemanski
Communications Specialist



Thomas Perkins, CAP
Director of Gift Planning



Camille Kalb
Philanthropic Services Associate



Rosalind Calvin
Grants & Scholarships Manager



Ashley Krogel
Accountant

CUMULATIVE GIVING

Ripples of Impact

CFAAC is grateful for the donors whose generosity creates ripples of impact throughout our community. Their support sustains key priorities, including the Community Leadership Fund and sponsorship of the annual Celebration of Philanthropy Awards Luncheon, which together help fund our operations.

This list recognizes individuals and organizations whose cumulative contributions of \$1,000 or more in 2025 supported CFAAC's operations, strategic grantmaking, or both. Gifts to our Field of Interest Funds flow directly into initiatives that respond to community needs and opportunities (see a full list of our Field of Interest Funds on page 10). To honor donor privacy, CFAAC does not disclose giving information for individual funds.

\$500,000+

Larry Clark *(Board)*
The Deerbrook Fund

\$250,000 to \$499,999

Anne Arundel County
Baltimore Community Foundation, Inc.

\$50,000 to \$99,999

The Higgs-Smith Mental Wellness Endowment Fund
Jim *(Board)* and Linda Humphrey
Jim and Linda Humphrey Foundation

\$20,000 to \$49,999

Lawrence Burrows *(Board)* and Dawne Widener-Burrows
Lawrence Burrows and Dawne Widener-Burrows Charitable Fund

\$20,000 to \$49,999 *(continued)*

Niecy and James Chambers
George William Higgs and Joan Smith Fund
The Higgs-Smith Bright Futures Endowment Fund
The Higgs-Smith Guardians of Nature Endowment Fund
The Higgs-Smith Hope and Home Endowment Fund
Cindy and Tim O'Neill
William J. & Dorothy K. O'Neill Foundation
Angela and Edward Ponatoski *(Board)*

\$10,000 to \$19,999

Steven Ames
Chauncey and Kathy Brooks
Brooks Family Fund
DAFgiving360
Michael and Trish Davis
Merianne and Louis de Merode

\$10,000 to \$19,999 *(continued)*

Fidelity Brokerage Services LLC
 Fidelity Charitable Gift Fund
 Deborah Gammill
 ImpactAssets
 Invictus (IMDV) Fund
 Mary *(Staff)* and Dale Spencer
 Creston G. and Betty Jane Tate Fund
 Vanguard Charitable

\$5,000 to \$9,999

Anonymous
 Brown Advisory
 Jane Campbell-Chambliss
 and Peter Chambliss
 Chaney Enterprises
 Ralph and Carlotta Crosby
 Raymond and Barbara Crosby
 Crosby Foundation
 Richard and Carole Falk
 Edward G. Freitag & Martha
 Haley Family Foundation
 Jan and David Hoffberger
 Ronald and Nan Jarashow
 Kristen *(Staff)* and Ab Krall
 Krall Family Fund
 Katie and David Leavy
 David and Cedric Lewis
 David Lewis Family Foundation
 Bev and Stephen Marcus
 Beverly and Stephen
 Marcus Foundation
 David and Kim Mitchell
 Modera Wealth Management
 Morgan Stanley

\$5,000 to \$9,999 *(continued)*

The Honorable Beverly Sherman Nash
 Jim and Nancy Nolan
 OBXtek Charitable Foundation
 Pershing - IRA Custodian
 Bruce Potter
 Kincey and Bruce Potter
 Environmental Fund
 Andrew and Leslie Price
 Mary and Dale Spencer
 Charitable Fund
 Deborah Roderick Stark *(Board)*
 Deborah Roderick Stark Fund
 Bill Thompson
 Walk the Walk Community Fund
 Greg and Susan Walker
 Greg and Susan Walker
 Family Foundation
 Wells Fargo Advisors

\$2,500 to \$4,999

Anonymous
 Ameriprise Financial Services, Inc.
 Annapolis Cars
 Coryse Brathwaite *(Board)*
 and Edward Zebovitz
 Patty Brown and Joe Gill
 Patty Brown and Joe Gill Giving Fund
 Katharine H. and Harry Caldwell
 Rosalind *(Staff)* and Paul Calvin
 Charles Schwab & Co., Inc.
 John and Jill DePaola
 Bo DePaola Family Foundation
 Fund, Bo's Effort
 Ed *(Board)* and Jacinda Evans
 Dick and Georgie Franyo

\$2,500 to \$4,999 *(continued)*

Frederick Galloway
 Anna E. Greenberg
 Carl and Anita Gutschick
 Gutschick Family Foundation
 Susan Hickes
 Live! Casino and Hotel Maryland
 Luminis Health Anne Arundel
 Medical Center Foundation
 Daniel *(Board)* and Tanya Mathias
 Mathias Family Foundation
 Raymond James and Associates
 Renaissance Charitable
 Foundation (Ren Giving)
 Madelyn Schaefer
 Kate Schoff *(Board)*
 James and Susan Snyder
 Trish and Greg Strott *(Board)*
 Trish and Greg Strott Fund
 The U.S. Charitable Gift Trust
 Martha Van Woerkom *(Board)*
 Vanguard - Private Funds
 Walk the Walk Foundation
 Robert and Ann Whitcomb
 Jonathan and Erin Williams
 Williams Family Fund
 Wisteria Fund
 Barbara Zelle and Kim Proctor

\$1,000 to \$2,499

Anonymous (5)
 Allen Family, LLP
 Aris T. Allen *(Board)* and Karyne Jones
 Anne Arundel Community
 College Foundation
 Beer Family Fund

\$1,000 to \$2,499 *(continued)*

Kathleen and Phillip Bernhardt
 Bud Billups
 Boatyard Bar & Grill
 The Calvin Family Fund
 Ron Council
 Council, Baradel, Kosmerl, and Nolan
 Council Family Foundation
 Carol and David Cronin
 Fidelity Investments
 Alan Friedman
 Collot Guerard
 Tom and Prue Hoppin
 Mary Joyce Jermann
 Anne Kelleher
 Jon and Kathy Korin
 Margie Kosmerl
 R.G. and Keith Lare
 Calandra Dixon Layne *(Board)*
 Richard and Patricia Lenham
 Liff, Walsh & Simmons - Eagle Title
 Arthur Little and Barbara Tymkiw
 LPL Financial
 Mason Investment Services
 Vincent Moulden *(Board)*
 NAMI Maryland and NAMI
 Anne Arundel County
 Northwestern Mutual Annapolis
 PayPal Giving Fund
 Joe Boucher and Michele
 Perry-Boucher
 Sue and Mike Pitchford
 Colleen and Lester Prosser
 Colleen and Lester Prosser Fund
 Mollie Ridout
 Schaefer Family Fund

\$1,000 to \$2,499 *(continued)*

John and Mary Slidell
 Naeemah *(Board)* and Juan Staggs
 Daphne and Peter Summers
 Sunshine Fund
 T. Rowe Price Program for
 Charitable Giving
 Neil J. Weissman M.D. *(Board)*
 Neil J. Weissman Fund
 Crystal *(Board)* and Jay Williams
 Bill and Joan Woodward
 Renée Houston Zemanski *(Staff)*
 and Greg Zemanski

(Board) 2025-2026 Board of Trustees*(Staff)* 2025-2026 CFAAC Staff

FIELD OF INTEREST FUNDS

Where giving flows through the community.

Of the \$9.7 million in grants CFAAC distributed in 2025, nearly \$1.46 million came through Field of Interest Funds. Guided by the findings of our **Community Needs Assessment Report: Poverty Amidst Plenty VIII** and carefully reviewed by our Grants Committee, these Field of Interest grants form a steady river of impact that strengthens our community.



FUND FOR ANNE ARUNDEL

Public mental health service use increased by 4%, with the steepest increases among children ages 6 to 12. Homelessness has increased by 6% since 2022; 31% of those affected are children and youth.*

The Fund for Anne Arundel flows where the need is greatest, supporting nonprofits that address the physical, mental, and behavioral health of children across the county. Read more on page 14.

\$1.7M

GRANTED SINCE 2020



HELP OUR NEIGHBORS FUND

Rent rose 19% since 2019, leaving many residents choosing between rent, utilities, or medical bills.*

When a single unexpected bill can unravel everything, urgent assistance for transportation, rent, utilities, and medical care makes all the difference. The Help Our Neighbors Fund exists to keep families housed and financially stable when it matters most. Read more on page 26.

\$223K

GRANTED SINCE 2012



ENVIRONMENT ANNE ARUNDEL FUND

All county waterways are classified as impaired. Groundwater contamination has impacted five regions, including Annapolis Neck, Gambrills, and Fort Meade/Odenton.*

From restoring shorelines to greening neighborhoods, this Fund supports the projects and people protecting Anne Arundel County's ecosystems and the Chesapeake Bay for generations to come. Read more on page 24.

\$260K

GRANTED SINCE 2017



GRANTS 4 TEACHERS

Graduation rates are up, but persistent opportunity and truancy gaps remain. Behavioral challenges are on the rise, and funding gaps leave teachers unable to bring new ideas to life in the classroom.*

Grants 4 Teachers puts resources directly in the hands of educators, fueling classroom innovation and giving teachers what they need to bring creative learning ideas to life for every learner. Read more on page 20.

288

PROJECTS SINCE 2012



WOMEN & GIRLS FUND

Domestic violence persists. Childcare shortages force women out of the workplace, contributing to their over-representation among ALICE (Asset Limited, Income Constrained, Employed) households.*

The Women & Girls Fund stands behind nonprofits removing barriers, building economic security, and enhancing the well-being for women and girls across the county through programs that create pathways to success. Read more on page 19.

\$104K

GRANTED SINCE 2012

*Denotes data pulled from the 2025 Community Needs Assessment Report, Poverty Amidst Plenty, VIII



COMMUNITY CRISIS RESPONSE FUND

*Crisis does not end when the headlines do. The lasting effects on behavioral health, housing, and employment can last for years.**

When the 2018 Capital Gazette tragedy shook our community, the Community Crisis Response Fund was born. Since then it has provided immediate, flexible support through COVID-19 and the Key Bridge disaster, distributing rapid response grants totaling more than \$3.19M since 2020. Read more on page 16.

334
GRANTS SINCE 2020



STRENGTHENING NONPROFITS FUND

Local nonprofits face real gaps in grant writing skills, administrative capacity, and board leadership. When those organizations grow stronger, so does our community.

The Strengthening Nonprofits Fund delivers essential training in fundraising, management, board development, and marketing. More than 184 programs were held since 2012, rooted in a simple belief: a strong nonprofit sector builds a stronger community. Read more on page 21.

6,864
SERVED SINCE 2012



SOUTH COUNTY FUND

*Transportation options remain limited and social service providers are fewer in rural South County.**

Southern Anne Arundel County persistent needs that deserve focused, sustained attention. The South County Fund exists to address them through thoughtful grantmaking and community-focused initiatives built for lasting regional impact. Read more on page 44.

\$430K
GRANTED TO SOUTH COUNTY SINCE 2022

NEW IN 2025



FOOD INSECURITY FUND

*Our food insecure population grew by 11%. Nearly 74,522 residents live in food deserts across 17 census tracts.**

The Food Insecurity Fund supports nonprofits expanding access to nutritious food, improving health, dignity, and stability for families across the county.



FAMILY PROTECTION FUND

*Our Hispanic population has grown 94% in 15 years, yet services to this population have not kept pace. Limited access to legal services and guidance has heightened anxiety.**

Grants from the Family Protection Fund go to nonprofits providing immigration-related legal services and crisis support during some of life's most frightening moments.



PERFORMING & VISUAL ARTS FUND

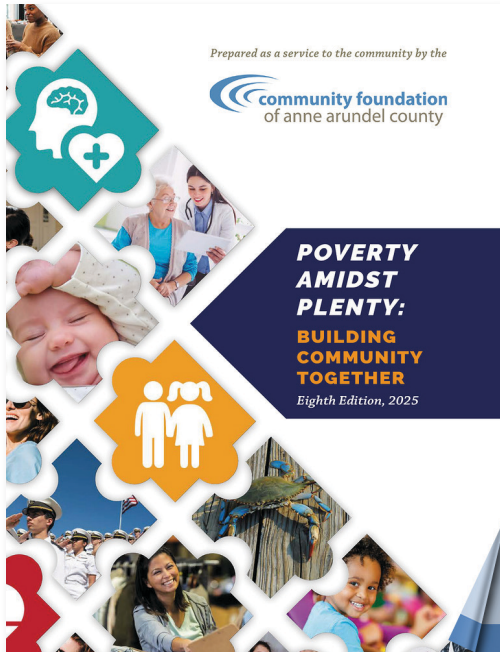
*Across all ages in our county, loneliness and loss of community are on the rise, taking a real toll on mental health and wellbeing.**

The Performing & Visual Arts Fund supports arts organizations delivering programs in music, dance, theater, and more, guided by accessibility, inclusion, and cultural preservation.

READ MORE ABOUT EACH OF THESE FIELD OF INTEREST FUNDS ON PAGE 13.

COMMUNITY NEEDS ASSESSMENT REPORT

Poverty Amidst Plenty VIII: *Building Community Together*



Every three years, the Community Foundation of Anne Arundel County publishes a community needs assessment report to understand the changing and persistent needs of our community, examine priorities, and develop a strategic grantmaking approach to address the needs uncovered. This data-rich report contains a collective of quantitative and qualitative information from a variety of local, state, and national sources; focus groups; and more. The report is intended to increase knowledge, raise awareness, and frame informed discussions about local trends and needs. It serves as both a tool and a call to action — designed to support all who are committed to strengthening Anne Arundel County through continuous improvement. Throughout this annual report, you will see how CFAAC is working toward responding to these needs through our Field of Interest Funds.

This year's community assessment report, *Poverty Amidst Plenty VIII: Building Community Together*, features six comprehensive chapters and provides charts and summaries of data along with anecdotal quotes, designed to give human context to each section. The chapters include Introduction and Demographics, The Economy, Children and Youth Development, Health, Behavioral Health, and the Social Determinants of Health, along with a Summary on Principle Findings and a section on how readers can help advance change.

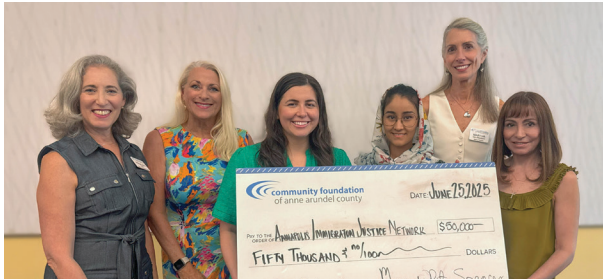
In the fall of 2025, CFAAC and the report's author Pamela Brown, Ph.D., Executive Director of the Anne Arundel County Partnership for Children, Youth and Families, hosted needs assessment presentations around the county including Anne Arundel Community College, Chesapeake Arts Center, and Maryland Hall. This year, two of the presentations included breakout focus groups designed to gather community input for solutions to persistent needs. The information and dialogue from these sessions will help nonprofits, government officials, and community members create strategies with impactful outcomes.

Scan to view a virtual presentation or download a complimentary copy of the report.



FAMILY PROTECTION FUND **NEW**

When a family needs protection, *the community responds.*



Fear of deportation and family separation has caused significant disruptions in school and work attendance across our immigrant community, leading to a troubling cycle of missed learning opportunities, lost income, and growing isolation. Barriers to health and legal services have pushed mental stress to an all-time high, leaving many families without a clear path forward.

Yet, there is hope. Established in 2025, the Family Protection Fund provides grants to nonprofits building capacity around immigration-related legal services and crisis support. Guided by the findings of *Poverty Amidst Plenty VIII*, the fund connects vulnerable individuals and families with the help they need. Grantees from the inaugural 2025 grant cycle are already making a difference.

FOOD INSECURITY FUND **NEW**

When access to food changes, *everything else changes.*



When Diana Taylor moved to Anne Arundel County, she expected what many associate with one of Maryland's most affluent counties — good schools and abundant opportunity. What she didn't expect was how many residents were quietly struggling. As Director of Strategic Initiatives for the Anne Arundel County Partnership for Children, Youth and Families, Diana began seeing hidden challenges: families without reliable access to food, parents making impossible choices, and a county where prosperity and hunger exist side by side.

Food insecurity has a trickle-down effect throughout the community, Diana explained. When children are hungry, they struggle to learn in school. When adults lack consistent access to food, it can lead to both physical and mental problems.

SCAN THE QR CODE OR VISIT [CFAAC.ORG/IMPACTVOICES](https://cfaac.org/impactvoices) TO EXPLORE THESE FUNDS AND OTHER STORIES OF IMPACT.

PERFORMING & VISUAL ARTS FUND **NEW**

When the arts thrive, *so does the community we share.*



It's well-documented that the arts can play a powerful role in improving mental well-being. Participating in the arts, whether through music, painting, theater, or dance has been shown to reduce stress, boost self-esteem, and create connections with others. In times of uncertainty or personal struggles, the arts can offer both comfort and hope.

Yet, for many people experiencing stress, anxiety, or feelings of hopelessness, access to the arts may not be readily available. Barriers such as cost, transportation, or limited community programming can prevent individuals and families from participating in creative experiences that can help them heal, connect, and learn.



FUND FOR ANNE ARUNDEL

From single drops comes a mighty river.

FUND FOR ANNE ARUNDEL GRANTS EXPAND REACH IN THE COUNTY

In 2025, the Fund for Anne Arundel (FFAA) awarded \$510,000 to 13 local nonprofits — the largest grantmaking total in the fund's history. This milestone reflects not only record-breaking generosity but also a deepened commitment to addressing the evolving needs of our community. Both have allowed CFAAC to expand the fund's focus to nonprofits that prioritize the physical, mental, and behavioral health of children; homeless prevention programs; mental wellness programs and initiatives; and school and after-school programs.



Light House Homeless Prevention Center Executive Director David Alt leads John Rodenhausen and community volunteer Cindy O'Neill on a tour of the organization's food pantry.

FFAA grantees have already done remarkable things with the funds. At the **Light House Homeless Prevention Center**, grant funding is expanding prevention and stabilization efforts for families facing homelessness. Specifically, the funds are supporting the Safe Harbour Resource Center, a welcoming space where individuals facing homelessness can access

simple dignities such as a cup of coffee, a place to rest or check email, showers, laundry services, overnight beds, and compassionate case management.

"Just giving somebody the opportunity to take a shower or do their laundry can be life changing, even if it's just for that day."

- DAVID ALT, LIGHT HOUSE EXECUTIVE DIRECTOR

Mental health services for local families will also expand. Arundel Lodge, Inc. is using the grant to support clinic-and community-based mental health services for AAC children and families, including unreimbursed outreach provided by school and agency partnerships. Several grant recipients are focused on meeting children's most basic needs so they can succeed at home and in school.

HOPE For All is funding its three core programs — Turning Houses into Homes, Head to Toe, and Next Step Clothing — providing essential beds, desks, and clothing to children in need. **Seeds 4 Success, Inc.** is expanding its Next Gen Eastport program, increasing afterschool program days during the 2025-2026 school year and offering more academic support and enrichment activities.

For children struggling with literacy, **Start the Adventure in Reading (STAIR) – Annapolis, Inc.** is providing targeted literacy intervention

services to at least 150 at-risk children in Anne Arundel County to help them succeed in their educational journey.

Other local programs are creating more opportunities for children beyond the classroom. **The Complete Player Charity** is expanding its Sports & STEAM camp from two one-week sessions to a four-week experience, giving campers more time for math and reading enrichment. **Chase Your Dreams Initiative Inc.** is purchasing two 15-passenger vans to safely transport youth and equipment to after-school and weekend enrichment programs serving underserved communities.



CFAAC Board Member Martha Van Woerkom, former President & CEO Mary Spencer, Joy Reigns Pastor Sara Yotter, and Grants & Scholarships Manager Rosalind Calvin celebrate a \$50,000 grant award in support of Journey to Joy.

Support for families navigating difficult circumstances is also a priority. Through its Journey to Joy program, **Joy Reigns Lutheran Church** is providing 10–12 months of recovery rental assistance for mothers and children living in its sober living home, allowing mothers to focus on sobriety and rebuilding family stability.



CFAAC staff and board members participate in an *Encore Creativity for Older Adults* activity, exploring movement and expression through silk scarves.

For immigrant families in the county, the **Annapolis Immigration Justice Network** is providing a connection to attorneys who provide legal services and ongoing case management to low-income children and families navigating the immigration system.

Community connection and emotional support are central to several programs. **Encore Creativity for Older Adults** is offering two 15-week Sentimental Journey Singers chorale programs in Annapolis for older adult singers experiencing cognitive decline, along with two six-week pilot programs in neighboring communities. **Together WE Rise** is continuing its mentoring program for Anne Arundel County children and parents through discussion groups, field trips, and relationship-building activities that strengthen families. **Wellness House of Annapolis** is providing 150 one-on-one counseling sessions and supporting more than 200 support group visits for children and families facing a cancer diagnosis. For older residents, **Partners In Care** is expanding services for low-income seniors across the county, helping them maintain independence and remain connected to their communities.

Together, these programs reflect the power of local nonprofits to respond to urgent needs while building stronger, more resilient communities.

2025 BOARD COMMITTEES AND GRANTS & SCHOLARSHIPS VOLUNTEERS

Every impact starts with *someone who showed up.*

EXECUTIVE COMMITTEE

Larry Clark, *Chair*
Larry Burrows, *Vice Chair*
Vincent Moulden, *Secretary*
Martha Van Woerkom,
Assistant Secretary
Neil Weissman, *Treasurer*

AUDIT COMMITTEE

Larry Clark, *Chair*
Calandra Dixon Layne
Ed Ponatoski
Neil Weissman

ASSET MANAGEMENT COMMITTEE

Larry Clark, *Chair*
Martha Blaxall
Allison Gormier
Stephen Holt
Brad Long
Dan Mathias
Deborah Roderick Stark

BUDGET & FINANCE COMMITTEE

Neil Weissman, *Chair*
Larry Clark
Calandra Dixon Layne
Ed Ponatoski

GOVERNANCE & NOMINATING COMMITTEE

Larry Burrows, *Chair*
Mike Lehr
Vincent Moulden
Deborah Roderick Stark
Naeemah Staggs
Martha Van Woerkom
Crystal Williams

FUND DEVELOPMENT & COMMUNICATIONS COMMITTEE

Kate Schoff, *Chair*
Aris T. Allen Jr.
Andrea Beegle
Coryse Brathwaite
Kathy Brooks
Larry Burrows
Katharine H. Caldwell
Larry Clark
Ed Evans
Marguerite Keane Gibbons
Vincent Moulden
Cindy O'Neill
Amy Tate

GRANTS & SCHOLARSHIPS COMMITTEE VOLUNTEERS

Aris T. Allen Jr.
Andrea Beegle
Kathy Brooks
Patty Brown
Larry Burrows
Larry Clark
Marguerite Keane Gibbons
Jan Hoffberger
Stuart Kiehne
Laura Marie Robinson
Kim Miguel
Vincent Moulden
Ed Ponatoski
Deborah Roderick Stark
Kate Schoff
Naeemah Staggs
Michelle Szczepaniak
Amy Tate
Laura Thrall
Nancy Turner
Phil Turner
Martha Van Woerkom
Neil Weissman
Bob Whitcomb
Lisa Wild
Crystal Williams

COMMUNITY CRISIS RESPONSE FUND

The Community Crisis Fund and Key Bridge disaster: *a study in collaboration.*

“Field of Interest Funds such as crisis funds allow community foundations to be more than a philanthropic bank. These funds allow us to use our knowledge and our networks in order to move the needle in our communities. The ability to have funds that can focus on a crisis, a specific issue area, or completely unrestricted, gives us the opportunity to understand what our needs are and respond to them based on our wisdom and our research.”

— SHANAYSHA SAULS, PH.D.

As the Francis Scott Key Bridge crisis unfolded in March of 2024, CFAAC immediately understood that part of our community would be affected, so when the Baltimore Community Foundation (BCF) reached out, we didn't hesitate to help.

Shanaysha Sauls, Ph.D., BCF President and CEO, said that right after the collapse, BCF went into action, working with local officials to understand the impact. “If we go back to the days/weeks/months after the collapse, I think we were all scrambling to make sure we focused on the immediate human issues, as well as longer term recovery and resilience,” she said. “The Port of Baltimore was closed and it was understood that the port was the lifeblood for the Baltimore regional economy and even beyond the state of Maryland.”

While officials focused on clearing the channel and opening the port, they wanted to make sure that the workforce continued to be engaged so they wouldn't leave the region to work elsewhere. Miraculously, the port re-opened in 11 weeks.

CFAAC and BCF participated in briefings and conversations with government and local officials to identify needs and offer support. Because of the strong partnership among our community foundations, CFAAC not only referred its donors to BCF to support their efforts but also partnered with BCF on a community resilience strategy to provide: access to fresh food, workforce counseling, and community

health. BCF then allocated a \$439,072 grant to CFAAC for the purpose of supporting residents of North Anne Arundel County, namely in the Brooklyn Park area, one of the communities affected by the bridge collapse. Distributed through CFAAC's Community Crisis Response Fund, these funds supported the three initiatives that collectively aimed to provide critical resources and support North Anne Arundel County, addressing workforce development, health access, and food insecurity in the Brooklyn Park community. The three distinct resilience efforts included a **North County Farmers Market and mobile pantry**, a **career coach stationed at the Brooklyn Park Library**, and a **Telehealth program for Brooklyn Park elementary and middle schools**.



CFAAC staff members and grant review volunteers gather with Community Crisis Response Fund grant recipients at a check presentation.

“CFAAC did a great job of sharing what these communities were like and which ones are best positioned to receive support,” Shanaysha added. “That's how we were able to create a long-term bridge to resilience. It was also wonderful having someone who understood crisis response and the nuances of crisis response.

“We are grateful that we were able to look to our neighbor. It was such a seamless relationship and I think in the community foundation world, we tend to be really good colleagues and good to each other and this collaboration was a really great example of it.” When crisis strikes, CFAAC is ready to respond.

COMMUNITY LEADERSHIP FUND

Because of you, *the work goes on.*



MEMBERS OF CFAAC STAFF

The Community Leadership Fund supports the Community Foundation of Anne Arundel County's annual operations. In 2025, because our donors went above and beyond, their generosity created a budget surplus that empowered CFAAC to invest back into the community in the most lasting and strategic way possible. Our leadership chose to utilize these funds by endowing four of our Field of Interest Funds, ensuring that the nonprofits serving Anne Arundel County will receive grants for generations to come.



SITE VISIT AT TOGETHER WE RISE

What this means is simple yet powerful: the Food Insecurity Fund, Environment Anne Arundel Fund, Community Crisis Response Fund, and the Performing & Visual Arts Fund will join other endowed Field of Interest Funds at CFAAC. They will continue to grow and provide grants forever, helping to sustain the organizations that our community relies on.

"It was important to the Community Foundation board and staff to give back to the community in the most transformative way possible," said CFAAC President and CEO John Rodenhause. "By endowing these Field of Interest Funds, we're ensuring that grants will continue strengthening nonprofits and supporting those they serve in perpetuity.

"Donors who support endowments are thinking beyond the moment," John added. "They know that sustaining a nonprofit means more than covering today's costs, it means giving organizations the stability to absorb rising operating costs and unexpected challenges. When gas prices climb, the vans keep running. When utility bills spike, the lights stay on. The work doesn't stop because the funding doesn't run out."



FUND FOR ANNE ARUNDEL GRANTEES

By turning surplus support into permanent funding, donors have helped to create something enduring — a gift that keeps giving, year after year. As a community foundation, it's our job to ensure that Anne Arundel County is a wonderful place to live, work and play for all, now and in the future. **Help keep that future bright. Scan the QR code or visit cfaac.org/donate.**



NOW ENDOWED

- Food Insecurity Fund
- Environment Anne Arundel Fund
- Community Crisis Response Fund
- Performing & Visual Arts Fund



CFAAC VICE CHAIR VINCENT MOULDEN AND CHAIR, LARRY BURROWS



FOUNDATIONS ON THE HILL CONFERENCE

COMMUNITY LEADERSHIP DONORS

The giving *that makes our giving possible.*

The Community Leadership Fund, supported by generous donors, ensures the annual functions of CFAAC by contributing to its operational budget. These donations are crucial, enabling us to provide excellent philanthropic services to our donors and local nonprofits, and to serve the community effectively. As a result, we can continue our role as a thought partner, advocate and funder for local nonprofits, and catalyst for new ideas and community problem-solving. Read more about the impact of the Community Leadership Fund on page 17.

\$25,000 to \$50,000

Larry Clark *(Board)*
The Deerbrook Fund
George William Higgs
and Joan Smith Fund
Jim *(Board)* and Linda Humphrey
Jim and Linda Humphrey
Foundation

\$10,000 to \$24,999

Steven Ames
Chauncey and Kathy Brooks
Brooks Family Fund
Lawrence Burrows *(Board)* and
Dawne Widener-Burrows
Lawrence Burrows and
Dawne Widener-Burrows
Charitable Fund
Niecy and James Chambers
ImpactAssets
Cindy and Tim O'Neill
Angela and Edward
Ponatoski *(Board)*

\$5,000 to \$9,999

Anonymous
Jane Campbell-Chambliss
and Peter Chambliss
Ralph and Carlotta Crosby
Raymond and Barbara Crosby
Crosby Foundation
Richard and Carole Falk
Fidelity Charitable Gift Fund
Ronald and Nan Jarashow
Katie and David Leavy
Bev and Stephen Marcus
Beverly and Stephen
Marcus Foundation
David and Kim Mitchell
Morgan Stanley
Jim and Nancy Nolan
William J. & Dorothy K.
O'Neill Foundation
Bruce Potter
Kinsey and Bruce Potter
Environmental Fund
Walk the Walk
Community Fund
Greg and Susan Walker
Greg and Susan Walker
Family Foundation

\$2,500 to \$4,999

Anonymous
Ameriprise Financial
Services, Inc.
Dr. Coryse Brathwaite *(Board)*
Brown Advisory
Patty Brown and Joe Gill
Patty Brown and
Joe Gill Giving Fund
Harry and Katharine Caldwell
Charles Schwab & Co., Inc.
Ed *(Board)* and Jacinda Evans
Dick and Georgie Franyo
Frederick Galloway
Gutschick Family Foundation
Carl and Anita Gutschick
Susan Hickes
Daniel *(Board)* and Tanya Mathias
Mathias Family Foundation
Raymond James and Associates
Renaissance Charitable
Foundation
Kate Schoff *(Board)*
James and Susan Snyder
Deborah Roderick Stark *(Board)*
Deborah Roderick Stark Fund
The U.S. Charitable Gift Trust
Bill Thompson

\$2,500 to \$4,999 *(continued)*

Vanguard - Private Funds
Barbara Zelle and
Kim Proctor

\$1,000 to \$2,499

Anonymous
Allen Family, LLP
Beer Family Fund
Kathleen and Phillip Bernhardt
Bud Billups
Rosalind and Paul Calvin
The Calvin Family Fund
Ron Council
Council Family Foundation
Carol and David Cronin
DAFgiving360
Fidelity Brokerage Services LLC
Fidelity Investments
Alan Friedman
Give Lively Foundation
Anna E. Greenberg
Collot Guerard
Tom and Prue Hoppin
Mary Joyce Jermann
Anne Kelleher
Jon and Kathy Korin

\$1,000 to \$2,499 *(continued)*

Kristen *(Staff)* and Ab Krall
Krall Family Fund
R.G. and Keith Lare
Calandra Dixon Layne *(Board)*
Richard and Patricia Lenham
Arthur Little and
Barbara Tymkiw
LPL Financial
Vincent Moulden *(Board)*
Joe Boucher and Michele
Perry-Boucher
Sue and Mike Pitchford
Colleen and Lester Prosser
Colleen and Lester
Prosser Fund
John and Mary Slidell
Mary *(Staff)* and Dale Spencer
Mary and Dale Spencer
Charitable Fund
Naeemah *(Board)* and Juan Staggs
Trish and Greg Strott *(Board)*
Trish and Greg Strott Fund
T. Rowe Price Program
for Charitable Giving
Martha Van Woerkom *(Board)*
Neil J. Weissman M.D. *(Board)*
Neil J. Weissman Fund

\$1,000 to \$2,499 *(continued)*

Wells Fargo Advisors
Crystal *(Board)* and Jay Williams
William and Joan Woodward

\$500 to \$999

Andrea Beegle *(Board)*
Beegle Family Fund
Mary Ann Bleeke
Jennifer Davis Forrest
Marguerite Keane
Gibbons *(Board)*
Jan Hoffberger
Becki Kurdle *(Board)*
Bess and Eric Langbein
Langbein Family
Endowment Fund
Joanne Linhard
TIAA
John *(Staff)* and Frances
Rodenhausen
Frederick Sussman
Carol Thompson Fund
The Walkabout Fund
Renée Houston Zemanski *(Staff)*
and Greg Zemanski

\$250 to \$499

Anonymous (2)
 Benevity Community Impact Fund
 Linda Eggbeer
 John Gloss
 Brad and JoAnne Long
 Modera Wealth Management, LLC
 Morgan Stanley Gift Fund
 Anthony Sbrocco
 Lisa Snowden
 Marjorie Sparer
 The Sparer Family Trust
 Judy Templeton
 Ruth Trilli
 Walters Donor Account

Up to \$249

Anonymous (11)
 Lynn Alcock
 Dr. Amy Allen-Chabot
 Annapolis Music Therapy Services
 Janice and Bruce Bolten
 Edward Chabot
 Keith and Marie Clampet
 Joan Cole
 WeTreatFeet Podiatry
 Alexis Dorsey
 Sonja Edison
 Jerry and Sonia Feldman
 Elizabeth Freedlander
 Kate Fritz
 Doug and Laurie Garey
 C. Herbert
 Robert and Kathleen Gray
 Susan Gross

Up to \$249 *(continued)*

Lisa and Richard Hillman
 Gwen and Jerry Hoyt
 Keith Jamison
 Camille *(Staff)* and Edgar Kalb
 James Kaper
 Lois and Dale Kelberman
 Elizabeth and John Knupp
 Kathy Koelle
 Jennifer *(Staff)* and John Lagrotteria
 LAA Flagship Class Member 2025
 Patricia Lehmann
 Kathy *(Staff)* and Scott Luthcke
 Jeff May
 Restoration Community
 Development
 Mt. Olive Community
 Development Center
 Peggy O'Neill
 Tara Potter
 Margaret Press
 Myriam Ramsey
 Sue Ann Ricciardi
 Ashley Robison St. Clair *(Staff)*
 and Wes St. Clair
 John E. Rodenhausen
 Brooke Silard
 Blacks of the Chesapeake
 Foundation, Inc.
 Wainger Family
 Kay Welti
 Richard and Marcia Wright
 James Zimmerman and
 Carol Sugimoto

(Board) 2025-2026 Board of Trustees

(Staff) 2025-2026 CFAAC Staff

Women and Girls Fund Meets Obstacles That Women Face Head-On

Joy Reigns Lutheran Church Pastor Sara Yotter breathes a heavy sigh when asked about the obstacles confronting women in recovery and their children. She points to daily barriers that can make an already difficult journey even harder: too little support, lack of transportation, high rent costs, and unreliable childcare. “It can be a struggle, especially for those who don’t have an outside support system,” said Pastor Sara.



Pastor Yotter speaks to CFAAC staff members Rosalind Calvin and Renée Houston Zemanski, and CFAAC Trustee Naeemah Staggs during a tour of the Journey to Joy Recovery House.

For a mother leaving a recovery home, staying sober is incredibly hard — and even harder when she must also figure out where to safely go next with her children as well as how to pay the rent. Joy Reigns’ Journey to Joy Program meets women at that critical transition, giving them the time and support to rebuild their lives while welcoming multiple children, including teens.

CFAAC’s Women & Girls Fund grant allowed the Journey to Joy Recovery House to provide four months of recovery rental assistance to nine mothers and children living in its supportive and affordable sober living house. The funding helps prevent housing instability by providing a unique affordable recovery housing model that bridges the gap between actual costs and what these mothers can afford at 30% of their income. The grant and other grants covered the rest of expenses for this recovery housing program for women and children and the residents only had to cover 19% of total expenses with their own contributions. Joy Reign’s Journey to Joy Program is just one of the nonprofits the Women & Girls Fund has helped. **Scan to read the rest of the story.**



GRANTS 4 TEACHERS FUND

Investing in the people *who invest in our children.*



The steady beat of a bass echoes down the halls of **Jones Elementary School**. When you peek inside the classroom where the music originates, you'll see smiles. These smiles are made possible in part by CFAAC's Grants 4 Teachers Fund, a fund that helps finance highly creative ideas that would otherwise be impossible, due to school system funding constraints. The addition of a contrabass bar opened up a whole new world of music for children at the elementary school — especially for children with special needs. The bar has a significantly larger playing area, making it beneficial to use as an adaptive instrument for students with visual or physical impairments and students who struggle with fine motor control to play with ease.



Teachers at **Lake Shore Elementary** purchased a four-panel display board to showcase student work throughout the year with their grant. The board motivated students to complete projects at a higher level and gave them a sense of pride to tack their work to the board themselves. Teachers were also able to purchase items like hooks, Velcro, tabletop easels, and frames to present student-crafted display areas throughout the school.



Ferndale Elementary School students saw a book come to life thanks to the grant. With these funds, teachers held a school-wide reading party, purchased supplies and rented a Pete the Cat costume. Before the reading party, teachers developed activities to go with books that featured Pete the Cat. Classes decorated their doors. On the day of the party, students participated in five learning stations.

At **Millersville Elementary School**, the grant funds were used for the STEAR (Sensory Therapeutic Environment for Autism and Regulation) project, allowing teachers to purchase items such as weighted blankets, rocking chairs, and tactile tools, designed to support their students' self-regulation, focus, and comfort. "Sensory needs can vary widely among children with autism, so being afforded an opportunity to provide them with diverse options was essential and an amazing opportunity," said teacher Naudra Rowel-Britt. "Together, these tools have created a supportive and flexible environment that has and will continue to help students with autism regulate their sensory input, improve focus, and feel secure."

An **Annapolis Middle School** teacher purchased the Delta Math Integral with funds. After using the learning platform, students better understood math, became more independent learners, and completed homework more often.

Teachers elsewhere used the funds to supplement and enhance learning by purchasing needed supplies such as power supplies and 3-D printers, and by paying for field trips to art museums and aquariums.

All of these tools and sessions were not only made possible by teachers' ideas and dreams, but also the generosity of local donors. The impact of a great teacher doesn't stop at the classroom door; it flows outward, touching families, neighborhoods, and the future.

STRENGTHENING NONPROFITS FUND

When nonprofits are stronger, *the whole community rises.*

“Over the last four years, our team has participated in several of CFAAC’s education programs, each one sharpening our capacity to serve youth and families more effectively,” said Andy Schindling, TCP Youth Empowerment CEO. For leaders like Andy, nonprofit educational programs are not just nice-to-haves, they are transformational.

CFAAC Needs Assessment Report, *Poverty Amidst Plenty VIII*, calls for increased nonprofit capacity in fundraising, data use, and collaboration, and identifies administration and grant-writing gaps as major service barriers. In response, CFAAC is addressing these needs head-on by providing quality education programs designed to strengthen and support our local nonprofits.

“From needs-assessment presentations that deepened our understanding of community priorities to grant-application training that strengthened our competitiveness, these opportunities have meaningfully improved how we operate and grow,” continued Andy.

TCP is just one of the nonprofits CFAAC’S educational programs has helped. Seeds 4 Success Executive Director Jennifer Pastrone has seen similar results within her organization. “CFAAC’s education programs go beyond information-sharing,” she



Rosalind Calvin, Grants & Scholarships Manager, and Board Members Vincent Moulden and Martha Van Woerkom interact with students during an after-school site visit with TCP Youth Empowerment.

said. “They actively strengthen nonprofit leadership, governance, and sustainability. Their programs have been especially valuable in helping organizations like ours think strategically, build stronger boards, and steward donor relationships with greater confidence and effectiveness. These offerings are consistently high-quality, relevant, and thoughtfully designed to meet the real-world needs of nonprofit leaders and boards across Anne Arundel County.”

“What distinguishes CFAAC’s approach is its deep understanding of the nonprofit landscape in Anne Arundel County and its commitment to empowering organizations of all sizes and missions.”

-JENNIFER PASTRONE, SEEDS 4 SUCCESS EXECUTIVE DIRECTOR

The impact of this investment extends well beyond individual organizations. “By investing in education and leadership development, CFAAC helps ensure that nonprofits are better equipped to serve residents, respond to community needs, and responsibly manage public and private resources,” said Jennifer.

Andy agreed: “When nonprofits are better trained, better governed, and better connected to donors, the entire community benefits. Children gain access to stronger programs. Families receive more reliable services. Local leaders collaborate more effectively. The positive impacts ripple outward.

“We have witnessed firsthand how CFAAC’s commitment to nonprofit education strengthens not just individual organizations, but the collective health of our nonprofit ecosystem,” he added. “Their leadership cultivates excellence, fosters collaboration, and builds strategic capacity that enables mission-driven organizations to serve with greater effectiveness and integrity.”

These programs wouldn’t be possible without the Strengthening Nonprofits Fund’s generous donors who support CFAAC events and nonprofit capacity-building.

EDUCATION & OUTREACH PROGRAMS

Waves of impact *that move communities to act.*

In 2025, the Community Foundation of Anne Arundel County brought people together through a robust calendar of education events, reaching more than 1,300 attendees across 18 programs spanning community needs, nonprofit capacity building, legacy giving, and board leadership.

1,300+

TOTAL ATTENDEES ACROSS ALL EDUCATION EVENTS

18

PROGRAMS AND EVENTS HELD THROUGHOUT THE YEAR

750+

COMMUNITY MEMBERS REACHED THROUGH NEEDS ASSESSMENT PRESENTATIONS

COMMUNITY NEEDS ASSESSMENT

UNDERSTANDING ANNE ARUNDEL COUNTY TOGETHER

Dr. Pamela Brown, lead author of *Poverty Amidst Plenty VIII*, led four public presentations on the 2025 Community Needs Assessment Report, covering trends in education, health, housing, income, and the environment. Three in-person sessions, two featuring facilitated focus group breakouts, were joined by a virtual session for those unable to attend in person. Read more on page 12.



GRANTMAKING & FUNDRAISING

STRENGTHENING THE BOARDS THAT LEAD OUR NONPROFITS

The Anna E. Greenberg Board Leadership Symposium brought together 68 nonprofit leaders for a focused conversation on board recruitment, retention, and engagement, equipping participants with strategies to build more effective, diverse, and committed boards. Named in honor of a dedicated community leader, the symposium reflects CFAAC's long-term investment in the health and sustainability of Anne Arundel County's nonprofit sector.



GRANT APPLICATION TRAININGS

This was a two-part program co-hosted with the Nonprofit Center and Arundel Community Development Services, opening with a virtual webinar introducing major grant programs and culminating in a hands-on in-person workshop on real-world narratives, budgets, and outcome writing.

Building Capacity Across the Nonprofit Sector

Supported by the Strengthening Nonprofits Fund at CFAAC, the Community Impact Speaker Series gave nonprofits and community members access to practical tools and timely knowledge throughout the year. Gifts to this spendable fund flow directly into the community, making it possible for CFAAC to bring relevant, high-quality programming to the sector when it is needed most. Together, these currents of programming spanned three broad themes: grantmaking and fundraising, mental health and community wellness, and donor strategy and charitable giving.

GRANTMAKING & FUNDRAISING, CONTINUED

BLUEPRINT FOR SUCCESSFUL GRANT APPLICATIONS

Practical strategies for aligning proposals with funder priorities were shared to build more competitive applications.

TUNING UP YOUR ENDOWMENT

This program helped nonprofit leaders strengthen endowment strategies for long-term sustainability.

FUNDRAISING AND SUSTAINABILITY COHORT TRAINING

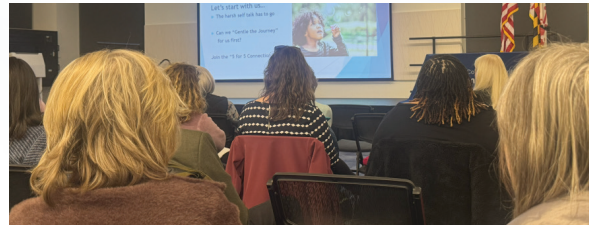
This two-part cohort series on building sustainable fundraising systems and diversifying revenue streams, included a follow-up session deepening skills from the first part of the series.



MENTAL HEALTH & COMMUNITY WELLNESS

THE LONELINESS EPIDEMIC: STRATEGIES TO GENTLE OUR JOURNEY

Marguerite Keane Gibbons, LCSW-C, explored the Surgeon General's findings on social isolation and offered strategies for fostering connection and resilience. Offered both in person and virtually to extend access across the community.



YOUTH MENTAL HEALTH FIRST AID TRAINING

Certified trainer Marguerite Keane Gibbons, LCSW-C, taught participants to recognize and respond to mental health challenges in adolescents ages 12 to 18 using the ALGEE action plan.

YOUTH MENTAL HEALTH FIRST AID FOR SPANISH-SPEAKING COMMUNITIES

A full-day, Spanish-language course at the Annapolis Busch Library was led by bilingual certified trainer Hilary Flores and offered free to the community.

DONOR STRATEGY & CHARITABLE GIVING

PLANNING WITH PURPOSE: CREATING A TAX-EFFICIENT LIFE AND CHARITABLE LEGACY

Co-hosted with Modera Wealth Management, this session helped donors, families, and advisors align legacy goals with tax strategy, covering Donor Advised funds, charitable trusts, qualified charitable distributions, and federal and Maryland tax changes.

LEGACY & PLANNED GIVING

EMPOWERING DONORS TO LEAVE A LEGACY

In recognition of National Make-a-Will Month, CFAAC hosted a free public webinar on estate planning and recent tax law changes. Estate planning attorney Christine Hubbard, a founding member of the Anne Arundel Estate Planning Council, guided attendees through the essentials of creating or updating an estate plan, while John Rodenhausen, then serving as CFAAC's Director of Gift Planning, shared how the Community Foundation can support long-term planning and lasting community impact.

TO SEE UPCOMING PROGRAMS AND EVENTS, VISIT [CFAAC.ORG/EVENTS](https://www.cfaac.org/events).

ENVIRONMENT ANNE ARUNDEL FUND



Where Conservation Meets Community.

On a warm day, elementary-aged children gather to learn about and construct a rain garden outside the Children’s Theater of Annapolis. The garden will transform its space not only by making it a landscaping feature but also a vital tool in sustainable suburban development. Across the county, other children attend a hands-on environmental education program in oyster restoration, water-based skills, and Chesapeake Bay conservation efforts at Annapolis Maritime Museum & Park’s Bay Discovery Club. These are just two of the ways nonprofits are using CFAAC’s Environment Anne Arundel Fund to create a cleaner and healthier local environment.

Stormwater runoff and erosion control are major concerns for our priceless Chesapeake Bay and many nonprofits are using grants from this fund to help fund projects such as green communities, averting stormwater pollution, and engaging students in bay restoration. With 44 grants totaling more than \$260,000 distributed to date, Environment Anne Arundel Fund addresses environmental challenges and promotes Chesapeake Bay preservation.

FIELD OF INTEREST DONORS

Where need meets opportunity.

CFAAC’s Field of Interest Funds allow CFAAC to respond to emerging needs in our community. These funds are targeted to a field of interest and are broad in scope, allowing us the flexibility to make grants where they can have the greatest impact.

\$250,000 to \$500,000

COMMUNITY CRISIS RESPONSE FUND

Baltimore Community Foundation, Inc.

FAMILY PROTECTION FUND

Anne Arundel County

FUND FOR ANNE ARUNDEL

Larry Clark *(Board)*
The Deerbrook Fund

\$50,000 to \$100,000

ENVIRONMENT ANNE ARUNDEL FUND

Larry Clark *(Board)*
The Deerbrook Fund

FUND FOR ANNE ARUNDEL

The Higgs-Smith Mental Wellness Endowment Fund

\$25,000 to \$49,999

ENVIRONMENT ANNE ARUNDEL FUND

The Higgs-Smith Guardians of Nature Endowment Fund

\$25,000 to \$49,999 *(continued)*

FUND FOR ANNE ARUNDEL

The Higgs-Smith Bright Futures Endowment Fund
The Higgs-Smith Hope and Home Endowment Fund

PERFORMING AND VISUAL ARTS FUND

Larry Clark *(Board)*
The Deerbrook Fund

\$15,000 to \$24,999

FOOD INSECURITY FUND

Larry Clark *(Board)*
The Deerbrook Fund

FUND FOR ANNE ARUNDEL

Cindy and Tim O’Neill
William J. & Dorothy K. O’Neill Foundation

\$10,000 to \$14,999

FAMILY PROTECTION FUND

Merianne and Louis de Merode
Vanguard Charitable

\$10,000 to \$14,999 *(continued)*

FUND FOR ANNE ARUNDEL

DAFgiving360
Michael and Trish Davis
Amy Tate *(Board)*
Creston G. and Betty Jane Tate Fund

\$5,000 to \$9,999

COMMUNITY CRISIS RESPONSE FUND

Brown Advisory
Fidelity Brokerage Services LLC
Edward G. Freitag & Martha Haley Family Foundation
Deborah Gammill

FOOD INSECURITY FUND

Niecy and James Chambers
Invictus (IMDV) Fund
Andrew and Leslie Price
Wells Fargo Advisors

FUND FOR ANNE ARUNDEL

Lawrence Burrows *(Board)* and Dawne Widener-Burrows
Lawrence Burrows and Dawne Widener-Burrows Charitable Fund
David and Cedric Lewis
David Lewis Family Foundation

\$5,000 to \$9,999 *(continued)***HELP OUR NEIGHBORS FUND**

Niecy and James Chambers
Fidelity Brokerage Services LLC
Deborah Gammill
Invictus (IMDV) Fund
Beverly Sherman Nash
Pershing - IRA Custodian

PERFORMING AND VISUAL ARTS FUND

Mary *(Staff)* and Dale Spencer
Mary and Dale Spencer
Charitable Fund

WOMEN AND GIRLS FUND

Jan and David Hoffberger

\$2,500 to \$4,999**COMMUNITY CRISIS RESPONSE FUND**

Fidelity Charitable Gift Fund
Modera Wealth Management

FAMILY PROTECTION FUND

Deborah Roderick Stark *(Board)*
Deborah Roderick Stark Fund

FOOD INSECURITY FUND

Lawrence Burrows *(Board)* and
Dawne Widener-Burrows
Lawrence Burrows and
Dawne Widener-Burrows
Charitable Fund
Deborah Roderick Stark *(Board)*
Deborah Roderick Stark Fund

\$2,500 to \$4,999 *(continued)***FUND FOR ANNE ARUNDEL**

Kristen *(Staff)* and Ab Krall
Krall Family Fund
Morgan Stanley
Robert and Ann Whitcomb
Jonathan and Erin Williams
Williams Family Fund

HELP OUR NEIGHBORS FUND

Angela and Edward Ponatoski *(Board)*

STRENGTHENING NONPROFITS FUND

John and Jill DePaola
Bo DePaola Family Foundation
Fund, Bo's Effort
Wisteria Fund

\$1,000 to \$2,499**COMMUNITY CRISIS RESPONSE FUND**

Margie Kosmerl
Madelyn Schaefer
Jonathan and Erin Williams
Williams Family Fund

FAMILY PROTECTION FUND

Martha Van Woerkom *(Board)*

FOOD INSECURITY FUND

Mary *(Staff)* and Dale Spencer
Mary and Dale Spencer
Charitable Fund

\$1,000 to \$2,499 *(continued)***FUND FOR ANNE ARUNDEL**

Anonymous
Mary *(Staff)* and Dale Spencer
Mary and Dale Spencer
Charitable Fund
Peter and Daphne Summers
Renée Houston Zemanski *(Staff)*
and Greg Zemanski

GRANTS 4 TEACHERS

Bud Billups
Madelyne Schaefer
Schaefer Family Fund
Sunshine Fund

HELP OUR NEIGHBORS FUND

Jan Hoffberger
Lily Openshaw
Trish and Greg Strott *(Board)*
Trish and Greg Strott Fund
Wisteria Fund

WOMEN AND GIRLS FUND

Anonymous

\$500 to \$999**FOOD INSECURITY FUND**

Anonymous
Annapolis Striders, Inc.
Fidelity Charitable Gift Fund
Dr. Edward McDevitt
Barnett and Francine Rattner

\$500 to \$9,999 *(continued)***FUND FOR ANNE ARUNDEL**

Mollie Ridout

HELP OUR NEIGHBORS FUND

Roberta Debiasi
William Thompson

WOMEN AND GIRLS FUND

Mollie Ridout

\$250 to \$499**FAMILY PROTECTION FUND**

Anonymous

HELP OUR NEIGHBORS FUND

Anonymous
Mary Illiff Ewenson

WOMEN AND GIRLS FUND

Roberta Debiasi
Nicole and Jeff Hassannia
The Ripple Fund

Up to \$250**COMMUNITY CRISIS RESPONSE FUND**

Pellittiere Family

FAMILY PROTECTION FUND

Anonymous (2)
Donna Arbogast

Up to \$250 *(continued)***FOOD INSECURITY FUND**

Anonymous (4)
Leroy Bryant
David Buto
Camille *(Staff)* and Ed Kalb
Kristin Holden
Mary Illiff Benedict
Ashley Robison St. Clair *(Staff)*
& Wes St. Clair
Todd Scofield
Pamela Smelser

FUND FOR ANNE ARUNDEL

Jennifer *(Staff)* and John Lagrotteria
Pellittiere Family

HELP OUR NEIGHBORS FUND

Fidelity Charitable Gift Fund
Pellittiere Family
David Southwick

WOMEN AND GIRLS FUND

Mary Beth Blessing
Arlene and Stephen Bowes
DAFgiving360
Jennifer *(Staff)* and John Lagrotteria
Philip and Melissa Spevak
Edward Stierli

(Board) 2025-2026 Board of Trustees

(Staff) 2025-2026 CFAAC Staff

HELP OUR NEIGHBORS FUND

Neighbors helping neighbors *through life's hardest moments.*



How does anyone choose between paying the electric bill and buying groceries for their family? Paying for daycare or leaving work early? Yet, these are choices many people have to make on a weekly, if not daily, basis. And sometimes there seems to be no hope. With rent increases and limited transportation options in our county, the obstacles can often feel overwhelming. If a car breaks down and there is no money to repair it, how does the family provider get to work? And if they can't work, how do they pay for food, rent, and medical bills? As the challenges mount, they create a downward spiral effect, quickly pulling families into financial despair.

What many people don't realize is how close to the edge so many of their neighbors already are. A single unexpected expense, a blown tire, a medical bill, a prescription that insurance won't cover, can be the difference between stability and crisis. For families already stretched thin, the options are few and the window for help is small. And for those same families, a gift of \$500 can be transformative, covering the expense that gets a parent back to work or restores stability and keeps a family on track.

"The Help Our Neighbors Fund helps trusted nonprofits respond quickly and responsibly, preventing small challenges from becoming major crises. It is a strong foundation-led approach that builds a culture of neighbors helping neighbors and brings new partners and new giving into the network."

— VINCENT MOULDEN, CFAAC BOARD OF TRUSTEES SECRETARY

The Help Our Neighbors Fund distributes grants to local nonprofits that provide critical, immediate support to Anne Arundel County residents facing urgent hardship. Created by CFAAC's Board of Trustees in 2008, this fund helps local nonprofits assist individuals and families with essential needs such as rent to prevent eviction, utility payment to avoid service disruption, car repair or gas assistance for transportation to employment, and access to vital medication and medical care. Thanks to community support, more than \$223,000 has been distributed through 111 grants since the fund's inception, helping neighbors stay housed, regain stability, and move forward with dignity.

Help Our Neighbors grants work in concert with nonprofit partners who already know the families who need the funds. Faith communities, neighborhood foundations, homeless prevention centers, food pantries, free clinics, and grassroots service groups conduct this work across the county. They verify the need, call the landlord, utility company, or pharmacy, and get the payment there before the deadline passes. The impact reaches far beyond a paid bill; it's a job someone didn't lose, a child who stayed at her school, a prescription filled, or a home someone didn't have to leave. That is what it means to help our neighbors.

\$223,400

DISTRIBUTED SINCE
2012

111

GRANTS
AWARDED

2008

FUND
ESTABLISHED

GIVING CIRCLES AT CFAAC

**Generosity,
*pooled.***

Giving circles established through CFAAC exemplify the power in pooled giving, which takes the individual act of giving and amplifies it to make a bigger impact in a community. Individuals combine their resources and collectively decide where those funds should be distributed. Today, CFAAC is proud to support two giving circles: Anne Arundel Women Giving Together and Collective Giving of Anne Arundel County.



ANNE ARUNDEL WOMEN GIVING TOGETHER

Celebrating 20 Years in 2026

Since its founding in 2006, Anne Arundel Women Giving Together (AAWGT) has awarded more than \$2.1 million to nonprofits working to improve the lives of underserved women and families across Anne Arundel County. Today, the giving circle includes more than 400 members.

In 2025, AAWGT awarded a record \$226,316 to 11 local nonprofits — the largest annual grantmaking total in its history. This volunteer-led organization is guided by a dedicated Steering Committee and supported by members who are deeply engaged in every aspect of the work.

Throughout the year, AAWGT offers educational programs, hosts membership outreach events, presents a Grants Showcase, conducts site visits, and leads a thoughtful and rigorous grant review process, followed by ongoing evaluation of grantee outcomes. In its 20th year, the group continues to stand behind and support women whose lives are negatively impacted by poverty, lack of opportunity, violence, and structural and systemic injustice.

Learn more at givingtogether.wildapricot.org or scan the QR code.

**COLLECTIVE GIVING**

OF ANNE ARUNDEL COUNTY

Filling The Gaps Within The Gaps

COLLECTIVE GIVING OF ANNE ARUNDEL COUNTY

A new circle, a shared purpose

In 2025, Collective Giving of Anne Arundel County (CGAACo) began as a simple idea. This new giving circle was created to bring neighbors together to pool charitable contributions and make collective decisions about where grants can have the greatest impact. CGAACo empowers residents to respond quickly and compassionately to urgent needs across our county.

This multicultural and multigenerational circle of givers believes generosity can come from anyone and everyone. By working together, they will support the essential, everyday needs that help individuals and families move forward with dignity. CGAACo focuses on supporting people, not just programs.

Many families in Anne Arundel County, particularly ALICE households (Asset Limited, Income Constrained, Employed), face financial barriers that traditional funding sources do not cover. A car repair, a utility bill, a childcare gap, or an unexpected fee can threaten stability. This giving circle will fill this space by providing grants to support nonprofits that allow timely, flexible assistance during moments that matter.

Learn more at cgaaco.org or scan the QR code.



FUNDS AT CFAAC

Every passion has a fund, every gift has a purpose.

Opening a fund at CFAAC is the first step in directing your generosity toward the causes that matter most to you. As dedicated advisors in philanthropy, we are committed to helping donors maximize their impact and ensure giving flows where it is needed most.

Each year, current and prospective fund holders are provided an Annual Investment Update covering CFAAC fund performance, current market conditions, and our long-term investment approach.

We are honored to work with individuals, families, companies, and nonprofits who have established funds at CFAAC. Their generosity is creating real change across Anne Arundel County. In 2025, we welcomed **44 new** Donor Advised, Corporate Advised, Designated, and Nonprofit Agency Funds. We thank our fund holders for their trust in building a stronger community.

● CORPORATE ADVISED FUNDS

Corporate Advised Funds enable companies to launch a philanthropy program aligned with their business goals, maximize tax benefits, and engage employees in giving — without the administrative burden.

- Absolute Fire Protection Foundation
- Baum Jackson Investment Group Charitable Foundation
- Crosby Foundation
- Gable Signs Foundation for a Brighter Future
- Insurance Force Foundation
- Lift As We Climb Foundation
- Maryland Mortgage Bankers and Brokers Association (MMBBA) Fund
- Maryland Realtors Charitable Fund
- OBXtek Charitable Foundation

● SCHOLARSHIP FUNDS

Scholarship Funds help deserving students pursue academic goals, with donors determining requirements including field of study, financial need, and education level.

- Capital Gazette Memorial Scholarship Fund
- Lance Corporal Eric Herzberg, USMC and Lance Corporal William Taylor Wild, IV, USMC Scholarship Fund
- Officer Grant Turner Memorial Scholarship Fund
- William Bunn Memorial Scholarship Fund*



● GIVING CIRCLES

Giving Circles engage members in philanthropy through pooled donations for collective grantmaking, education, and community connection.

- Collective Giving of Anne Arundel County (CGAACo) Fund **NEW**
- Anne Arundel Women Giving Together (AAWGT) Endowment Fund*
- AAWGT 10th Anniversary Endowment Fund
- AAWGT Lifetime Membership Funds:

- | | |
|-------------------------------------|---------------------------|
| Helaine Frances Betnun | Ellen Libby |
| Katherine Barnett | Lily Openshaw |
| Prudence Clendenning | Angela Peterman Ponatoski |
| Lynne Davidson | Sue Pitchford |
| Margaret Davis | Anne Potter |
| Linda Eggbeer | Julie B. Schuelke |
| Patricia E. Giese NEW | Elaine Shanley NEW |
| Lesley Geisel | Ellen D. Shiery |
| Maryann G. Gosnell | Trish Strott |
| Barbara and David Haight NEW | Helene Tenner NEW |
| Alison Kamine | Denise Wright NEW |
| | Virginia White NEW |



● DONOR ADVISED FUNDS

Donor Advised Funds provide a customized approach to philanthropic giving. With a minimum gift of \$10,000, donors establish a named fund, contribute diverse assets including cash, appreciated stock, and real estate, and receive the maximum allowable tax advantages while granting to causes they care about at any time.

- Anonymous (8)
- AAArts Friends **NEW**
- Agnes Dixon Fund
- Andrew Kiracofe Memorial Fund
- Barry and Mary Gossett Foundation
- Barry R. Gosnell Family Charitable Fund
- Beauty for Ashes*
- Beegle Family Fund
- Betsy Brown Ruzzi Education Fund
- Beverly and Stephen Marcus Foundation
- Big J's Fund
- Blaxall Fund for Economic Growth
- Blessings Fund
- Bo DePaola Family Foundation Fund, Bo's Effort
- Bond-Bernstein Giving Fund
- Bradshaw Family Fund*
- Brooks Family Fund
- The Calvin Family Fund
- Carbaugh Family Foundation
- Carroll H. Hynson Foundation
- Cate Family Foundation
- Chaney Impact Fund
- The Clampet Family Fund
- The CM Fund **NEW**
- Coach John Dockstader Fund
- Colleen and Lester Prosser Fund
- Council Family Foundation
- Creston G. and Betty Jane Tate Fund
- Crondall Fund
- Danny's Fund
- Davis Family Fund **NEW**
- Deborah Roderick Stark Fund **NEW**
- Deems Digital Foundation*
- The Deerbrook Fund
- The Dr. Beth L. McGee Memorial Fund
- Frank and Susan Chaney Foundation
- Franyo Foundation Fund
- Galen's Gift
- Greg & Susan Walker Family Foundation
- Gutschick Family Foundation*
- Haller Family Foundation
- HannaPolis Fund
- The Higgs-Smith Bright Futures Endowment Fund **NEW**
- The Higgs-Smith Endowment Fund for Highland Memorial Presbyterian Church **NEW**
- The Higgs-Smith Endowment Fund for Shriners Hospitals **NEW**
- The Higgs-Smith Endowment Fund for Smile Train **NEW**
- The Higgs-Smith Endowment Fund for St. Jude Children's Research Hospital **NEW**
- The Higgs-Smith Guardians of Nature Endowment Fund **NEW**
- The Higgs-Smith Hope and Home Endowment Fund **NEW**
- The Higgs-Smith Mental Wellness Endowment Fund **NEW**
- Invictus (IMDV) Fund
- Jessica and Bruce Morgenstern Local Community Impact Fund*
- Jim and Linda Humphrey Foundation
- Julia A. King & Raymond J. Cannetti Fund
- Kahn Family Fund
- Kimberly Keith Memorial Fund
- Kincey and Bruce Potter Environmental Fund*
- Krall Family Fund
- Kurdle Family Fund
- L.C. Cohen Fund
- The Ladybug Fund **NEW**
- Laurie Sharp Memorial Fund
- Lawrence Burrows and Dawne Widener-Burrows Charitable Fund
- Lisa S. Ausherman Fund **NEW**
- Lester M. and Lynda B. Salamon Charitable Fund
- Lewis Family Fund
- Louis A. D'Camera Memorial Fund
- Lowery Homes Fund
- Luthcke Family Fund **NEW**
- Magnolia Family Foundation
- Margaret McEowen Fund for Music
- Margaret Sander Chaires Foundation
- Mark and Lynne Powell Family Foundation
- Marston Family Foundation
- Mary and Dale Spencer Charitable Fund
- Mary Grace Folwell and Jeffrey Riedle Charitable Fund
- Mathias Family Foundation
- Mattingley Charitable Fund **NEW**
- McEowen Family Fund **NEW**
- MGG Fund **NEW**
- Michael and Anne Petrenko Charitable Foundation **NEW**
- Mitchell Wood Russell Memorial Fund
- Natalie Joanne Heie Fund
- Neal Lehner Family Fund
- Neil J. Weissman Fund*
- Patty Brown and Joe Gill Giving Fund*
- Peterman Ponatoski Family Foundation
- Pomfret Family Charitable Foundation
- RK Family Fund
- Ronald M. and Jeanne M. Uhl Family Charitable Fund
- Ron Levee Legacy Fund
- Rosso Family Fund **NEW**
- Schaefer Family Fund
- The Schmoke Family Fund
- Slidell Family Charitable Fund*
- Sonja Swygert Family Fund
- Spirit of Nicholas Sailing Fund
- T. Sue Gladhill Fund
- Thornton Family Fund
- Tracy's Kids Fund
- Trish and Greg Strott Fund*
- Trudy McFall Fund*
- Victor A. Sulin Charitable Trust
- The Walkabout Fund
- Williams Family Fund
- The Wisteria Fund
- Zeta Gamma Foundation
- Zoe Quinn Francis Fund

*Legacy Component

FUNDS AT CFAAC, CONTINUED

A current that *never stops flowing.*

Endowments create a lasting legacy while supporting charitable causes, assuring donors that programs they care about will be funded in perpetuity. An endowed Nonprofit Agency Fund or Donor Advised Fund at CFAAC ensures donations contribute to a stable, growing organization and a purpose that endures.

Each endowment is invested for long-term growth, generating annual distributions that support the designated nonprofit year after year. The organizations listed here have chosen CFAAC as the steward of their permanent philanthropic foundation.



SITE VISIT AT PARTNERS IN CARE MARYLAND

● NONPROFIT AGENCY ENDOWMENT FUNDS

- Alliance Health Education Initiative Endowment Fund
- Annapolis Area Imagination Library Endowment Fund**
- Annapolis Film Festival Fund**
- Annapolis Maritime Museum Endowment Fund
- Anne Arundel Conflict Resolution Center Endowment Fund
- Anne Arundel County Literacy Council Endowment Fund
- Anne Arundel County Public Library Foundation Endowment Fund
- Anne Arundel Workforce Development Corporation Endowment Fund**
- Banneker-Douglass-Tubman Museum Endowment Fund**
- Bay Journal Endowment Fund**
- The Blue Ribbon Project Fund
- BoCF's Admiral Earl White Legacy Endowment Fund**
- Boy Scouts of Anne Arundel County
- Boys & Girls Club of Annapolis & Anne Arundel County Fund
- Brendan Sailing Endowment Fund **NEW**
- Broadneck High School Music Endowment Fund**
- CASA of Anne Arundel County Endowed Fund**
- Center of Help Endowment Fund
- Charting Careers Endowment Fund
- Chesapeake Arts Center Endowment Fund
- Chesapeake Bay Foundation Fund
- Chrysalis House Endowment Fund
- Coastal Conservation Association of Maryland Fund**
- Colonial Players Roland E. Riley Endowment for the Arts
- Community Leadership Fund for CFAAC
- CRAB Endowment Fund
- David Junkins Endowment Fund for EMF
- Fello Family Fund Endowment
- Food 4 Thought Community Outreach Services Fund**
- Fort Meade Alliance Foundation Endowment Fund
- Friends of Jug Bay Endowment Fund
- Girls on the Run of the Greater Chesapeake Empowerment Designated Fund**
- Historic Annapolis Endowment Fund **NEW**
- Interfaith Partners for the Chesapeake Fund
- Junior League of Annapolis Endowment Fund
- Kingdom Kare Early Childhood and Family Support Fund**
- Leadership Anne Arundel Endowment Fund **NEW**
- Live Arts Maryland Endowment Fund**
- London Town Foundation Endowment Fund
- Maryland Hall Endowment Fund
- NAMI Anne Arundel County Endowment Fund
- Naptown Philharmonic Orchestra Endowment Fund
- Ocean Research Project Fund**
- Oncology Foundation of Maryland and the District of Columbia Endowment Fund
- Opportunity Builders Inc. Endowment Fund
- Opportunity Ministries DBA Mary's Lamb Endowment Fund**
- Partners In Care Maryland Endowment Fund
- Providence of Maryland Endowment Fund
- Saving Chesapeake's Special Places Agency Fund**
- Scenic Rivers Land Trust Stewardship Reserve
- Severn Leadership Group Endowment Fund
- South Shore Recovery Club Endowment Designated Fund
- St. Anne's School of Annapolis Equity in Education Scholarship Fund **NEW**
- Teach 4 Anne Arundel Fund
- Tennis Alliance of Anne Arundel County Endowment Fund
- Wellness House of Annapolis Endowment Fund
- Women's Clinic Endowment Fund

**Endowment Intention

● DESIGNATED FUNDS

Designated Purpose Funds allow donors to name one or more specific organizations to benefit annually, with distributions spread over time to support long-term charitable planning. Funds can be named after a designated organization, in honor of a loved one, or another name that highlights the fund's purpose.

- Anonymous Fund (1)
- Anna E. Greenberg Leadership Fund
- Anne Arundel Estate Planning Council Fund
- Beer Family Fund
- BGCAA Lothian Club Designated Fund **NEW**
- Carol Thompson Fund
- CASA of Anne Arundel Non-Endowed Fund
- Cherie Loustaunau Memorial Fund
- Dr. Michael J. Kurtz Legacy Fund
- Encore Creativity Fund
- Friends of Arts & Culture Anne Arundel
- Healthy Anne Arundel
- John Starr Memorial Musician's Fund
- Karen Feldman Endowment Fund for Seeds 4 Success
- Langbein Family Endowment Fund
- Marcus Endowment Fund for Arundel Lodge
- Perinatal Loss Fund
- Sullivan Family Charitable Fund*
- Surgeons for Smiles Foundation
- Sylvia Meisenberg Adult Literacy Program at Arundel House of Hope
- Sylvia Meisenberg Shakespeare Education Fund
- The Complete Player Charity **NEW**
- The Sunshine Fund
- Thomas Point Shoal Lighthouse Endowment Fund
- Tommy Yeager Endowment Fund

● ANNE ARUNDEL COUNTY FUNDS

These funds allow donors to provide direct support to specific county agencies, departments, programs, and projects, ensuring critical services continue to benefit residents.

- Anne Arundel County Animal Control
- Anne Arundel County Department of Aging
- Anne Arundel County Department of Health
- Anne Arundel County Department of Social Services
- Anne Arundel County Fire Department
- Anne Arundel County General Fund
- Anne Arundel County Partnership for Children, Youth & Families
- Anne Arundel County Police Department
- Anne Arundel County Recreation & Parks Department
- Anne Arundel County Sheriff's Fund
- Office of Emergency Management Mass Care and Companion Animal Shelter Program **NEW**
- Nonprofit Center at 41 Community Place **NEW**



JOHN RODENHAUSEN AND LILI LEONARD AT THE NONPROFIT CENTER RIBBON CUTTING.

● FIELD OF INTEREST FUNDS

Field of Interest and Discretionary Funds allow donors to support broad charitable purposes including the arts, education, human services, or geographic areas. Guided by CFAAC's grant review committees, these funds direct grants to organizations that serve Anne Arundel County, and that align with each fund's purpose while giving CFAAC the flexibility to respond to emerging community needs.

- Community Crisis Response Fund
- Environment Anne Arundel Fund
- Family Protection Fund **NEW**
- Food Insecurity Fund **NEW**
- Fund for Anne Arundel
- Grants 4 Teachers Fund
- Help Our Neighbors Fund
- Performing and Visual Arts Fund **NEW**
- Strengthening Nonprofits Fund
- South County Fund
- Women and Girls Fund

**Legacy Component*



ANNA E. GREENBERG BOARD LEADERSHIP SYMPOSIUM

FUNDS AT CFAAC, CONTINUED

Shaping what comes next.

Planned gifts help donors create a lasting legacy with the Community Foundation of Anne Arundel County. Donors can establish new funds, direct donations to nonprofits, or create named permanent funds when a planned gift is realized.

CFAAC works with donors and their professional advisors to achieve their philanthropic goals, offer guidance on giving options, and ensure meaningful impact. By joining the Legacy Society, donors entrust us as stewards of their vision for the community's future.

A GIFT BEYOND A LIFETIME

Every planned gift ensures generosity keeps moving.

Legacy Society members have made the remarkable decision to extend their impact beyond their lifetime, ensuring that the causes they care about continue to receive support long into the future. We are deeply grateful for their trust and vision.

9

NEW LEGACY COMMITMENTS IN 2025

● LEGACY SOCIETY MEMBERS

- Anonymous Donors (7)
- Cornelius G. Aben, Jr.
- Steven R. Ames
- Marcel Barendse & Frederike Reinders
- Helaine Frances Betnun
- Katharine H. Caldwell
- Mary Middleton Calhoun Carbaugh Charitable Lead Trust
- Jane Campbell-Chambliss and Peter Chambliss
- Prudence Clendenning
- Linda C. Cohen
- Michaele Cohen
- Billie and Erma Collins
- James M. and Susan D. Cox
- Louis and Charlotte D'Camera
- Gene Deems
- Louise E. Dejesu
- Jib and Katherine Edwards
- Robert and Kim Elling
- Patricia Brown and Joe Gill
- Barry Gossett
- Brian Guarino
- Carl and Anita Gutschick
- Barbara Hoffstein
- Jim and Linda Humphrey
- Marsha S. Jackson
- Julia A. King and Raymond J. Cannetti
- Tatiana Klein
- Kathy Koelle
- Margie Kosmerl
- Hank Libby
- Noreen Lynch
- John and Jan Magnolia
- Trudy McFall
- Bruce and Jessica Morgenstern
- Daniel and Susan Morrissey
- The Honorable Cathleen M. Vitale and Mark Muckelbauer
- Robert and Margaret Mulcrone
- Kirkland J. Murray
- Beverly Sherman Nash
- Kristi Neidhardt
- Eugene Paul Nepa Trust
- Cindy and Tim O'Neill
- Rita. E. Ormasa
- Bruce Potter
- Mary S. Powell
- Madelyn Schaefer
- Patricia E. Schellman
- John and Mary Slidell
- Colleen Stauffer
- Greg and Trish Strott
- Melanie M. and Michael D. Teems
- William Thompson
- Catherine Weber
- Neil J. Weissman, MD
- Day Weitzman
- Karen M. Whaley



Left to right: Quentin Forrest, Jennifer Davis Forrest, Mary Spencer, Camille Kalb, and John Rodenhausen at a CFAAC Legacy Circle event.



Left to right: Dan Morrissey, Jennifer Lagrotteria, and Jane Campbell-Chambliss.

PROFESSIONAL ADVISOR RECOGNITION SOCIETY

Where expert guidance *meets community purpose.*

A legacy doesn't write itself. Behind many of the planned gifts and endowed funds that keep generosity flowing through Anne Arundel County is a professional advisor who helped a client see what was possible and showed them how to make it happen.

The Professional Advisor Recognition Society (PARS) honors those advisors. Introduced at the 2022 Celebration of Philanthropy, PARS recognizes attorneys, wealth managers, and financial planners who go beyond their professional obligations to actively champion charitable giving across our community. Since its founding, 13 distinguished advisors have been inducted.

To learn more about PARS and its members, visit cfaac.org/PARS.



Left to right: Mary Spencer, Jesse Walsh, and John Rodenhausen at the 2025 Celebration of Philanthropy Awards Luncheon.

In 2025, CFAAC welcomed one new member: **Jessica (Jesse) Walsh, Esq.**, Associate Attorney at Liff, Walsh & Simmons. Jesse's practice focuses on estate planning, estate administration, and end-of-life issues: the work that turns a client's values into a lasting plan. For many of her clients, charitable giving is part of that plan. CFAAC makes it simpler to execute.

"I have many clients who want to include charitable giving as part of their estate planning, but they aren't necessarily sure what organizations to select," said Jesse. "CFAAC is such a great resource. They have all of the institutional knowledge of nonprofits and community efforts, and can speak to the integrity of each organization."

The practical piece matters, too. Jesse can name a fund in a client's will or trust, and CFAAC handles the details at no cost to the client, including any future changes if priorities shift. The legacy simply flows where the client intends it to go.

"Having CFAAC in my network substantially increases my value to my clients, because they know we work as a cohesive team to support their legacy goals."

Beyond her legal practice, Jesse serves on the Ethics Committee at Hospice of the Chesapeake, serves as Vice President of the Anne Arundel Estate Planning Council, and is part of the Flagship 2026 class of Leadership Anne Arundel.

Society Members

- Jessica (Jesse) Walsh, Esq.** 2025
Liff, Walsh & Simmons
- James P. Nolan** 2024
Council, Baradel, Kosmerl & Nolan
- Ellen D. Shierey** 2024
Murray, McGehrin & Shierey, Merrill Lynch
- Nicole Livingston** 2023
*McKenna Russo Livingston
Burkett and Burgy*
- Justin Roudiez** 2023
White Oak Wealth Management
- Fred Franke** 2023
Franke Beckett LLC
- Danielle Cruttenden** 2023
McNamee Hosea Attorneys & Advisors
- Richard Wright** 2022
The Wright Firm
- Mike Lehr** 2022
Sims & Campbell
- Karen Whaley** 2022
Karen M. Whaley, CPA
- Frank Campbell** 2022
Sims & Campbell
- Christine Hubbard** 2022
The Law Office of Christine W. Hubbard
- Chadwick Watson** 2022
Charter Financial Group

CELEBRATION OF PHILANTHROPY

25 years of honoring *the unsung heroes in our community.*

From standing ovations to heartfelt speeches that left nearly 400 guests inspired, 2025's Celebration of Philanthropy Awards Luncheon was unforgettable. Held on October 29 at Live! Casino & Hotel Maryland, the sold-out event brought together a record-breaking number of passionate and caring people to celebrate the good in our county.

Over the past 25 years, the Celebration of Philanthropy has recognized 138 honorees who support the community through mentoring, volunteering,

distributing resources, and financial support to make a positive difference in Anne Arundel County. The honorees' commitment to philanthropy and our community is a testament to the impact one person or one organization can make.

Read the captivating stories of 2025's honorees at cfaac.org/celebration-philanthropy.

And don't forget to join us this year on November 12, 2026 for a celebration of community heroes. Nominations will be open from May 4 through July 9.



WILLIAM ANDRONE

*Young
Volunteer of the Year*



KEVIN BROWN

*Boots on the Ground
Award*



VINCENT MOULDEN

*Carroll H. Hynson Jr. Award
for Diversity, Equity, and
Inclusion in Philanthropy*



ROSAMOND DOVE

*Carol Thompson Lifetime
Achievement Award*



THRIVE GYM

*Corporate
Philanthropist of the Year*



RAOUL GRAVES

*Volunteer
of the Year*



SALLY EHRL

*Philanthropist
of the Year*



MARY SPENCER

*Celebration of
Philanthropy Award*



1. CFAAC President & CEO Mary Spencer congratulates Ros Dove on her Carol Thompson Lifetime Achievement Award.
2. CFAAC Board member Aris T. Allen, Jr. congratulates Philanthropist of the Year, Sally Ehrle.
3. Attendees enjoy lunch and speeches.
4. U.S. Representative Sarah Elfreth meets with incoming CFAAC President & CEO John Rodenhausen.
5. (L-R) 2025 Carroll H. Hynson Jr. Award for Diversity, Equity, and Inclusion in Philanthropy recipient and CFAAC Board member Vincent Moulden, award namesake Carroll H. Hynson Jr., and past recipient and CFAAC Board member Calandra Dixon Layne.

6. CFAAC President & CEO Mary Spencer, Boots on the Ground Award recipient Kevin Brown, and CFAAC Board member Martha Van Woerkom.
7. (L-R) Young Volunteer of the Year recipient William Andriane and Volunteer of the Year recipient Raoul Graves.
8. CFAAC President & CEO Mary Spencer and CFAAC Board member Dan Mathias join Thrive Gym owner Courtney Parfitt and staff to celebrate the organization's Corporate Philanthropist of the Year Award.



A Legacy of Leadership

When Mary Spencer stepped into the role of the Community Foundation of Anne Arundel County's President and CEO in August 2018, annual grantmaking had totaled \$2.2 million the prior year. When she retired in October 2025, that number had grown to over \$9 million, a testament to her vision, her relationships, and her belief in the power of community philanthropy.

Under Mary's leadership, CFAAC deepened its influence, expanded its reach across the county, and strengthened its role as a trusted partner to donors and nonprofits. She leaves behind a foundation with strong leadership, vision, and financial stability, well-positioned to respond to the needs of the community she served so well. Mary also championed inclusivity, working to ensure that CFAAC's staff, board, and volunteers reflected the diversity of the community, and that its grantmaking followed the ideals of trust-based philanthropy.

We are deeply grateful for Mary's dedication and wish her every happiness in retirement. We are confident the positive impact of her leadership will be felt for generations to come.

CELEBRATION OF PHILANTHROPY SPONSORS

Generosity that *makes it possible.*

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1. More than 400 guests attended the 2025 Celebration of Philanthropy Awards Luncheon.
2. Anne Arundel County Executive Stuart Pittman presents CFAAC President & CEO Mary Spencer with an Executive Citation from the county in recognition of her retirement.
3. CFAAC Board member Ed Evans addresses guests at the 2025 Celebration of Philanthropy Awards Luncheon at LIVE! Casino & Hotel.

2025 CFAAC GRANTEES

The nonprofits where donor generosity *flows into action.*

AAArts Friends	Anne Arundel Conflict Resolution Center	Band of Brothers Grit (Grit Quest)	Calvary United Methodist Church	Collective Giving of Anne Arundel County (CGAACo)	Education Foundation of Anne Arundel County Public Schools
AACPS Infants & Toddlers Program	Anne Arundel County Animal Control	Banneker-Douglass-Tubman Museum Foundation, Inc.	Camp St. Charles	Colonial Players, Inc.	Encore Creativity for Older Adults
Accessible Resources for Independence	Anne Arundel County Department of Aging and Disabilities	Bates Middle School	Captain Avery Museum	Community Action Agency of Anne Arundel	Equal Justice Initiative
ACHP Foundation	Anne Arundel County Department of Social Services	Belle Grove Elementary School	Captain John Bag Hefti Memorial Scholarship Fund (Bag's Buddies)	Community Family Life Services	EWE Spirit Foundation
Afro Charities	Anne Arundel County Fire Department	Bello Machre, Inc.	CARE	Community Food Bank of New Jersey, Inc.	Excel Golf
Agape Deliverance Ministries, Inc.	Anne Arundel County Food Bank	Bemorecaring, Inc.	Carnegie Mellon University	Community Foundation of Anne Arundel County	Farm Unity Limited
Air & Space Forces Association	Anne Arundel County Literacy Council	Best Buddies International	CASA of Anne Arundel County	Community Foundation of Bloomington and Monroe County	Feeding America
Alaska Community Foundation	Anne Arundel County Nonprofit Center at 41 Community Place	BGCCAA Lothian Club Designated Fund	Cate Family Foundation	Community Foundation of Carroll County	Feral Cat Rescue of Southern Maryland
Alliance for the Chesapeake Bay	Anne Arundel County Police Department	BirdsCaribbean	Catholic Charities	Community Foundation of Howard County	Ferndale Early Education Center
Alzheimer's Association of Southeastern Virginia	Anne Arundel County Public Library Foundation	Bishop McNamara High School	Center for Science in the Public Interest	Community Foundation of the Texas Hill Country	Ferndale Volunteer Fire Department
American Bird Conservancy	Anne Arundel County Stewards Academy, Inc.	Blacks of the Chesapeake Foundation, Inc.	Center of Help, Inc.	The Complete Player Charity	First Nations Development Institute
American Cancer Society	Anne Arundel County Watershed	Blink of An Eye - IC THAT	Central Union Mission	Connecticut College	Four Seasons Elementary
American Civil Liberties Union (ACLU)	Anne Arundel Women Giving Together	Blue Ribbon Project	Chaney Impact Fund	Convoy of Hope	Fourth Presbyterian Church
American Diabetes Association	Anne Arundel Workforce Development Corporation	Books Through Bars	Charting Careers, Inc.	The Coordinating Center	Fresh Step Laundry CO
American Foundation for Suicide Prevention	Archbishop Spalding High School	Bowie State University	Chase Your Dreams Initiative Inc.	Creighton University	Friends of Arts and Culture Fund
American Pediatric Surgical Association Foundation	Arlington Food Assistance Center	Boys Scouts of America, B.A.C.	Chesapeake Arts Center	Crofton Meadows Elementary	Friends of Cornell Lab of Ornithology
American Red Cross	Arnold Elementary School	Boys & Girls Club of Metropolitan Baltimore	Chesapeake Bay Foundation	CSH2O Charitable Foundation Corporation	Friends of Dragon Run
American Red Cross - National Capital & Greater Chesapeake Region	Arts Council of Anne Arundel County	Boys & Girls Clubs of America	Chesapeake Bay Journal	Cystic Fibrosis - GA Chapter	The Friends of Jug Bay Wetlands Sanctuary
Americares	Arundel Christian Church	Boys & Girls Clubs of Annapolis & Anne Arundel County Inc.	Chesapeake Bay Maritime Museum	Cystic Fibrosis Foundation	Friends of the Jefferson Patterson Park and Museum
Annapolis All-Stars II	Arundel House of Hope	Bread for the City, Inc.	Chesapeake Bay Trust	DanceAspen	Friends of the Jewish Chapel at the USNA
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Hellenic College Holy Cross Greek Orthodox School of Theology	LET'S GO Boys and Girls, Inc.	National Aquarium, Inc.	Providence of Maryland, Inc	St. Agnes Hospital Foundation	USA for UNHCR
Helping Up Mission	Let's Share the Sun Foundation	National Center on Education and the Economy (NCEE)	Pulmonary Fibrosis Foundation	St. Anne's Episcopal Church	USM Foundation
HELPS International	The Leukemia & Lymphoma Society	National Center on Education and the Economy (NCEE)	Randolph-Macon College	St. Ann's Center for Children, Youth and Families	VFW Virginia Post 9274
High Country News	The Leukemia & Lymphoma Society - Mid Atlantic	National Humanities Center	Rebuilding Together Anne Arundel County	St. Jude Children's Research Hospital	Wake Forest University
High Point University	The Light House Homeless Prevention Center	National MS Society/ Greater DC-MD	Ridgeway Elementary School	St. Martin's in the Field Episcopal Church	Wake Forest University School of Medicine
Highland Memorial Presbyterian Church	Lighthouse ArtCenter	National Organization for Albinism and Hypopigmentation (NOAH)	Rise and Shine Bakery, LLC	St. Mary's Animal Welfare League (SMAWL)	Walk the Walk Foundation
Historic Annapolis, Inc.	Linthicum Volunteer Fire Department	Naval Institute Foundation, Inc.	River Valley Ranch	St. Paul's School	Washington & Lee University
Historic London Town and Gardens	Little Sisters of the Poor Baltimore	Navy Seal Foundation	Rivers Unlimited	St. Vincent College	We Care and Friends
Historic St. Mary's City Foundation	Little Yellow Bird Foundation	OIC of Anne Arundel County, Inc.	Roland Park Baseball Leagues	St. Vincent de Paul Society of Annapolis, Inc.	Wellness House of Annapolis
Homes for America	Luminis Health Anne Arundel Medical Center Foundation	Oncology Foundation of Maryland and the District of Columbia	Romanian Christian Enterprises	Start The Adventure In Reading (STAIR) - Annapolis, Inc.	Wellspring Life Ministry
HOPE For All	Luminis Health Doctors Community Medical Center Foundation	One Annapolis, Inc	Sacred Heart Schools	States Newsroom	West Philly Tool Library, Inc.
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IEC Chesapeake Apprenticeship & Training, Inc.	Maryland High School Rodeo Association	Park Avenue United Methodist Church	Seafarers Foundation	Tennis Alliance of Anne Arundel County	World Central Kitchen
Indian Creek School	Maryland Reentry Resource Center	Partners in Care	Seeds 4 Success, Inc.	The Way Homes, Inc.	World Wildlife Fund
International Rescue Committee, Inc.	Meals on Wheels of Central Maryland, Inc.	Pasado's Safe Haven	Serenity Farm Equine Sanctuary	They Rescue Us, Inc. (TRU Rescue)	WTMD
Investigative Post	Meals on Wheels PLUS of Manatee	Passage to Excellence	Serenity Sistas	Thomas Point Shoal Lighthouse	YWCA of Annapolis and Anne Arundel County
The Jemicy School	Michael J. Fox Foundation for Parkinson's Research	Path Project, Inc.	Severn River Association, Inc.	Together We Rise, Inc.	Zenith Community Art Foundation
John Starr Memorial Musician's Fund	Mid Atlantic Community Church	Pediatric Trauma Society	Severn School	Total Health Care	
Johns Hopkins Medicine - Packard Center for ALS Research	Mid-Atlantic Border Collie Rescue	Peninsula Athletic League	Severna Park Community Center	Tracey's Elementary School	
Johns Hopkins University	Millersville Elementary School	Philabundance	Severna Park High School	Trinity United Methodist Church	
Joint Base Andrews Fisher House	Miriam's Kitchen	Pinelands Preservation Alliance, Inc.	Severna Park Middle School	UNICEF USA	
Joy Reigns Lutheran Church	Mitchell Gallery at St. John's College	Place of Hope, Inc.	Shenandoah University	Unitarian Universalist Church of Annapolis	
Junior League of Annapolis	Monumental Theatre Company	Planned Parenthood of Maryland	Shriners Hospital for Children	United States Holocaust Memorial Museum	
The Key School	Mother Jones (Foundation for National Progress)	Planned Parenthood of Metropolitan Washington DC, Inc.	Simon Wiesenthal Center	United Way of Central Maryland, Inc.	
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The Anne Arundel Estate Planning Council (AAEPC) brings together wealth planning professionals across disciplines, attorneys, accountants, financial advisors, insurance specialists, and more, to exchange ideas, build relationships, and better serve their clients and the community.

Last year, with the Community Foundation of Anne Arundel County (CFAAC) as its fiscal sponsor, AAEPC hosted **ten education and networking events**. The Council continues to grow through the generous support of its members and sponsors. **Learn more at www.aestateplanning.org**.

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In 2026, CFAAC and AAEP
mourned the loss of our
friend **Ruth Trilli**. Her
thoughtful contributions
to the profession and the
warmth she showed everyone
fortunate enough to know
her, will be deeply missed.

GIFTS MADE IN HONOR OR MEMORY

Every gift *tells a story.*

Some gifts begin with a name. A person remembered, a milestone marked, a life celebrated. Contributions made in honor or memory can be directed to an existing fund at CFAAC or used to establish something new, creating a lasting presence in the community that carries meaning forward.

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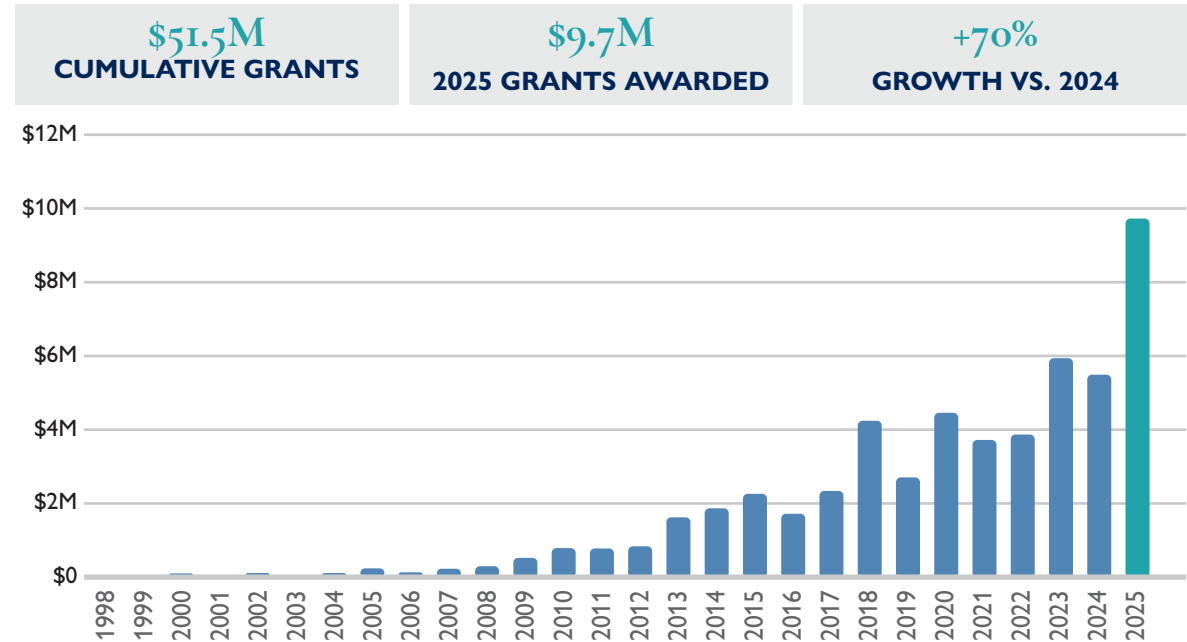
Reliable transportation creates opportunity; without it, the consequences amplify quickly. When someone can't get to work or when seniors can no longer drive, their risk of housing and food insecurity grows. Access to healthcare declines. Isolation grows. Physical and mental health suffer.

For years, *Poverty Amidst Plenty*, CFAAC's Community Needs Assessment Report has identified transportation in the South County area as a persistent need. While our 2025 needs assessment report, showed encouraging progress such as county-funded expanded transportation options, gaps remain. Transportation isn't the only concern in Southern Anne Arundel County; there are also environmental worries with this region being identified as one of five groundwater contamination areas.

The South County Fund and the new endowment fund for South County nonprofits ensure that CFAAC and its donors can continue addressing these areas of need. **The grant cycle for the fund will begin in late 2026.**

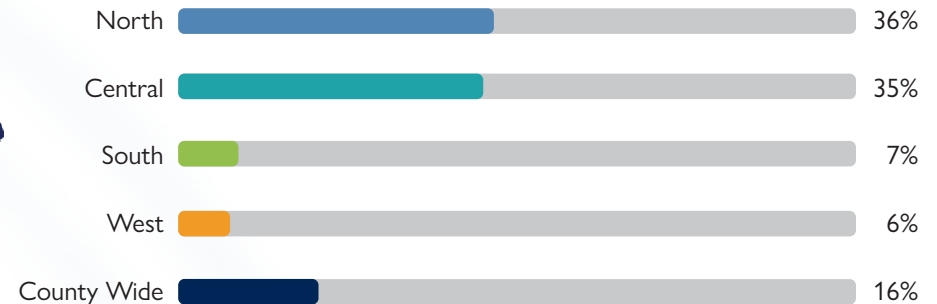
A steady current, growing stronger.

GRANTMAKING HISTORY, 1998 TO 2025



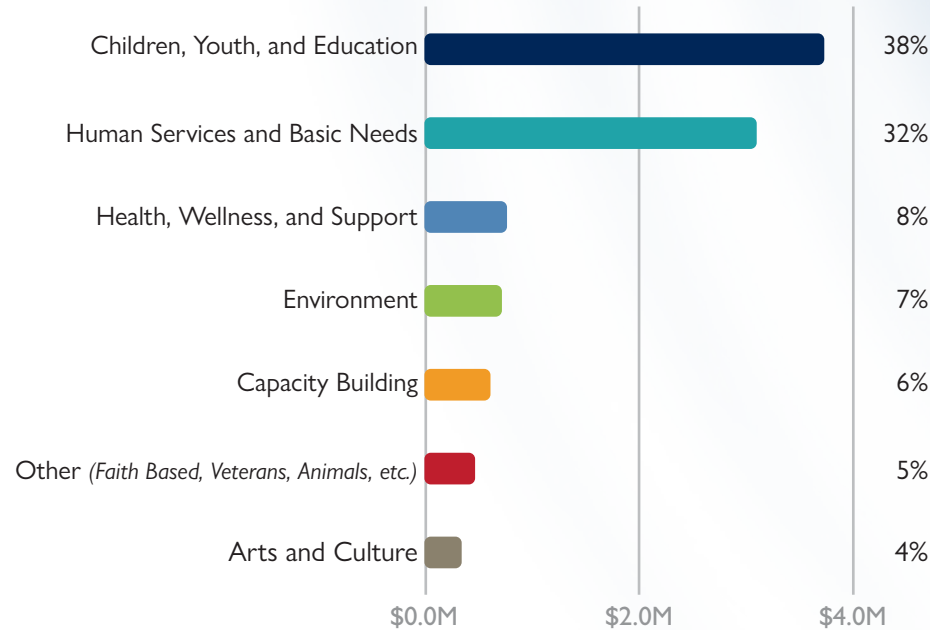
Reaching every corner of the county.

DISCRETIONARY GRANTMAKING BY REGION



Where giving went *in 2025.*

GRANTMAKING BY FOCUS AREA



Giving that goes further, *for generations.*

ENDOW MARYLAND TAX CREDITS

Endow Maryland rewards donors who build permanent charitable funds at qualified community foundations. Gifts of \$500 or more to eligible CFAAC funds qualify for a 25% Maryland state tax credit, invested to grow and generate grants year after year. [Learn more at \[cfaac.org/EndowMaryland\]\(https://www.cfaac.org/EndowMaryland\).](https://www.cfaac.org/EndowMaryland)

\$47,052

**TAX CREDITS LEVERAGED
IN 2025**

\$188,209

**NEW ENDOWED ASSETS
CREATED**

FINANCIAL SUMMARY

Building on a *strong foundation.*

COMBINED STATEMENT OF FINANCIAL POSITION

ASSETS	12/31/2025*	12/31/2024
Cash & Cash Equivalents	\$ 557,342	\$ 581,343
Contributions & Other Receivables	\$ 2,215,311	\$ 2,227,582
Investments	\$ 45,269,470	\$ 38,436,380
Other Assets	\$ 541,077	\$ 580,970
Total Assets	\$ 48,583,200	\$ 41,826,275
LIABILITIES & NET ASSETS		
Liabilities	\$ 1,075,799	\$ 1,011,388
Agency Funds	\$ 3,331,456	\$ 2,491,024
Net Assets	\$ 44,175,945	\$ 38,323,863
Total Liabilities & Net Assets	\$ 48,583,200	\$ 41,826,275

COMBINED STATEMENT OF ACTIVITIES

SUPPORT & REVENUE	12/31/2025*	12/31/2024
Contributions	\$ 15,197,558	\$ 13,981,227
Special Events	\$ 135,684	\$ 93,208
Other Income	\$ 8,850	\$ 38,673
Investment Income (Loss)	\$ 5,315,180	\$ 1,778,271
Total Support & Revenue	\$ 20,657,272	\$ 15,891,379
GRANTS & EXPENSES		
Grants Distributed & Programs	\$ 9,742,889	\$ 5,225,855
Operating Expenses	\$ 655,046	\$ 613,903
Total Grants & Expenses	\$ 10,397,935	\$ 5,839,758
NET ASSETS		
Change in Net Assets	\$ 10,259,337	\$ 10,051,621
Beginning Net Assets	\$ 38,323,863	\$ 28,272,242
Ending Net Assets	\$ 48,583,200	\$ 38,323,863

*Unaudited figures. Audited Financial Summary available upon request when completed.



WAYS TO GIVE

Every gift creates a ripple,
so choose how yours will flow.

At the Community Foundation of Anne Arundel County, we believe in the power of connections to nurture lasting change.

Our mission is to bring people together — connecting people who care with the causes that matter most in our community. Whether you're passionate about education, supporting children's programs, protecting our environment, or championing the arts, we help direct the flow of generosity where it is needed most according to our Community Needs Assessment Report: *Poverty Amidst Plenty VIII*.

With a variety of giving options and personalized support, we make it easy to strengthen the bonds between donors, nonprofits, and the community — advancing growth and creating generational impacts through philanthropy.

HOW TO GIVE THROUGH CFAAC

Choose the path that works for you.

OPEN A FUND

Opening a fund at CFAAC offers all the benefits of a private foundation — without the administrative burden or high costs. CFAAC staff will research each nonprofit you wish to support to ensure it is in good standing, then issue grants directly from your fund.

CONTACT

Jennifer Lagrotteria, *Dir. of Philanthropic Resources*
jen@cfaac.org • 410.280.1102 x 102

CHARITABLE IRA ROLLOVERS & QUALIFIED CHARITABLE DISTRIBUTIONS

If you are 70½ or older, each year you can transfer up to \$111,000 tax-free directly from your IRA to a variety of qualified funds at CFAAC. It is one of the most tax-efficient ways to give, and a meaningful way to put a lifetime of savings to work for the communities you care about.

CONTACT

Thomas Perkins, *Dir. of Gift Planning*
tperkins@cfaac.org • 410.280.1102 x 103

GIFTS IN HONOR OR MEMORY

Some gifts carry a name with them. Honor someone who shaped your life, or pay tribute to a person whose memory deserves to live on in the community they loved. CFAAC can notify your honoree and provide you with a tax receipt.

CONTACT

Jennifer Lagrotteria, *Dir. of Philanthropic Resources*
jen@cfaac.org • 410.280.1102 x 102

CREDIT CARD

The easiest way to start giving today. Scan the QR code to give securely online at cfaac.org/donate, or call us directly.



Set up recurring donations monthly, quarterly, or annually so your support never stops.

CONTACT

Kathy Luthcke, *Dir. of Finance & Operations*
kathy@cfaac.org • 410.280.1102 x 105

LEARN MORE ABOUT WAYS TO GIVE AT
cfaac.org/ways-to-give

DONATE FROM YOUR DAF

Already set aside funds for giving? Put them to work right here in our community. If your Donor Advised Fund is held at CFAAC, initiate a grant through our online grant portal. Funds held at another institution can also direct grants to CFAAC.

EIN 52-2098698

OTHER NON-CASH ASSETS

The things you have built and collected over a lifetime can become a gift to your community. Real estate, artwork, vehicles, and undeveloped land can all be donated, subject to review under CFAAC's Gift Acceptance Policy.

CONTACT

Jennifer Lagrotteria, *Dir. of Philanthropic Resources*
jen@cfaac.org • 410.280.1102 x 102

BENEFICIARY DESIGNATION GIFTS

One of the simplest and most lasting acts of generosity you can make. Name CFAAC or one of its funds as a beneficiary of your IRA, 401(k), 403(b), pension, or life insurance policy, and ensure your values live on long after you do.

CONTACT

Thomas Perkins, *Dir. of Gift Planning*
tperkins@cfaac.org • 410.280.1102 x 103

DONATE STOCK

Turn investment gains into community good. Donating appreciated stock can eliminate capital gains while directing more of your wealth toward the causes you care about most. EIN 52-2098698

CONTACT

Kathy Luthcke, *Dir. of Finance & Operations*
kathy@cfaac.org • 410.280.1102 x 105

ENDOW MARYLAND

Make your generosity go further, establish or add to an endowed fund and earn a 25% Maryland state tax credit. *Limited credits available.*

CONTACT

Kathy Luthcke, *Dir. of Finance & Operations*
kathy@cfaac.org • 410.280.1102 x 105

CHECK

Make your check payable to the CFAAC, note the fund name on the memo line, and mail to:
900 Bestgate Rd., Suite 400, Annapolis, MD 21401

CRYPTOCURRENCY

Donate crypto through Crypto For Charity, avoid capital gains taxes, and put your digital assets to work for your community.

cfaac.org/ways-to-give

WIRE TRANSFER OR MUTUAL FUNDS

A straightforward way to move larger gifts with meaningful, lasting purpose. Transfer funds or donate mutual fund shares directly into a fund at CFAAC.

CONTACT

Kathy Luthcke, *Dir. of Finance & Operations*
kathy@cfaac.org • 410.280.1102 x 105

PARTNER INVESTMENT PROGRAM

Open a fund at CFAAC while your trusted advisor continues to manage your assets and retain investment management fees — your philanthropic impact grows without disrupting the relationships that matter to you.

CONTACT

Kathy Luthcke, *Dir. of Finance & Operations*
kathy@cfaac.org • 410.280.1102 x 105

LEAVE A LEGACY

How can you make the most meaningful impact with your life's assets? A bequest or charitable trust ensures the causes closest to your heart continue to be supported for generations to come. Our team will help you find the right approach.

CONTACT

Thomas Perkins, *Dir. of Gift Planning*
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COMMUNITY FOUNDATION OF ANNE ARUNDEL COUNTY

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