Investing in Our Future

CFGC Annual Report 2019
In times like these, the power of generosity to lift people up and inspire hope is more important than ever.

Critical investments in people and partners have prepared us to rapidly respond to a crisis, support our most vulnerable neighbors and meet the urgency of the moment.

Together with our partners and donors, we empowered the next generation of scholars and leaders and helped create a pathway to entrepreneurship for a new class of diverse small business owners. As a foundation, we grew our capacity to take on our city’s biggest challenges with innovative approaches.

At the Community Foundation, we invest in our future and transform generosity into lasting change.
What if we changed the way we think about investment?

As stewards of community resources for public good, we recognize the great responsibility of managing the assets that have been entrusted to us. We invest strategically to ensure that endowed assets generate resources to address the critical issues our community faces today, as well as those our children and grandchildren will face in the future. But, our view of investment encompasses more than financial return or asset growth and preservation.

At the Community Foundation, we believe that by investing in people, ideas, and partners, we transform generosity into lasting change. We are investing in the promise of a community where everyone has the opportunities, resources and supports to thrive, regardless of the zip code they were born into, their gender, or the color of their skin.

In 2019, with the support of our partners and donors, we invested in the future of our city and our neighbors. That investment meant scholarships and counseling to help a young person become the first in their family to attend college. It meant launching an innovative new program to ensure our entrepreneurial community reflects every part of Chattanooga. It meant support for nonprofits and leaders working to solve our community’s toughest challenges. Investments also equipped us to grow our capacity and meet the challenges of an unprecedented moment in our nation’s history.

In normal times, this reflection on our past year would simply highlight and celebrate all of the incredible work made possible by our donors, staff, board, and partners. But against the backdrop of tremendous change and uncertainty, the work takes on a new light.

The most impactful acts of kindness rarely reveal themselves in the moment, but through them we see the possibility of a more resilient community. Because of the generosity of so many of you, we invested in our community’s capacity to respond and understand, preparing us for unanticipated challenges as well as the difficult and often painful conversations about the injustices that persist in our society. We spent time listening to the stories of our neighbors from a diverse range of neighborhoods and perspectives. We heard shared hopes and dreams as well as concerns about our future. These dialogues were vulnerable, powerful, and continue to inform our work today.

Even as we are living our lives further apart, there is not a better time to come together in support of the most vulnerable among us. It is a time for honest dialogue about what makes our community remarkable as well as what holds us back. We are heartened and hopeful that, together with each of you, Chattanooga will emerge from this crisis resilient and ready to recover.

We hope this report and the stories it contains bring you hope, inspiration, and resolve. We are sincerely grateful for your continued partnership as we work to build a more just Chattanooga.

Maeghan Jones
President & CEO

Julie Stowe
Board Chair
Strategic Plan
2016–2019

Four years ago, we launched a strategic planning process that asked big questions about the future of our organization and charted a path forward for our staff and board. We outlined an ambitious plan to grow our capacity to invest in our community and set transformational goals with actionable strategies for success. We also engaged hundreds of people across the Chattanooga region to inform our work, rooting our mission and strategies in our community.

At the heart of this plan was an emphasis on the value of listening and learning. In 2019, we had an opportunity to reflect on what we heard and the changes, investments, and decisions we made along the way.
The generosity of our donors makes the work possible.

In 2019, our donors funded over $22 million in grants to non-profit organizations. For decades, the Community Foundation of Greater Chattanooga has been known as a trusted steward of charitable gifts. But as we listened to our donors and their financial advisors, we heard a desire for strategic grantmaking support, for tools with which to engage future generations in giving, for ways to connect closely-held values with real needs in the community, and for increased flexibility in giving and investment options. That’s why over the past three years, we have created a number of personalized resources, tools, and experiences to help our donors connect their passion to purpose in the community.

“The Foundation’s deep knowledge of local issues and the flexibility of my Field of Interest Fund has helped me structure a plan that ensures my philanthropic passions of equal opportunities for all, education, the environment, and animal welfare are supported long past my lifetime.”

Dr. Sue Gridley
Retired Clinical Psychologist
We work closely with our donors to identify the values that motivate their giving now and the impact they wish to have on the community in the future.

We help them curate a meaningful legacy focused on the issues and causes they care about most through endowed funds designed to create a permanent source of support for the causes that matter most to them.

These past few years, we have learned that our donors’ professional advisors wanted to be an active partner in their clients’ philanthropic giving. That’s why we launched the Individually Managed Fund program, allowing donors to create a tailored and customized approach to charitable planning that keeps charitable assets under the management of their trusted advisor. This ensures advisors are a part of their clients’ philanthropic solutions, pairing their investment expertise with our deep community knowledge and giving expertise. As a result of this program, local advisors now manage nearly $40M in donor-advised and legacy fund assets in partnership with the Foundation and their clients.

Our donors told us that they valued our philanthropic expertise and looked to us for support in making strategic and informed grant decisions. In response, we expanded our donor consultation services and launched a series of learning events and opportunities, focused on specific topics, to help inform our donors on pressing issues and possible solutions in our community.

“High net worth families want a customized, comprehensive wealth plan. And in order to be comprehensive, it must include a philanthropic component. The Community Foundation’s Individually Managed Fund program allows us to continue to build and foster a relationship with our clients while still providing a highly personalized and tailored giving experience that helps them realize their charitable goals.”

Forrest Simmons,
Senior Wealth Advisor, Keel Point
As Chattanooga’s public foundation, we are privileged to work with so many incredible and inspiring non-profit organizations that serve our neighbors and meet essential needs in our community. These change makers work every day to foster opportunity and improve lives, and we’re proud to support them.

As we listened to non-profit leaders across the greater Chattanooga area, we realized the need to streamline our grant application process and bring more community voices to the table. Today, we are proud of our community-led grants review committee that reflects the full tapestry of diverse backgrounds and walks of life that make our city great. We have also created more opportunities for general operating support that allows non-profits to focus on fulfilling their missions, making the Community Foundation’s resources more accessible to a broader range of organizations than ever before.

Listening to Our Grantees

We still have more learning to do, but we’ve built strong relationships with a wide range of service providers, community volunteers, and organizations to make sure we continue to grow and adapt to changing demands of a growing Chattanooga.
Listening to Our Community

At the heart of our work is our community. That’s why we assembled a number of listening sessions with neighbors from every part of the Chattanooga area to find out how we can best foster a thriving community.

We heard an infectious optimism about the future of our city, but a lingering concern about a growing opportunity gap. Business owners and community leaders shared stories about the narrow path out of poverty, and parents shared their hopes and hesitations about their child’s education. And finally, we reckoned with the tangled relationship between poverty and race in Chattanooga—finding an American Dream unrealized and out of reach for too many of our neighbors.

While these lessons weigh heavy on the heart, they inspire us to tackle today’s challenges with persistence and hope for tomorrow.
What’s Next for the Community Foundation?

Over the past four years, we have taken these lessons and stories to heart. We have forged stronger relationships with our donors, many of whom are co-investing with the Community Foundation to fund solutions that foster opportunity and prosperity for all Chattanoogans. We listened to our community to identify economic mobility and opportunity as the focus of our work. We assembled a staff and board ready to tackle the systems that perpetuate inequity and invested in research to better understand how we make progress in a complex world. As we look back on four years of learning and listening, we are proud of our progress and remain steadfastly committed to a Chattanooga where all can thrive and achieve their full potential.

In the year ahead, we will create a strategic plan that builds on what we have learned and considers our community’s current context and future aspirations. We will refine our strategies and deepen our work to address intergenerational poverty and create opportunities for individuals and families to achieve upward mobility. We will continue to tell stories that inspire generosity and advocate for positive change that ensures everyone has the opportunity, resources, and relationships we need to thrive.

Generosity is at the heart of our work and we believe it has the power to inspire a brighter future for all. We hope you’ll join us in the next chapter of our journey.
With equal parts optimism and urgency, Rick Montague’s passion for Chattanooga is obvious to all that know him. Rick was present at the creation of Chattanooga’s renaissance. He, along with a storied group of dedicated neighbors, sparked the civic discussions and plans that guided Chattanooga from dirtiest city in America to the Scenic City. While he’s far from finished making a difference in the city he holds dear, Rick chose the Community Foundation to help plan his charitable legacy.

As a legacy donor, Rick worked with the Community Foundation to outline his giving priorities and design an estate gift that will have an enduring impact on the city he loves. In designating his bequest to the Fund for Chattanooga, he trusted the Community Foundation to address our most difficult challenges today and for generations to come.
“Great grantmaking begins and ends with love: the love of a challenge, the love of risk, the love for justice, the love for people of all sorts, and a love for our city.”

Rick Montague
Legacy Donor
Community Impact
Rising Leaders

The Community Foundation of Greater Chattanooga is committed to removing the systemic barriers that prevent young people in our community from reaching their fullest potential.

Together We Can

For years, the Community Foundation's Director of Scholarships Rebecca Suttles has not only connected students to resources, but guided them through the often difficult and confusing process of applying to college. The Together We Can scholarship program continues to foster emerging leaders, many of whom continue to make an impact on our community today.

One powerful example of Together We Can’s impact is DeMario Butts’ story. DeMario was a 2006 Together We Can scholarship recipient who graduated from 21st Century Academy (former Brainerd Jr. High School).

After presenting on various scholarship opportunities to a small class of seniors, Rebecca Suttles had the opportunity to get to know DeMario and talk to him about his aspirations and what might be holding him back. He shared that he wanted to become a doctor and had been accepted to Morehouse College in Atlanta, but was worried about the cost of the school as it was more than his mother’s annual salary. Regardless, he was prepared to work extra hours at his weekend part-time job and apply for as many scholarships as he could to make attending Morehouse a reality.

His hard work paid off. In the summer of 2006, he was headed to Morehouse College and was a Together We Can scholarship recipient. At Morehouse, he was a leader in the classroom and on campus. He was a member of the school’s Health Careers Society and was selected to participate in a research program through the University of Florida. In 2010, he graduated from Morehouse with a B.S. in Biology and Chemistry. In 2013, he was accepted into a graduate program at Georgia State University and in 2015 earned his Master’s degree in Microbiology and Immunology. After graduating, he decided it was time to begin applying to medical school and also began teaching Anatomy and Physiology at a local community college through the process. In 2016, he was accepted to Howard University Medical School.

Just four years later, Rebecca Suttles received an unexpected card in the mail. It was a graduation announcement for DeMario Butts, M.D.
“I knew from the first day I met DeMario, as well as so many of our other Together We Can students, that they would be the roses that grew through concrete. Despite many tough circumstances and challenging odds, our scholars have inner fire, grit, and drive. To ensure those fires to stay lit and shine brighter, Together We Can provides students the financial and emotional support they need to succeed.”

Rebecca Suttles

Today, Dr. DeMario Butts is completing his surgical residency. He has a deep passion for working with HIV patients and is also exploring a specialty in reconstructive procedures and surgeries. We are proud of the impact that Together We Can has on our individual scholars and recognize the ripple effect their success has on the countless people they serve and inspire as graduates, doctors, and leaders.
ScoutReach Chattanooga

ScoutReach is a program from the Boy Scouts of America that ensures that all young people have the opportunity to join Scouting, regardless of their circumstances, neighborhood, or ethnic background. In Chattanooga, ScoutReach focuses on opening access to Scouting for over 300 local children who otherwise could not afford the experience. The program removes barriers to participation by covering all registration, uniform and equipment expenses and arranging for transportation from school each day. This increases access to Scouting programs that expose young people to essential practical and leadership skills—both in and out of the classroom.

The stories from the program are powerful, like the student at Brainerd High School whose initial interest in outer space and airplanes at ScoutReach turned into an aerospace engineering degree from Middle Tennessee State University.

“We help kids from all walks of life see that they can accomplish big things and teach them values and skills—from pitching a tent to maintaining a uniform—that they’ll carry with them long after their scouting experience.”

Brian Williams, Boy Scouts of America
Community Impact

Investing in Community

At the Community Foundation of Greater Chattanooga, we believe in community-led change. That's why we invest in resident-led leadership, community-engaged design, and neighbor-to-neighbor organizing.

Net Resource Foundation

Born out of the Westside Baptist Church, the Net Resource Foundation is a mentorship and community-building program in the South Chattanooga community. Led by local residents, the organization focuses on providing mentorship and resources to the community—particularly students and their families from the Alton Park, Piney Woods, and Emma Wheeler Homes communities. Serving over 250 individuals every year, the organization provides homework assistance, technology access, mentoring relationships, and youth development programming.

Beyond student assistance, Net Resource Foundation supports job training programs and basic nutrition programs that provide a secure food source for families in need. As a rooted, authentic, and resident-focused organization, Net Resource Foundation is an outstanding case study of how to genuinely center community in non-profit work.
Glass House Collective

Glass House Collective, founded in 2012, is activating and energizing the Glass Street community through artist-led and community-involved projects. Glass House Collective’s work celebrates the distinctiveness of Glass Street’s residents, place, and culture with the goal to ignite a spark that brings about positive community change.

In 2019, Glass House Collective has played an important part of breathing new life into its community. Although there’s a long way to go, a recent Habitat for Humanity survey indicated that nearly 90% of residents believe that the Glass Farm/Glass Street community is a great place to live. A resident-led group called the Good Neighbor Network identifies local priorities and provides a platform for resident voices to be heard and a gathering place for neighbors to share their ideas. Today, several members of the group have stepped into leadership roles in their local neighborhood association and help build capacity of the organization and the community. The Glass Street community has shown that inclusive and equitable neighborhood revitalization is possible, and Glass House Collective is helping make that a reality every day.
Community Impact

Investing in Community
CALEB

Chattanoogans in Action for Love, Equality, and Benevolence (CALEB) is an institutional coalition of faith-based and community organizations to help neighbors gain a more powerful voice in public affairs and issues in the wider community.

In 2019, the organization launched the Hamilton County Bail Fund, tackling the difficult challenge of the rising rate of pre-trial incarceration rates that predominately impact the poorest in our community. Nearly seven out of 10 people serving time are behind bars without having been tried or convicted of any crime—not only leading to overcrowding in our county jail, but also lost productivity for our economy and a bail structure that keeps people struggling with poverty behind bars.

The program identifies and screens candidates, referred by the Hamilton County Public Defender’s Office, and posts bail for individuals with bails of less than $5,000. This transformative program helps relieve our criminal justice system of financial strain while also helping low-risk incarcerated individuals remain productive members of society and get back on their feet while addressing their case before the court.
Reflecting Chattanooga

In a city as diverse as Chattanooga, we’re committed to supporting organizations and efforts that help our city more fully reflect that diversity in its leadership, economy, and culture.

Inclusion By Design

The Urban League of Greater Chattanooga (ULGC) is a community-based movement devoted to empowering African American Chattanoogans and helping secure economic self-reliance, parity, power, and civil rights for all people. ULGC launched an executive leadership program in 2017 designed to ensure a more diverse range of individuals have opportunities for high-level career advancement. By working directly with CEOs of local businesses, Inclusion By Design builds a robust pipeline for minority and female leaders within Chattanooga’s most successful companies.

For companies and organizations that believe diversity is a competitive strength, the Inclusion By Design Executive Leadership Program provides an opportunity to invest in high-potential leaders while creating a long-term plan to source highly skilled executive-level talent. Since inception, the program has graduated over 30 leaders across three cohorts from various corporate, nonprofit, and civic agencies in Chattanooga, including EPB, Unum, BlueCross BlueShield, Tennessee American Water, First Tennessee Bank, Tennessee Valley Authority, and the City of Chattanooga.

The Styles L. Hutchins Diverse Fellowship

Styles L. Hutchins was a noted African American attorney in Chattanooga during the turn-of-the-century. Born in Lawrenceville, Georgia, he became the first African American attorney admitted to the Georgia bar. In 1881, he moved to Chattanooga and opened a law office, partnered with other local African American leaders to establish a newspaper, and was later elected to the Tennessee General Assembly. He was notably involved in the important 1906 Ed Johnson legal case after Mr. Johnson’s lynching, seeking justice at the U.S. Supreme Court.

The Community Foundation of Greater Chattanooga is proud to support the Styles L. Hutchins Diverse Fellowship, a partnership between the City of Chattanooga, the Urban League, and the Chattanooga Area Chamber of Commerce. The fellowship is designed to create opportunities for young, diverse students to engage in professional opportunities that promote upward economic mobility. This competitive fellowship not only provides community benefit by supporting a diverse talent pipeline, but also helps elevate fellows in community leadership through networking and learning opportunities that put them in direct collaboration with top civic, corporate, and non-profit leaders across the city.

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Impact Investing
In 2019, we worked with two foundation donors to design and launch The Accelerator Loan Fund, an innovative impact investment fund and program that provides access to opportunity, early capital, and critical mentorship for emerging entrepreneurs that traditionally experience barriers to entry into the market.

As the Chattanooga region grows, we know local entrepreneurs are an essential part of our economy. But, the opportunity to start a business isn’t equally afforded to all of our neighbors. Minority business owners have historically faced more obstacles to accessing the capital investment and support they need to launch and grow their businesses. As a result, our community misses out on great ideas and talent that could otherwise contribute to our economy’s growth and dynamism.

The program partners with the Tennessee Valley Federal Credit Union to administer the loan, guaranteed by the Community Foundation of Greater Chattanooga, providing essential early-stage investments for entrepreneurs who typically do not qualify for traditional financing. In addition to receiving vital capital, loan recipients have access to coaching and support from experienced local entrepreneurs.

Through the Accelerator Project, we’re proud to be investing in minority-owned businesses and doing our part to foster a more inclusive and competitive local economy.
Brandon Ellis — Chatter Box Cafe

For Brandon, good barbecue is a family affair and it’s all about practice. Growing up in Franklin, Kentucky, Brandon spent a lot of time on his family’s tobacco farm. He’d watch carefully as his uncle smoked a whole hog, celebrating special occasions. Years later, he’s now the owner and operator of Chatter Box Café in Chattanooga and attracting attention in national barbecue competitions.

Brandon’s business is now growing rapidly, with multiple food trucks and a thriving catering operation in addition to his brick-and-mortar location on Shallowford Road. He’s even started to mentor young people, hoping to pass along the lessons he’s learned along the way.

Chatter Box Cafe is open for lunch and dinner, Wednesday through Saturday.

You’d do yourself a favor to stop by and try the brisket.
“The barbecue I make every day—during the week—is my chance to practice for the next competition. I think my customers can tell, because I’m putting my best foot forward and always trying to make a better product.”

Brandon Ellis
Dr. Ruth Liu moved to Chattanooga from Chicago in 1976 after her husband completed his residency. Together, they opened his OBGYN practice, which grew rapidly. After teaching through the years at Southern Adventist University, she went back to school to earn her doctorate in higher education leadership and policy studies at the University of Tennessee.

From an early age, she was taught the value of giving back. That’s why, through the Community Foundation of Greater Chattanooga, she has connected her generosity to the causes she’s passionate about. She trusts the foundation’s community expertise and deep non-profit knowledge to help guide and inform her family’s giving.

Dr. Liu co-invests alongside the Fund for Chattanooga, the foundation’s permanently endowed fund. She is passionate about protecting the most vulnerable among us—our community’s children. That’s why she supports the Children’s Advocacy Center, an organization dedicated to serving children affected by child abuse or neglect with professional and age-appropriate services and trauma-informed care.
“Generosity helps not only the recipient but, more importantly, it helps the giver. It enables us to become more fully human, more caring, and more compassionate.”

Dr. Ruth Liu
Donor
Our Equity Approach

At the Community Foundation, we are committed to fostering a more just and prosperous city for everyone. But that begins with intentionality. As we continue to learn and understand better ways to serve our neighbors and mobilize resources for good, our team realized it was essential for our work to acknowledge and consider how race and poverty affect our neighbors in different and uneven ways.

Racial Equity Institute

To better understand these complex, and often difficult, issues, we engaged the Racial Equity Institute—a Black-led organization comprised of a multiracial team of trainers who specialize in helping organizations grow their understanding of racism and develop the tools necessary to understand patterns of inequity in our communities.

Our staff and board participated in a multi-day workshop that helped us develop a deeper understanding of the history of racism in our country and assess the role race has played in our own individual lives.

We acknowledge that this was the first step in a learning journey that will continue at both the individual and organizational levels as we work to create a more just and prosperous community where all people thrive.
Growing Our Capacity
Over the past four years, the Community Foundation of Greater Chattanooga has had the opportunity to work more deeply with our donors and engage new fundholders. Partnerships with generous donors have expanded our impact across the greater Chattanooga region and increased our capacity to spark change and create impact in neighborhoods across our city. As we move forward and continue to grow, we anticipate additional opportunities to add to both our team and momentum.

We are proud of the passion and commitment of our staff and board of directors, each of whom work every day to make our work possible.

Growing Our Capacity

Staff

• Maeghan Jones, President
• Marisa Ogles, Vice President of Donor Services and Engagement
• Rebecca Underwood, Vice President of Finance and Administration
• Dwayne Marshall, Vice President of Community Investment
• Robin Posey, Director of Community Impact
• Rebecca Suttles, Director of Scholarships
• Joda Thongnopnua, Director of Communications
• Chris Kealy, Finance and Administration Associate
• Rebekah Gouger, Community Impact Associate
• Ashley Bice, Receptionist and Finance Assistant
• Keely Gilliland, Executive Assistant

Board of Directors (2019)

• Julie Stowe, Chair
• Greg Willett, Vice Chair
• Dallas Joseph, Vice Chair
• Barry Large, Treasurer
• Ansley Moses, Secretary
• Elizabeth Williams, Vice Chair
• Ben Brown
• John Clark
• Rondell Crier
• Stacy Johnson
• Cheryl Key
• Travis Lytle
• Gladys Pineda
• Chantelle Roberson
• Ray Ryan
Growing Our Capacity

Community Foundation of Greater Chattanooga Board of Directors (2019) – John Clark, Rondell Crier, Cheryl Key, Chantelle Roberson, and Ray Ryan are not present.
Finances

Total Assets: $188 Million
Increase in Assets from 2018: $38 Million
Total in Scholarships Awarded: $773,000
Total Gifts to the Community Foundation: $31 Million

Grants by Investment Area

- Health and Human Services: 27%
- Faith and Community: 15%
- Arts and Culture: 3%
- Environmental: 8%
- Education: 34%
- Other: 13%

Assets

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<tr>
<td>Cash, cash equivalents</td>
<td>$149,648,408</td>
<td>$127,541,289</td>
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<tr>
<td>Other assets</td>
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<td>$22,282,493</td>
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<tr>
<td>Total Assets</td>
<td>$187,830,752</td>
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Liabilities

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<td>Grants payable, accounts payable &amp; other liabilities</td>
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<td>Funds held as agency endowments</td>
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<td>Total liabilities</td>
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<tr>
<th></th>
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<tr>
<td>Total Net Assets</td>
<td>$178,457,513</td>
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<tr>
<td>Total Liabilities and Net Assets</td>
<td>$187,830,752</td>
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In 2019, we made key investments in our organization and our community that helped us move closer to realizing a more just and equitable Chattanooga. Today, our community is grappling with the challenge of a global pandemic. Now more than ever, we are reminded of the value of investing directly into our community and extending a helping hand to our most vulnerable neighbors.

In the year to come, we look forward to sharing how these investments prepared us to meet the moment and rapidly respond to an unprecedented crisis. From a growing COVID-19 response fund that has already deployed more than $1 million in grants to front-line organizations to creating tornado relief fund to provide relief in the wake of a disaster, the generosity of Chattanoogans has made a tremendous difference already.

We are also looking ahead, forging a new strategic vision for the future informed by the lessons of the last four years. We are bringing on new talent and capacity to better serve Chattanooga’s non-profits, our donors, and the broader community. We are continuing along our racial equity journey, learning more about how we as a staff and board can better live into our values to realize a more just and prosperous Chattanooga.

The Community Foundation of Greater Chattanooga is grateful for the continued support of our fundholders, partners, and neighbors. Through the generosity of this community, we remain hopeful that Chattanooga’s best days lie ahead.

As always, we invite you to reach out if you have any questions or want to get involved in our work.

Contact Marisa Ogles,
Vice President of Donor Services
mogles@cfgc.org / (423) 265-0586 ext. 22