On March 27, Blue Grass Community Foundation (BGCF) once again brought On the Table to the Bluegrass in Clark, Fayette, Franklin, and Woodford counties. Now in its third year, On the Table is a one-day opportunity to participate in important civic conversations while sharing a meal. Volunteer table hosts, equipped with toolkits provided by BGFC, supplied discussion starters—and snacks.

During the past two years, post-conversation surveys indicated that equity, social inclusion and race relations were key topics of interest. So this year, conversations focused on ways to make our communities more welcoming and inclusive.

Conversations took place in private homes as well as public venues open to all, including the Lexington Public Library, the University of Kentucky, Fayette and Clark County schools, the Masjid Bilal Mosque, Lexington Senior Center and Global Lex. Over 11,000 people participated.

Survey results for On the Table 2019 will be available soon. Full results for 2017 and 2018 can be found at bgcf.org/onthetable/results.

On the Table is a national initiative funded by the John S. and James L. Knight Foundation. Lexington is one of 10 cities across the U.S. selected to replicate On the Table.

To help turn great ideas into action, a total of $25,000 will be awarded in What You Do Matters Grants. These quick-action mini-grants will fund the most impactful, innovative ideas that arose from On the Table conversations. Winners will be announced in late May.

**FROM AN ON THE TABLE HOST:**
"I was very nervous about being an On the Table host," said Susana, a native of El Salvador. “I don’t know a lot of my neighbors very well. But I invited people and they wanted to bring others. We had 26 people!” Guests to Susana’s Cardinal Valley home included immigrants from Honduras, Peru and El Salvador, and her daughter’s middle school basketball team.

“For the first time, I felt that everybody listened to what everyone else was saying,” said Susana. “My youngest daughter was so excited because we were asked to write things down and take a survey. She said that meant that what we said was important. Now we all feel like we aren’t just living here. Lexington is OUR CITY too.”

**FROM LISA ADKINS**

**Our President’s Letter**

Spring is the time when new things grow, and just as the peonies and lilacs are starting to bloom, Blue Grass Community Foundation (BGCF) is excited to launch this new newsletter, BGC FYi. At the Community Foundation, we are all about growth.

Launched in 1967 with one charitable giving fund and a single contribution of $1,000, today BGCF has grown to over 650 giving funds, each with its own charitable purpose, and total charitable assets of $135 million. In partnership with our generous donors, we’ve awarded more than $91 million in grants, with 95 percent of all funding staying in Kentucky!

Helping individuals, families, businesses and nonprofits establish charitable funds is just one way we grow local giving and local charitable impact. Thanks to the generosity of John and Donna Hall, we are also growing the next generation of civic and philanthropic leaders through BGCF365 and Rowan365 (p. 3). And we are growing permanent charitable endowments by helping individual and corporate donors utilize Endow Kentucky tax credits (p. 4).

How can we help you, or your clients, grow the power of giving? Contact me at 859.225.3343 or ladkins@bgcf.org. At BGCF, it’s our mission to help good grow. We look forward to working together to make your charitable dreams bloom.

Lisa Ashner Adkins, J.D.
President/CEO

**INSIDE**

- Fundholder Feature  2
- News Brief  2
- BGCF365: Engaging the Next Generation  3
- Endow KY Tax Credit  4
- Just Five Percent  4
- Plan Your Giving  5
- Grant Spotlight  6
- The Power of Giving  6

*BGC FYi Editor: Barbara A. Fischer*
JAMES KECK & TARA LOYD

Living Globally, Giving Locally

Tara Loyd and James Keck make a positive difference everywhere they go, and they’ve been a lot of places. Though both call Lexington home, their work in health care has taken them around the world, from the Arctic Circle to the Equator.

After college, Tara served in the Peace Corp in Lesotho, in Southern Africa, during the middle of an AIDS pandemic, then stayed another few years volunteering there. James has also worked on the front lines of public health, investigating disease outbreaks among the Inuit with the CDC in Alaska and as a World Health Organization consultant in Ecuador.

The two met at Johns Hopkins University when Tara was getting her Master’s in public health and James was doing his residency in general preventive medicine.

Today, James is a physician specializing in family and community medicine at the University of Kentucky, and Tara is executive director of PIVOT, a global health organization dedicated to breaking cycles of poverty and disease in Madagascar, one of the world’s least developed countries.

Tara and James have two children—Zeke, 7, and Zoe, 2. Since the birth of Zoe, Tara has worked remotely from Lexington, but the family spends summers in Madagascar’s Ifanadiana District, where Tara and James work to improve health and health care systems while providing their kids, as Tara explained, “some perspective on their privilege and a chance to run free alongside Malagasy kids.”

“Life is extremely difficult in Madagascar,” said Tara. “Patients frequently walk over five miles to get medical care at the clinic. And yet,” she continued, “you don’t see homeless people in rural Madagascar. If someone has no place to sleep, they are invited in by family and neighbors—even if all they have to offer is a mud hut with a leaky roof.”

When it comes to philanthropy, Tara and James believe it’s important to show the same kind of generosity to their local community in Lexington.

“In part because [James and I] have a global focus professionally, we have directed a lot of our giving to local causes as a way to have a stake in the ground here, too,” said Tara. “It’s a flip on the ‘think globally, act locally’ mantra.”

Knowing firsthand how precious food security is in Madagascar, Tara makes it a point to support sustainable food programs at home, like Seedleaf and GleanKY. Other causes include the built environment, homelessness, and the well-being of children and families in need.

“Many of the organizations we support in Lexington are run by friends and acquaintances, and we feel really grateful for their work to make our community a place we’re proud to live,” said Tara.

Several of those friends recommended Tara and James contact Lisa Adkins at the Community Foundation to make the most of their charitable giving. In 2017, after meeting with Lisa and talking with friends who had already established funds of their own, Tara and James opened The Z Team Fund (in honor of Zeke and Zoe).

Since then, The Z Fund has made dozens of grants to improve the quality of life in Lexington.

Learn how you can start a donor advised charitable giving fund like Tara and James to make your community a better place for everyone. Contact Lisa Adkins, president/CEO of Blue Grass Community Foundation, 859.225.3343 or ladkins@bgcf.org.
BGCF365, an initiative of the Community Foundation, is a giving circle that invites Lexingtonians in their 20s, 30s, and 40s to get directly involved in philanthropy. For $1 a day ($365 a year), members choose the charitable causes their collective dollars support and get a seat at the grantmaking table. One half of members’ contributions fund immediate grantmaking, while the other half builds the BGCF365 Endowment, which produces an annual source of income for grantmaking, in perpetuity.

The idea is catching on among BGCF’s affiliate funds. In Morehead, the young philanthropists of ROWAN365 recently awarded the program’s first grants to Doves—Domestic Violence Emergency Shelter, KY Stills U program at Morehead State, and Gateway Children’s Advocacy Center.

Learn more at bgcf.org/bgcf365 or bgcf.org/rowan365.

Philanthropists John and Donna Hall were so inspired by the focus of BGCF365, they have established a permanent endowment fund to support this program for young philanthropists in perpetuity.
ALL ABOUT ENDOWMENTS

Thanks to the Endow Kentucky Tax Credit, there has never been a better time to invest in the future of your community.

Gifts to endowed charitable funds at Blue Grass Community Foundation are eligible for generous state tax credits—up to 20 percent. ONLY gifts to endowment funds at accredited community foundations qualify for this tax credit.

Unlike tax deductions, tax credits are subtracted from a donor’s tax bill. A gift of $5,000 can reduce what you owe on state taxes by $1,000. A gift of $50,000 can reduce your tax bill by $10,000. And this is in addition to your federal and state charitable tax deduction.

But these credits go fast! The Kentucky Department of Revenue begins accepting applications for Endow Kentucky Tax Credits on July 1. ALL applications submitted between July 1 and July 7 are guaranteed to receive at least a prorated portion.

An endowment’s income provides annual support for charitable purposes in perpetuity. Whether it’s supporting an existing endowment at BGCF or creating one of your own, we can help. A gift to an endowment fund is an investment in today and tomorrow.

Kentucky’s net worth is estimated at $728 billion. Over the next 20 years, about $193 billion of that wealth will transfer to the next generation.

But, what if instead of leaving everything to the kids, Kentuckians set aside just 5 percent to fund a charitable endowment for the benefit of their community? That’s less than sales tax! But what a world of good that 5 percent could do.

Consider: 5 percent of $193 billion could create an endowment worth $9.7 billion. And if that endowment gave back just 5 percent each year to support charitable community projects, that would mean $483 million in new money for the good of Kentucky—every single year—for generations to come.

Think locally and consider your community as one of your heirs. Make plans to give to one of the Community Foundation’s community-based endowment funds.

- **Community Endowment Funds** provide geographically restricted support for each of the following communities: Boyle, Clark, Fayette, Franklin, Harrison, Magoffin, Morgan, Madison, Rowan and Woodford counties. Each fund is overseen by a local advisory board.
- **The Fund for Greater Lexington** provides perpetual support for civic and charitable endeavors in Lexington.
- **The Fund for Civic Leadership** provides support for BGCF.
- **The Fund for Appalachia KY** provides support for Appalachia communities under the guidance of local residents.

Gifts to these funds are eligible for Endow Kentucky Tax Credits.

Would you like to make a gift that qualifies for the Endow Kentucky Tax Credit? Call us at 859.225.3343

Learn more about BGCF’s Community Funds at bgcf.org/communityfunds.

For information on investing in your community, contact Jane Higgins, program officer of rural and Appalachia initiatives, at 859.225.3343 or jhiggins@bgcf.org.

---

Make your community a better place for those who will follow.

**YEAR 1**

Donor establishes a $100,000 endowed fund

**YEAR 25**

Fund grows to $206,000 Cumulative grants to community $150,000

**YEAR 50**

Fund grows to $424,000 Cumulative grants to community $459,000

Donor establishes a $100,000 endowed fund

Fund grows to $206,000 Cumulative grants to community $150,000

Fund grows to $424,000 Cumulative grants to community $459,000

---

BLUE GRASS COMMUNITY FOUNDATION
Money Doesn’t Grow On Trees. It Grows In Endowments.

Nonprofit Endowment Funds help nonprofits safeguard charitable dollars for the future of their mission. Donations to any of the funds listed here are eligible for the Endow Kentucky Tax Credit.

African American Forum  
Ampersand Sexual Violence Resource Center of the Bluegrass  
Ashland Terrace Retirement Home  
Ashland, The Henry Clay Estate  
Baby Health Services  
Battle of Richmond (KY)  
BGCFS356 Endowment  
Big Brothers Big Sisters of the Bluegrass  
Blessing Hands  
Bluegrass Care Navigators  
Bluegrass Greensource  
Bluegrass Land Conservancy  
BUILD (Building a United Interfaith Lexington through Direct Action)  
Camp Horsin’ Around  
Carnegie Center  
CASA of Lexington  
CASA of the Bluegrass  
Cave Run Symphony Orchestra  
Central Kentucky Audubon Society  
Child Development Centers of the Bluegrass  
Chrysalis House  
Clark County Community Services  
Clark County Homeless Coalition  
Community Action Council – RSVP  
Community Action Council  
Curious Forever  
The Elizabeth Rosenberg Fund  
Ellen and Herb Moelis Industry Service Award  
Faith Feeds of Kentucky  
Flight 5191 Memorial Preservation  
The Franklin County Humane Society  
Friedell Committee for Health Transformation  
Friends of McConnell Springs  
Friends of the Kentucky Theatre  
Friends of the Lexington Senior Center  
First United Methodist Church of Cynthiana  
Gateway Regional Arts Center  
The Georgetown & Scott County Museum Foundation  
God’s Pantry Food Bank Hunger Relief  
GreenHouse17, Inc.  
Growing Together Preschool  
Harrison Memorial Hospital  
Headley-Whitney Museum  
Historic Christ Church Preservation  
Hope’s Wings  
Hospice Care Plus  
Jewish Federation of the Bluegrass  
Josephine Sculpture Park  
Just Fund Education Project  
Kentucky Bluegrass Chapter SWCS  
Kentucky Center for Performance Excellence  
Kentucky Equal Justice Center  
Kentucky Historical Society (KHS) Kentucky  
Kentucky Law Enforcement  
Memorial Foundation  
Kentucky Refugee Ministries  
Kentucky Resources Foundation  
Kentucky River Foothills  
Development Council, Inc.  
LCHS Tuition Assistance  
Leeds Center for the Arts  
LexArts Inc.  
Lexington Community Radio  
Lexington Fairness  
Lexington History Museum  
Lexington Humane Society  
Lexington Philharmonic Orchestra Foundation  
Lexington Rescue Mission  
Living Arts & Science Center  
Lower Howard’s Creek Heritage Park  
Martin Luther King Neighborhood Association  
Migrant Network Coalition  
Mission Lexington  
The Montessori High School  
Morehead Optimist Club  
The Nest Center for Women, Children & Families  
New Opportunity School For Women  
Newton’s Attic  
NoLi CDC  
Nursing Home Ombudsman Agency  
Ohavay Synagogue  
Opera Lex  
Paris Animal Welfare Society  
Paris-Bourbon County YMCA  
The Plantory  
Prichard Committee for Academic Excellence  
Providence Montessori  
Radio Eye  
Richmond Area Arts Council  
Rose Mary C. Brooks Place, Inc.  
ROWAN365 Endowment  
Save The Grand Theatre, Inc.  
Saykaly Garbulinska Philharmonic Foundation  
Composer-In-Residence  
Seton Catholic School  
Shoulder to Shoulder Global  
St. Agatha Academy  
Step by Step  
Surgery on Sunday  
Sweet Blessings  
Temple Adath Israel Blue Grass  
Thoroughbred Charities of America  
The United States Pony Clubs, Inc.  
Volunteer Kentucky! Inc.  
Wilderness Trace Child Development Center  
Woodford County Rural Land Board  
Zantker for PJ Library Bluegrass

PLAN YOUR GIVING:

Qualified Charitable Distributions

If you’re 70½ years or older, now is the time to begin thinking about your IRA Required Minimum Distributions (RMDs). The IRS has made the IRA Charitable Rollover permanent. That means donors can direct up to $100,000 a year of RMD’s to charitable organizations without having to include that as income for tax purposes. This contribution, known as a Qualified Charitable Distribution (QCD), cannot be made to a donor advised fund, but BGCF can assist you in designating your contribution to the causes and nonprofits you care about.

BGCF’s attorneys, CPAs and charitable giving professionals can assist you with all of your current and estate giving plans. To date, we have assisted donors and fund holders with more than $80 million in charitable planned gifts.

To learn more about establishing a legacy fund or including a charitable fund in your estate plans, contact Vice President of Advancement Scott Fitzpatrick (sfitzpatrick@bgcf.org) or Gift Planning Officer Halee Cunningham (halee@bgcf.org).

If you’ve already included a gift to BGCF in your estate plans, please let us know, and thank you!

ARE YOU 70½?

SPRING 2019
Endow Kentucky Tax Credit
$1 million in state tax credits is available beginning July 1. Your donation to any endowment fund at BGCF may be eligible for a 20 percent state tax credit. We can help! Contact Scott Fitzpatrick, vice president of advancement, at 859.225.3343 or sfitzpatrick@bgcf.org.

The Fund for Greater Lexington
The Fund for Greater Lexington's inaugural grant of $10,000 was awarded to Breaking the Bronze Ceiling, an initiative to build a monument to celebrate the history of women in Lexington. The monument, to be dedicated in downtown Lexington in 2020, will celebrate the 100th anniversary of the 19th Amendment, which granted women the right to vote. The Fund for Greater Lexington is a public endowment—a permanent, ever-growing, charitable resource that provides funding to address Lexington’s most critical needs and compelling opportunities.

To learn more about the Fund for Greater Lexington, or any of our 10 community endowments, go to bgcf.org/give/communityfunds or contact President/CEO Lisa Adkins at ladkins@bgcf.org.

Online newsletter: bgcf.org/BGCFyi

Nonprofits! Time to Register for the 2019 GoodGiving Challenge.
The 2018 GoodGiving Challenge raised $1.5 million for 110 local nonprofits. In 2019, our online giving campaign will run for one week, from Tuesday, December 3 to Monday, December 9. Once again, BGCF and our generous supporters will offer hundreds of thousands of dollars in endowment prizes and match challenges. To be part of this year’s GoodGiving Challenge, contact Laurie Preston, director of community engagement, at laurie@bgcf.org or 859.225.3343 and register by June 17.

Upcoming BGCF Grant Opportunities
• Hudson Ellis. Grants for the good of Boyle County. Deadline to apply: mid-July 2019
• Literacy and Early Childhood Education grants. Deadline to apply: August 15
• Teacher Mini Grants. For innovative projects in Fayette County public schools. Deadline to apply: October 2019

Get all the details at bgcf.org/learn/grantopportunities. Questions? Contact Kristen Tidwell, director of grants and scholarships, at kristen@bgcf.org or 859.225.3343.

THE POWER OF GIVING
From grants recommended by Community Foundation donors from their funds during calendar year 2018.

Top Five Grants by Dollar Amount

<table>
<thead>
<tr>
<th>Rank</th>
<th>Organization</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dynamic Catholic Institute</td>
<td>$250,000</td>
</tr>
<tr>
<td>2</td>
<td>Lexington Children’s Theatre</td>
<td>$116,112</td>
</tr>
<tr>
<td>3</td>
<td>Rowland Arts Center</td>
<td>$110,000</td>
</tr>
<tr>
<td>4</td>
<td>The Clay Center</td>
<td>$80,000</td>
</tr>
<tr>
<td>5</td>
<td>Christ the King Cathedral</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

Nonprofits That Received the Most Grants

<table>
<thead>
<tr>
<th>Rank</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>God’s Pantry Food Bank</td>
</tr>
<tr>
<td>2</td>
<td>University of Kentucky</td>
</tr>
<tr>
<td>3</td>
<td>Lexington Humane Society</td>
</tr>
<tr>
<td>4</td>
<td>LexArts</td>
</tr>
<tr>
<td>5</td>
<td>Jewish Federation of the Bluegrass</td>
</tr>
<tr>
<td></td>
<td>Ohavay Zion Synagogue</td>
</tr>
</tbody>
</table>

Top Five Funded Missions

<table>
<thead>
<tr>
<th>Rank</th>
<th>Mission</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Education &amp; Scholarships</td>
</tr>
<tr>
<td>2</td>
<td>Human Services</td>
</tr>
<tr>
<td>3</td>
<td>Religion</td>
</tr>
<tr>
<td>4</td>
<td>Arts, Culture &amp; Humanities</td>
</tr>
<tr>
<td>5</td>
<td>Community Improvement</td>
</tr>
</tbody>
</table>