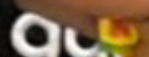




2023  
ANNUAL  
REPORT



Photo courtesy of Covington Partners





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**“  
we are grateful to the  
community partners  
whose collaboration has  
made this growth possible  
”**

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I live here and I give here.

## LETTER FROM THE PRESIDENT & CEO

As I look back on the impact we have had in Northern Kentucky since 2017, I am optimistic and inspired. Year after year, our influence has steadily expanded, and we are grateful to the community partners whose collaboration has made this growth possible.

Our nonprofit partners have continued to support the needs of our neighbors. The NKY Student Success Fund's pilot program was deployed, with curriculum aimed at engaging students in out of school time learning and family engagement in education.

Our giving circles, The 410 and Give Where You Live NKY, continued to impact the community through grantmaking, with their efforts in 2023 bringing their total impact to \$210,000 since the groups were both formed in 2019.

While the needs of Northern Kentucky are continuously evolving, Horizon Community Funds is prepared to remain in tune to those changes and adapt accordingly, ensuring that our initiatives and support are always aligned with the shifting priorities and challenges facing our community. I encourage you to get in touch with us to learn how you can be a part of the change here in Northern Kentucky.

*Nancy Grayson, President & CEO*  
Horizon Community Funds of Northern Kentucky

# 2023

## AT A GLANCE

**\$8.8  
million**

total  
grants made  
\$33.5 MILLION  
SINCE INCEPTION

**\$12.5  
million**

total  
contributions  
\$71.2 MILLION  
SINCE INCEPTION

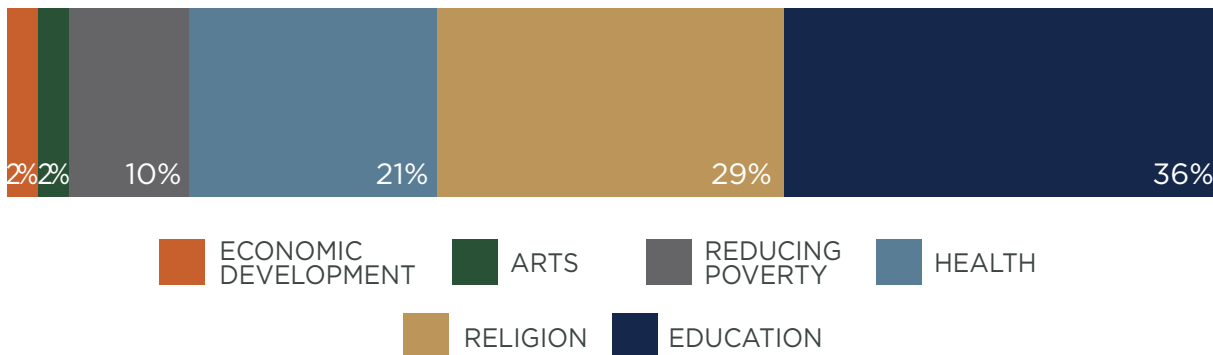
**61%**

donations  
under \$100

**87%**

donations  
under \$1,000

## grants by impact area



## functional expenses





# nky student success fund

## SUPPORTING NORTHERN KENTUCKY'S STUDENTS



In 2023, we established the NKY Student Success Fund to address learning loss caused by the pandemic. After many conversations with educators and thought leaders in the community, we have launched a three-year pilot of the fund, which has been spearheaded by Covington Partners.

The NKY Student Success Fund addresses significant and well-documented

issues stemming from the pandemic. The impact COVID had on our students is substantial; we now know that across the nation, nine-year-olds lost the equivalent of two decades of progress in math and reading. Fourth and eighth graders also recorded wide-ranging declines, particularly in math. Our goal is to reverse this learning loss and drive improved academic performance for years to come.

### BACKGROUND

In March of 2020, we created the NKY Coronavirus Relief Fund, which raised \$2.1 million and aided 85,000 Northern Kentuckians who were disproportionately impacted by the pandemic. When requests for relief dollars subsided, the fund's task force researched the best uses for the remaining funds. Based on mounting evidence showing the pandemic's significant toll on students and their academic performance, the task force launched a study with ten local public and private school districts to hear from elementary educators and administrators to determine what was needed most in the wake of the pandemic.

The results of the study showed overwhelmingly that out of school time learning and family engagement, which includes after school and summer learning, and family engagement are the top two priorities to help address the "pandemic slide." Based on this research, the NKY Student Success Fund was formed with remaining relief dollars to address the pandemic learning loss in K-5 students.





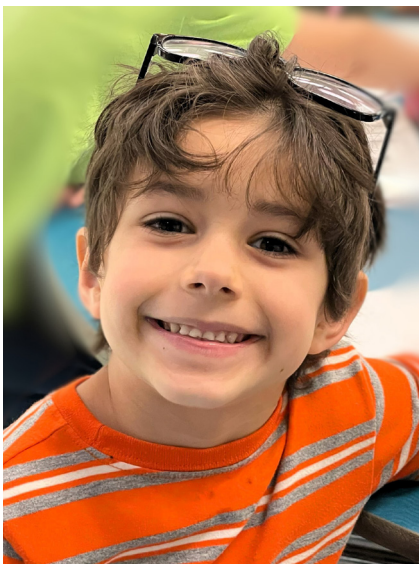
After reviewing state and national best practices and models, the NKY Student Success Fund Task Force determined that a local, evidence-based organization with strong data outcomes would be the ideal partner for a three-year pilot of the fund. The task force found that in Covington Partners, a nonprofit with a rich history as an established thought leader and outcomes-based organization that provides essential educational support to students and families in Covington.



### PILOT GOALS

This pilot aims to increase the annual academic performance of elementary students in participating schools. The goal is to raise \$2.6 million to support youth across Covington Independent Schools, Ludlow Independent Schools, and Newport Independent Schools, with plans to expand into more districts. The districts are selected based on highest academic need, greatest potential impact regarding students served, federal grant funding opportunity, and district commitment to the partnership. We recently engaged a third-party evaluator to collect data and assess the success of the pilot in improving student outcomes as well as the fidelity of the expansion of the Covington Partners program.

We are confident in the impact this program will have on the success of Northern Kentucky's students and invite you to support this important work!



**Make a difference  
in the life of a  
Northern Kentucky  
student by donating  
to the fund!**



# community impact fund

The Community Impact Fund is our most flexible source of grantmaking dollars and supports long-term solutions, rapid response to emergencies, and the ability to navigate changing community needs in Northern Kentucky. During the 2023 grant cycle, we awarded nearly \$100,000 in total to eight different organizations serving our community.



## Cincinnati Eye Institute

\$15,000

The Cincinnati Eye Institute Foundation received \$15,000 for improved patient navigation in Northern Kentucky clinics. These funds will help to address demand for eye care in Northern Kentucky through a full-time Family Liaison, a position dedicated to facilitating the clinic experience and treatment of eye disease for CEIF's pediatric and adult patients.



## Gateway Community & Technical College

\$5,000

Gateway Community & Technical College received \$5,000 for their Food for Thought Pantry, which provides fresh and shelf-stable foods, basic household supplies such as paper towels and trash bags, and personal care products not covered by SNAP benefits to students in need.



## Leadership Council

\$10,000

Leadership Council received \$10,000 for the BOLD NKY Cohort. These funds were used to engage the Northern Kentucky nonprofit sector and enroll local future and current nonprofit leaders into LC's Board Orientation + Leadership Development (BOLD) program.



## Life Learning Center

\$14,500

Life Learning Center received \$14,500 for their Embedded Remote Employment Team, which offers remote care and services at employer partner locations. This program provides career retention and advancement support including peer support services for LLC Candidates/ Members.



## Meals on Wheels Southwest OH & Northern KY

\$15,000

Meals on Wheels Southwest OH & Northern KY received \$15,000 to bring their new food truck to neighborhoods identified as having high food insecurity among seniors and high numbers of seniors belonging to historically underserved racial and ethnic minority groups.





## People Working Cooperatively

\$8,500

People Working Cooperatively received \$8,500 for home repairs and modifications in Northern Kentucky to ensure that low-income homeowners are able to meet their fundamental need for safe, sound, accessible, healthful, and affordable housing.



## Northern Kentucky University

\$20,000

Northern Kentucky University received \$20,000 for the Nurse Advocacy Center for the Underserved. This program works to eliminate health disparities and improve the quality of life among the region's most vulnerable populations by identifying their health priorities and removing barriers to receiving proper care.



## UpSpring

\$10,000

UpSpring received \$10,000 for Summer 360: Northern Kentucky. This program is an academic and enrichment day camp that focuses on increasing math skills, literacy, and social-emotional wellbeing for children experiencing homelessness in Northern Kentucky.

# investing in northern kentucky

## THROUGH YOUR ENDOW KY TAX CREDIT



“We have found the Endow Kentucky Tax Credit program to be an excellent way to have a significant impact on nonprofits that are bettering our Northern Kentucky community. We were able to support nonprofits that are meaningful to us while benefiting from significant tax incentives. We were glad to go through this process with Horizon, they made it a very straightforward experience.”

*Keith and Leah Carlson*

A gift to an endowed fund at Horizon Community Funds helps the nonprofits that serve our Northern Kentucky community build for the future. A donation also allows donors to leverage the gifts of others through a pooled endowed fund.

The Endow Kentucky Tax Credit Program offers you a unique opportunity to receive a state tax credit toward your Kentucky Income Tax (individual, corporate, or limited liability) after making a contribution to permanent endowment funds at Horizon Community Funds. Endowment funds are for those who want to give today and long into the future, as they are held in perpetuity and produce an annual payout.

A total of \$1,000,000 in tax credits is available to taxpayers, individuals, and corporations through the Endow Kentucky Tax Credit Program. You are eligible to receive up to a 20% income tax credit (not to exceed \$10,000 per individual/entity or \$20,000 per married couple filing jointly) for your endowed gift per taxable year. A new allotment of tax credits is available on July 1 each year.

Your gift to an endowed fund lasts well into the future. It is a building block on which our nonprofits build their services in Northern Kentucky. To learn more and to apply, visit **[horizonfunds.org/2024-endow-kentucky](https://horizonfunds.org/2024-endow-kentucky)**.



“We’ve utilized the Endow Kentucky Tax Credit program in the past as it’s a great way to enhance gifts to deserving nonprofits. The Endow Kentucky Tax Credit Program is the perfect way to maximize gifts. The Horizon team made the whole process very easy!”

*Chuck and Julie Geisen Scheper*



# our nonprofit partners

We currently partner with many Northern Kentucky nonprofit entities and causes to operate their funds. Our fund partnerships provide a flexible way for donors to support their preferred nonprofit organization or charitable effort. Endowed gifts can be made to support the mission of the nonprofit organization for generations to come, or donors can opt to make a non-endowed gift that provides funding for needs as they arise.



- Alliance for Catholic Urban Education
- ArtsWave
- Aviatra Accelerators, Inc.
- BAWAC, Serving Adults with Disabilities
- Be Concerned
- Beechwood School
- Bellevue Education Foundation
- Bill and Betsy Scheben Care Center
- Boone Conservancy
- Boone County Animal Shelter
- Boone County Public Library Foundation
- Brain Injury Alliance of NKY
- Brighton Center
- Campbell Conservancy
- Campbell County Historical Society
- CancerFree Kids
- Catholic Charities
- CHNK Behavioral Health
- Covington Business Council
- Covington Education Foundation
- Covington Parks
- Covington Partners
- Crescent Ridge Academy
- DCCH Center
- Dinsmore Homestead Foundation
- Easterseals Redwood
- EC Learn
- Emergency Shelter of Northern Kentucky
- Family Nurturing Center





- Fort Thomas Education Foundation
- Freestore Foodbank
- Friends of Boone County Arboretum
- Gateway Community and Technical College
- Girl Scouts of Kentucky's Wilderness Road
- Gloria Dei Lutheran Church Foundation
- GO Pantry
- Ignite Institute
- Ion Center for Violence Prevention
- Jordan G. McFaul Scholarship
- Kenton County Public Library Foundation
- Learning Grove
- Life Learning Center
- Magnified Giving
- Master Provisions
- Meals on Wheels
- New Perceptions, inc.
- Northern Kentucky Children's Advocacy Center
- Northern Kentucky Community Action Commission
- Northern Kentucky University
- Notre Dame Academy
- St. Cecilia School
- St. Elizabeth Healthcare Cancer Care Institute
- St. Vincent de Paul NKY
- Tattoo Removal Ink
- The Bill & Betsy Scheben Care Center
- The Campbell County Historical Society
- The Carnegie
- The Kenton Conservancy
- The Victorian at Riverside
- Thomas More University
- Transitions, Inc
- Villa Madonna Academy
- Welcome House of Northern Kentucky
- World Affairs Council
- YMCA of Greater Cincinnati

# scholarship funds

## INVEST IN TOMORROW'S LEADERS

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Scholarship funds are a powerful and transformative way to invest in education while honoring the legacy of a loved one. By establishing a scholarship fund, donors can make a lasting impact on the lives of students, opening doors of opportunity for those who might not have the financial means to pursue certain opportunities.

Scholarship funds offer flexibility and can be structured to align with your values and objectives. When considering establishing a scholarship fund, donors can begin by determining the scholarship's goals and criteria, which may include factors like student demographics, academic achievements, financial need, or specific fields of study.

The Horizon Community Funds team will provide support along the way to ensure your scholarship makes a difference in the lives of students and honor's your love one's legacy.

**To learn more about establishing a scholarship fund, please contact Nancy Grayson at [ngrayson@horizonfunds.org](mailto:ngrayson@horizonfunds.org).**



The Carlotta Family and Friends Scholarship Fund was created to honor Sam Carlotta, a Northern Kentuckian who lives as an inspiration to those around him after sustaining a spinal injury in his teenage years that left him facing a multitude of challenges and procedures to try to gain back some of his mobility and independence. This scholarship supports students at Cooper High School, Boone County High School, Conner High School, and Union Pointe Academy.



Jordan McFaull passed away suddenly in 2015 due to complications of Type 1 diabetes. Friends of Jordan established the scholarship in 2016 with aims to help students who excel in community service, academic excellence, and extra-curricular activities. One \$2,000 scholarship is awarded annually to a Beechwood Independent Schools senior student planning to attend a four-year college or university.



The Mary Ann Noll Endowed Scholarship Fund offers scholarship opportunities for students to attend the Community Montessori School in Covington. As a nonprofit, the school strives to serve all youth and families, and relies on charitable giving and fundraising to supplement tuition fees for families who would otherwise be unable to afford the cost.



The Mary Garamy Nursing Education Fund was established to honor the retired Board President of Adoption Professionals, Mary Garamy, in recognition of her leadership and commitment to the organization. Adoption Professionals is a private local adoption agency that supports pregnant women and teens with pregnancy counseling, financial assistance, and facilitation of adoption plans. The fund aids birth mothers in pursuit of a career in nursing.



The Mike Farrell/Northern Kentucky Tribune Memorial Scholarship Fund was created to allow Mike to continue to nurture journalism and communications students attending NKU and UK. Mike had a distinguished career in journalism. After 20 years at the Kentucky Post, he went on to a new career as a University of Kentucky professor and a co-founder of the Northern Kentucky Tribune.



# strength in numbers

## THE POWER OF GIVING CIRCLES

— THE —  
**410**

After choosing financial literacy as the focus area the 2023 giving cycle, members of The 410 chose to distribute their \$16,000 to Junior Achievement of OKI Partners and The Center for Economic Education at Northern Kentucky University. Since forming in 2019, the group has granted out more than \$80,000 to nonprofits serving Northern Kentucky.

Junior Achievement has been developing financial literacy programming for more than 100 years and demonstrates long-term impact. JA works with corporate influencers to determine what students need currently to thrive as adults. They have demonstrated sustainability in partnerships between schools and businesses. The funding from their \$5,000 grant will be used to continue to provide JA financial literacy programming to schools currently adopting this solution and to add financial literacy programming in at least one new elementary school in Northern Kentucky.

The Center for Economic Education at Northern Kentucky University increases economic and personal finance literacy in the region. The Center focuses on educating educators and engaging the community through relevant educational experiences, striving to be a resource to the local community as economic education and financial literacy are vital to the success of our region. The \$11,000 grant they received will be used to sustain and expand the Center for Economic Education financial literacy education programs.

The 2023 cohort of The 410 included 40 philanthropists from across Northern Kentucky who are passionate about exploring their potential for giving back with maximum impact in the community. Grant funds from The 410 are dedicated to nonprofit programs and resources that serve Boone, Campbell, and Kenton counties. To generate the grant, each member of The 410 commits a gift of \$410. The giving circle operates once per year, kicking off in the fall.



**To learn more about our giving circles how you can get involved, contact Mary Kate Vanderglas at [mvanderglas@horizonfunds.org](mailto:mvanderglas@horizonfunds.org).**



Give Where You Live NKY made its mark on Northern Kentucky in 2023 through \$30,000 in grants! The group met quarterly to determine the recipients of their pooled funds. The group has contributed nearly \$130,000 to Northern Kentucky since its inception in 2019.

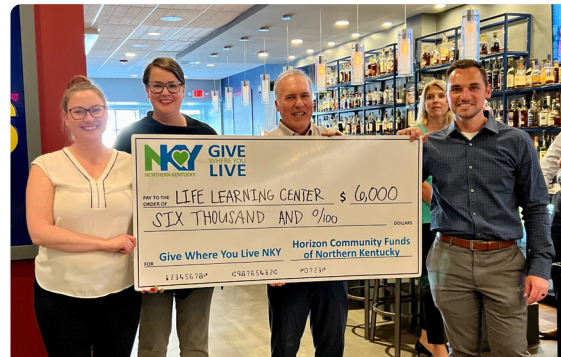
The fourth quarter meeting of Give Where You live was a special one. In October, Bob and Woody Mueller of Mueller Financial were recipients of the Charitable Leader Award at the Vision 2023 advisor conference. Each year, on behalf of Mueller Financial's Broker/Dealer Parkland Securities, monetary awards are given to two advisors to benefit the charities of their choice. Thanks to this award, we had the opportunity to present two nonprofits with \$6,000 grants at the December meeting.

Give Where You Live NKY is a giving circle we offer in partnership with Mueller Financial, Inc. The membership-based group engages the community with charitable giving through quarterly, one-hour meetings. Participating members nominate a nonprofit of their choice, three of which are randomly selected and briefly discussed by the group. The members then vote on one of the three organizations. Each member donates \$100 towards the grant awarded to the winning nonprofit. This format lends itself to busy community members who are looking for an easy way to give back to nonprofits that serve Boone, Campbell, and Kenton counties.

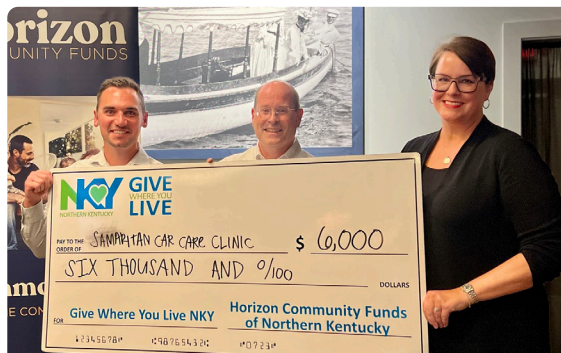
## congratulations to our 2023 winners



Northern Kentucky Children's  
Advocacy Center



Life Learning Center



Samaritan Car Care Clinic



Family Nurturing Center and  
DCCH Center for Children and Families

# a giving community

## DONORS IN THEIR OWN WORDS

Horizon Community Funds offers many ways for community members to engage in charitable giving. Our giving circles are a way for individuals to take part in the grantmaking process and learn about the many services offered by Northern Kentucky's nonprofits. We offer donor advised funds that provide a flexible approach to philanthropy, allowing donors to recommend grants to charitable organizations of their choice while enjoying tax benefits and ongoing support from our team. Donors also have the opportunity to contribute to one of our many funds. With a variety of options available, Horizon Community Funds empowers individuals to make a meaningful impact in Northern Kentucky's communities through philanthropy tailored to their interests and preferences.



We moved to Greater Cincinnati in 2006, and the most fortunate choice we made was to establish our home in Northern Kentucky. Our home in Park Hills is adjacent to one of our community's great treasures, Devou Park. Our children

were born at St. Elizabeth in Edgewood and they have been well educated in the Kenton County Schools. Our church is Trinity Episcopal in Covington. Jen is active with the Northern Kentucky Association of Realtors, and Matt has established a thriving business in downtown Covington.

In short, we have been able to develop an incredible life - and an incredible sense of community - here in Northern Kentucky. We are very proud to call it our home and are happy to support the work of Horizon Community Funds because we see the work they are doing to strengthen Northern Kentucky.

**Jen and Matt Swendiman**





I look forward to The 410 each fall! It's a great way to contribute to the local community. I've enjoyed coming together with other members to decide how to invest these funds. Mostly, I appreciate learning about the great initiatives the community organizes.

**Shannon Peterson**



Horizon Community Funds is an excellent vehicle for us to teach our kids about the importance of investing in the community and in organizations that help create better outcomes for our neighbors.

**Lewis and Becky Diaz**



We love that Horizon Community Funds not only shares our passion for Northern Kentucky, but that it shares a vision for all that northern Kentucky can grow to become. It also fosters our love of philanthropy, encouraging all ages to share in the fulfillment that supporting your community provides, and that we have found so rewarding in our own lives.

**Amy and Tony Milburn**

# camp give

## FOSTERING A GIVING COMMUNITY



Camp Give is fun and engaging summer camp with age-appropriate, hands-on service activities to spark passion for giving at a young age. The program concluded its 2023 program in July, serving ten campers ages 11-17.

Horizon Community Funds provides support to Camp Give to allow the participants the opportunity to award a donation at the end of the week. The campers worked together to allocate the grant funding and chose to distribute \$845.51 to Henry Hosea House, \$982.29 to the Brighton Center Senior Center, and \$749.90 to BLOC Ministries.

On the first day of Camp Give, campers created “I Am Thumbprints,” which allowed them to reflect on their personal strengths and what makes each of us unique. As a group, they discussed how everyone’s different strengths can work together to make the community a better place.

Motivational speaker Kathy Gray visited the group and led the campers through several team building activities. Campers learned the importance of patience, sportsmanship, and communication.

On Tuesday, the campers completed a survey that determined which type of leadership style they portray. This led to a discussion on recognizing the different strengths and needs of the community, and how their leadership can make a positive impact or change.

The campers visited the Cincinnati Type & Print Museum, which is a part of BLOC Ministries. The mission of BLOC Ministries is to build a community by providing people with resources which they can use to grow. They focus on building relationships and creating activities that can help them develop purpose and vital life skills. One of the resources of BLOC Ministries is the museum. Not only does the museum showcase the work of local artists, but it also provides skills and job training for women in the Redeemed Home so that they can become employable.

Wednesday morning was spent at the Brighton Center Senior Center. The students had brunch with the seniors and taught them a fun craft making flowers out of tissue paper. Later that day, the campers made bookmarks for Queen City Book Bank.

After a visit to another Brighton Center Senior Center on Thursday, campers visited the Juvenile Detention Center. Art teacher Penny Harris, who teaches art classes at center, led the campers through a fun project.

The Henry Hosea House provided lunch for the campers every day. Students created placemats for Henry Hosea House’s tables and helped divide M&Ms into bags to be given to businesses to spread the word about the work they do.



We are very proud to support this program and are excited for this next generation of philanthropists.

## COUNCIL OF TRUSTEES

# our full governing board

**kit andrews**

Marketing and Communications  
Coordinator,  
Bahl & Gaynor Investment Counsel

**rich boehne**

Retired Chairman & CEO,  
The E.W. Scripps Company

**bill butler**

Chairman & CEO,  
Corporex Companies, LLC

**garren colvin**

President and CEO,  
St. Elizabeth Healthcare

**lewis diaz**

Partner,  
Dinsmore

**barbara drees jones**

Vice President of Marketing,  
Drees Homes

**crystal faulkner**

Partner,  
MCM CPAs & Advisors

**mickey fritz**

Partner,  
The Dempsey Fritz Group

**lauren huizenga**

General Counsel,  
Wendal Inc.

**kris knochelmann**

Judge Executive,  
Kenton County

**bob kohlhepp**

Retired CEO,  
Cintas

**valerie newell**

Principal and Senior Wealth Advisor,  
Mariner Wealth Advisors

**roger peterman**

Of Counsel,  
Dinsmore & Shohl

**donna salyers**

Founder and Owner,  
Donna Salyers Fabulous Furs

**paul sartori**

Principal,  
Legacy Financial

**bob sathe**

Chairman,  
MCF Advisors

**chuck scheper**

Chairman,  
Bexion Pharmaceuticals

**mike schlotman**

Retired Executive Vice President & Chief  
Financial Officer,  
The Kroger Co.

**paul verst**

Chairman & CEO,  
Verst Group Logistics and  
Zenith Logistics

**jim votruba**

President Emeritus,  
Northern Kentucky University

**jim uebel**

Market President,  
Central Bank and Trust Co.

**mary zalla**

President,  
Maplelawn Hospitality

**bob zapp**

Retired CEO,  
Bank of Kentucky

UNCOMMON ADVOCATES



FOR NORTHERN KENTUCKY



# Horizon

COMMUNITY FUNDS

50 E. RiverCenter Boulevard  
Suite 431  
Covington, KY 41011

## c'mon y'all

Join us on  
Facebook and LinkedIn  
@HorizonCFNKY

Contact Mary Kate Vanderglas,  
Director of Marketing & Communications,  
at [mvanderglas@horizonfunds.org](mailto:mvanderglas@horizonfunds.org)  
to receive our e-newsletter.



Horizon  
COMMUNITY FUNDS

• Photo courtesy of UpSpring