

Spring 2022

EVERYDAY STEWARDSHIP



Burden carriers

**DR. BEN AND JEN FREDRICK HAVE
A PASSION TO SERVE THE UNDERSERVED**

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Everence® helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

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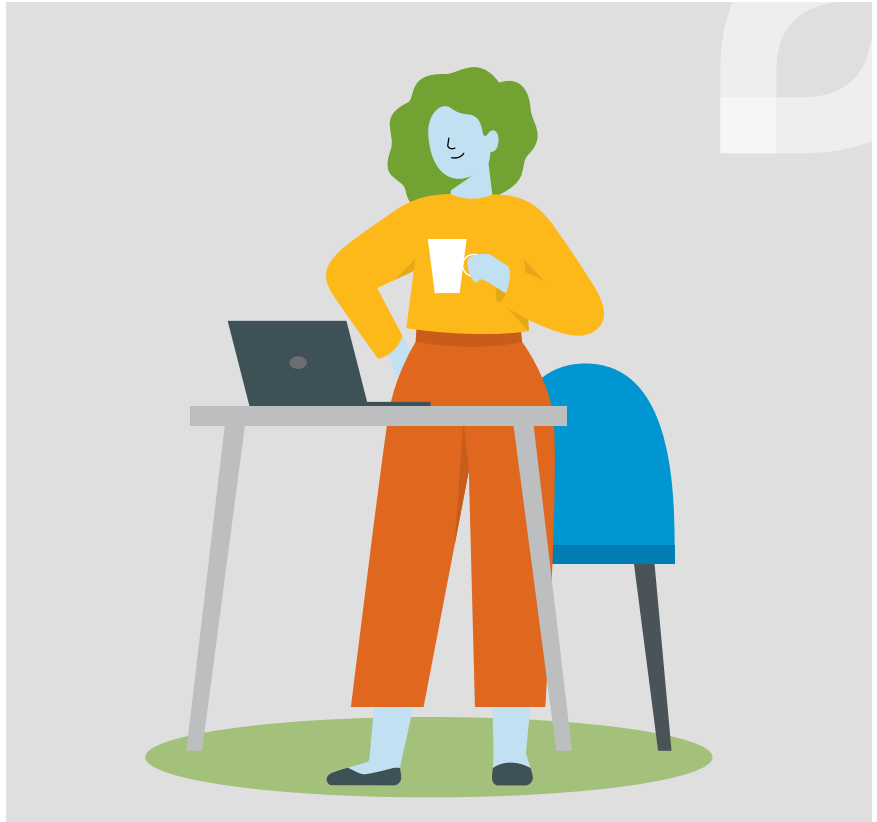
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Look to Everence for a meaningful career



Looking for a meaningful career where you can have a positive impact in your community? Or you may know someone interested in a career that offers chances to change lives.

As an Everence® employee, you'd be part of a supportive team that helps people align their financial decisions with their faith and values.

Everence offers careers in marketing/communications, financial consulting, information technology, data analytics, accounting, customer service, administrative positions, and others.

Employees enjoy flexibility for a healthier work-life balance, competitive salary, excellent benefits, and advancement opportunities.

They do purposeful work. And they're part of a company committed to an inclusive and diverse work environment.

Everence has a number of open positions – many in our Goshen, Indiana, and Central Penn offices but also in Harrisonburg, Virginia, and Souderton, Pennsylvania.

For more information and to apply, visit everence.com/careers.





MyNeighbor delivers again for nonprofits

Everence® donated more than \$440,000 in January to 560 charitable organizations and churches through our MyNeighbor program.

Since it began in April 2017, MyNeighbor has generated more than \$1.7 million for congregations, schools and other nonprofits.

Every time people use a MyNeighbor credit card from Everence Federal Credit Union, they generate reward dollars for their favorite nonprofits.

Everence donates 1.5% of the amount charged on the credit card to the charity chosen by each cardholder. The donations are distributed each January.

The \$444,525 generated by MyNeighbor purchases in 2021 is the highest annual total so far, and was up by 29% from the previous year.



Help with vision, dental expenses

Everence® started offering vision and dental insurance coverage to our members 60 and older late last summer, and it's proving to be a popular addition.

The first people to sign up have been covered since Sept. 1. The effective date is the first of the month after signing up for either plan or both plans.

There is no designated enrollment period for the vision or dental plans.

You don't have to have a Medicare Supplement plan from Everence to sign up for dental or vision coverage, but you are required to be a member of Everence Association, our fraternal nonprofit.

Find out more at everence.com/60plus.

Learn and do more at everence.com

- **Thinking about retirement?** We can help you build a foundation now so you're financially prepared. Visit everence.com/preparing-for-retirement.
- **How does the Everence Sharing Fund** boost the ability of churches to help their members and communities? Learn more about what the fund is, what it does and how you're participating – at everence.com/sharing-fund.
- **The MyNeighbor credit card** from Everence Federal Credit Union gives you a chance to donate to your favorite charities. Get more info at everence.com/myneighbor.





CULTIVATE FOOD RESCUE GOING STRONG AFTER MILESTONE

Cultivate Food Rescue (featured in the Spring 2019 *Everyday Stewardship*) recently eclipsed 2 million pounds of food rescued since it began in 2017.

The South Bend, Indiana-based nonprofit fights hunger and food waste.

Cultivate Food Rescue takes food prepared but not served by caterers, restaurants, universities and others to create frozen meals for residents of three Indiana counties.



The meals reach the people who need them in several ways, including food pantries and a growing school backpack program.

About 1,000 students take home backpacks filled with meals for their families to fill the gap between Friday's school lunch and Monday's school breakfast.

*“As water reflects
the face, so one’s
life reflects the heart.”*

– PROVERBS 27:19 (NIV)

FROM SEARS TO SURGERIES: SHOPPING MALLS

Shopping malls need to fill empty spaces where big anchor stores went out of business.

Hospitals are looking for places to expand in light of rising health care spending. They also want outpatient surgery centers far away from contagious patients.

In more cases, the two factors are coming together, *The Wall Street Journal* reports. In Rochester, New York, a former Sears store and adjacent wing in a mall are becoming a 350,000-square-foot orthopedic health care campus.

Similar projects are underway at malls in Alexandria, Virginia, and Bensalem, Pennsylvania.

Malls are good places for medical facilities because they have access to major roads and lots of parking spaces.

HANDY WAYS TO ADD SOME PROTEIN TO YOUR DIET

You probably know eggs are a good source of protein, but several foods provide as much or more of the vital nutrient, according to webmd.com.



These include chickpeas (garbanzo beans), cottage cheese, cheddar cheese, lentils, pumpkin seeds, quinoa and jerky.

Chickpeas are the base for hummus, and are often used in salads and soups.

Pumpkin seeds are also a good source of zinc, iron, and other minerals. Eat them by themselves or stir them into oatmeal or granola.

Jerky (dried, lean meat) can be high in salt and sugar, but new varieties made from turkey and salmon are changing jerky's junk food reputation.

ADAPTIVE CHURCHES MAY SEE LONG-TERM BENEFIT



As disruptive as the COVID-19 pandemic has been, the way many churches adapted could benefit them in the long run.

Lifeway Research reports that 45% of Americans said they've watched a church service online during the pandemic – including some who don't go to church.

“It's not surprising to see churchgoers using online options to view a church service, but there are also those who have *not* been church attendees who have at least checked out a church service during the pandemic,” said Scott McConnell of Lifeway Research.

Many churches are keeping their online option alive, even after resuming in-person services.



Not too much or too little

“Two things I ask of you, LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’ Or I may become poor and steal, and so dishonor the name of my God.” – **PROVERBS 30:7-9 (NIV)**

By Beryl Jantzi

Some have suggested that Agur, author of this prayer, may be a pseudonym for Solomon, credited as the writer of most of Proverbs.

The prayer is an end-of-life statement of regret, resulting from pursuing wealth and power.

This petition to God may have been shared as a warning not to get caught up in the allure of riches and to avoid hardships associated with poverty.

In 1 Kings 11, we learn that Solomon defied God by marrying foreign women as a way to form political alliances with other nations instead of trusting God for Israel's security.

Solomon even encouraged worshipping foreign gods and built pagan temples to appease his wives. Desire for more wealth and power led Solomon astray.

Jesus was no doubt familiar with these texts and his use of the phrase, “Give us today our daily bread,” in Matthew 6:11 may have been alluding to this prayer of Agur.

There's a warning in this prayer for us. We should be careful about pursuing wealth and power. There is danger, according to Agur, that we can forget our need for God and thus dishonor God.

WORSHIP RESOURCES

Download a complete document highlighting this text, along with other worship resources, at everence.com/church-resources.



Beryl Jantzi is Director of Stewardship Education for Everence, working from our office in Harrisonburg, Virginia.



Is something holding you back?

There are ways to combine charitable giving with retirement readiness

By Jamie T. Detweiler

What holds you back from being as generous as you'd like to be?

Many say their main priority is having enough money to handle their current and future financial needs – including providing for their spouse.

And we understand that concern. Successfully navigating retirement and potential long-term care needs is a very real concern for many!

At Everence®, however, we believe retirement planning can be about providing adequately for your needs and the needs of your loved ones –while also building a strategy that allows you to support the people and causes important to you.

As an example, an Everence Foundation donor advised fund was a sensible approach for a couple I've been consulting with recently.

The fund allows them to put money away now for future giving while they're working, and then be able to continue supporting favorite charities without adversely affecting their retirement preparations once they're no longer working.

Potential tax and estate planning benefits also made the donor advised fund an attractive option.

This is just one simple example of how financial planning can empower giving generously *and* wisely preparing for retirement.

Your Everence financial professional has a variety of tools such as charitable gift annuities and charitable trusts that, in addition to donor advised funds, can help you chart your course for retirement while remaining generous.

WE HAVE SOME IDEAS

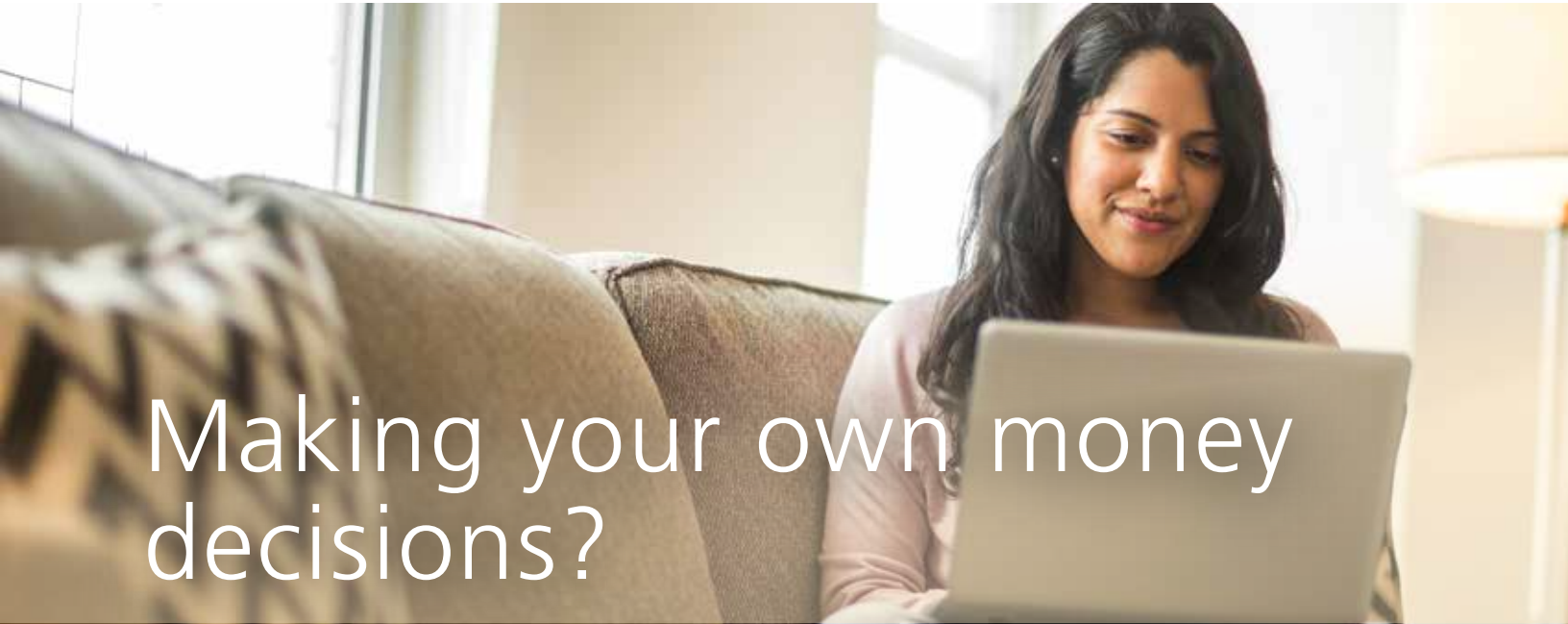
Reach out to an Everence planner to see how we can help you change the world through wise financial and charitable planning. Visit [everence.com/rep](https://www.everence.com/rep)s to find one of our financial professionals.



Jamie Detweiler, CFP®, CAP®, is a Financial Planner, working from the Everence office in Ephrata, Pennsylvania.

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Making your own money decisions?

Becoming an adult brings opportunities, challenges

By Audrey R. Miller

Taking charge of your finances is one of the big adjustments as you become an adult.

If you're a recent graduate, you may have spent more time studying for your final exams than thinking about how you'll handle your money. Here are a few ideas:

CREATE A BUDGET

- Preparing for the future starts with a monthly budget. How much do I bring home after taxes? How much do I spend? How much can I save? How much can I give?
- Setting goals can help you save money. Are you hoping to buy a house? A car? Take a fun vacation trip?

PREPARE FOR BUMPS IN THE ROAD

- Life is unpredictable. One accident, severe illness, job loss or other unexpected expense can derail your well-planned budget.

- This is where an emergency fund comes in. Try to set aside enough in a savings account to pay six months of expenses. You can start small – tucking away \$100 per month nets you \$1,200 in the first year.

START SAVING FOR RETIREMENT

- It may seem like a long time until retirement, but the power of compound interest means the money you save now will earn you more money over time.
- Your employer may offer you access to a 401(k) retirement plan, which you can contribute to through payroll deduction. Some employers match a portion of your contribution – this is free money toward your retirement!
- If you don't have access to a 401(k), you can open an IRA or Roth IRA to start building a source of income for retirement.

EVERENCE CAN HELP

Talk to Everence for guidance. We can help you figure out a solid plan as you set your financial priorities. Call us at 800-348-7468 or visit everence.com.



Audrey R. Miller is a Financial Consultant in the Everence® office on College Avenue in Goshen, Indiana.

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A couple of Bible verses may come to mind when you talk with Dr. Ben and Jen Fredrick.

Galatians 6:2: *Carry each other's burdens, and in this way you will fulfill the law of Christ.*

1 John 3:18: *Dear children, let us not love with words or speech but with actions and in truth.* (NIV)

Ben and Jen created Thriving Villages International, a nonprofit that helps residents of Haiti – mainly in the area of Pestel, a region that doesn't get much attention from major world relief organizations.

The Fredricks' passion for helping people in Haiti started with what Jen calls a series of "little steps at a time."

Two boys are at the center of this story, because they pretty much lit the fuse – set things in motion for what was about to happen.

A SERIES OF SMALL STEPS BEGINS

Thanksgiving was approaching in 2006 when Ben, a physician at Penn State Health Medical Group in Hershey, Pennsylvania, found out about a teenage boy from Haiti who needed a host family.

Anderson, who was 16 at the time, needed surgery to repair a hole in his heart.


BURDEN

Dr. Ben and Jen Fredrick have a passion to serve the underserved

By Jim Miller



CARRIERS



“Christianity is meant to be lived out.
Our love for Christ should change us
and cause us to love others.”

JEN FREDRICK

Penn State Hershey Medical Center would provide the surgery at no cost, and an organization called Angel Missions Haiti agreed to handle Anderson’s transportation to the U.S.

But the boy needed a place to stay where someone could look after him as he recovered from his operation.

Ben and Jen thought about how welcoming Anderson to the household might impact their kids and family life, and said yes. He stayed with the family for three months in early 2007.

Another boy, 12-year-old Nelson, came to live with the Fredricks shortly after Anderson returned to Haiti.

Suffering from congestive heart failure, Nelson needed a new mitral valve due to damage from bacteria related to strep throat.

As Ben noted, Nelson’s lack of access to penicillin for his strep infection created a very serious problem that probably wouldn’t have happened to most children in the U.S. Nelson’s valve was replaced, and he went back to Haiti.

A FATEFUL VISIT TO HAITI

Concerned about the environment the boys had returned to, Ben decided to visit them in Haiti.

He wanted to see how Anderson and Nelson were doing, of course, but also felt a need to see the daily struggles so many Haitians face in the Western Hemisphere’s poorest country.

Anderson is from Port-au-Prince, the nation’s capital and largest city. Nelson is from Pestel, home to around 70,000 people near the northern Caribbean coast, in the part of Haiti that juts westward toward Jamaica.

The Pestel region, according to international humanitarian aid organization Church World Service, is “an area which has been historically marginalized.”

That was Ben’s first foreign trip. He’d never had a passport until that visit to Haiti in October 2007.

Ben related his experience this way at thrivingvillages.com: “I met with the only Haitian physician for the entire Pestel area, Dr. Phillipe Seneque, who showed me his health center with its barren pharmacy.

“He described the overwhelming needs of Pestel. He told me one haunting story of a 6-year-old boy who had died of tetanus the week before we arrived. I was dumbfounded, then angered. No one should die of tetanus anymore.”



Ben visited a few other villages, and found the same conditions everywhere – people needed health care, education, and water.

A Franciscan nun, Sister Fidelis, did all she could for Nelson before he traveled to the U.S. for his surgery. She bought medications to keep fluid from accumulating in Nelson’s lungs, which kept him alive.

As Jen said, “On that first trip, seeing the need was really transformative” for Ben.

Ben was hoping to find groups that would lend a hand to aid residents of that part of Haiti, but “we couldn’t find any other organization to go out there.”

He said, “The big organizations focus on the more densely populated regions.”

THRIVING VILLAGES INTERNATIONAL SPRINGS TO LIFE

So Ben and Jen decided to launch Thriving Villages International, a Christian organization with the mission of demonstrating God’s compassion to the poorest of the poor in Haiti’s rural areas.

Thriving Villages partners with a group of Pestel residents called Kreytan Pwogr  Ansann (Christians Progress Together) to save and improve lives.

Their efforts include buying books for students and helping with teacher

salaries; providing emergency food, seeds and goats; and making it possible for over 200 students at Pestel’s only public secondary school to have free, filtered drinking water.

Natural disasters in the last dozen years have only made life tougher for many Haitians.

An earthquake with a magnitude of 7.0 struck near Port-au-Prince in 2010. Hurricane Matthew hit Haiti in 2016, with winds up to 145 mph and torrential rain.

Last summer, a magnitude 7.2 earthquake struck, centered in the southwestern peninsula. The epicenter was only a few miles from Pestel. Tropical Depression Grace pounded the country just two days later.

Dr. Ben Fredrick greets two boys who’d undergone heart surgeries in the U.S. during one of his first trips to Pestel, Haiti, in the photo on the left. Jen Fredrick (right photo) plays with kids in an orphanage in Haiti. (Photos courtesy of the Fredrick family)



Deaths and injuries measured in the thousands, and millions of people were impacted as homes, schools, businesses and other structures were destroyed or heavily damaged.

The 2021 earthquake is believed to have destroyed or damaged more than 137,000 homes, according to Church World Service. Many residents can't afford the building materials needed to repair their damaged homes.

CWS said, "Large parts of the town of Pestel are in ruin and surrounding areas have been significantly affected."

PESTEL RESIDENTS TRY TO PICK UP THE PIECES

After recovering, both Nelson and Anderson are doing well.

Nelson now volunteers with Thriving Villages International, to help his friends and neighbors in Pestel.

But while the region's residents are picking up the pieces, gang violence

in Haiti adds to anxieties related to poverty. After the earthquake and storm last year, Nelson made several high-risk trips to deliver relief supplies.

"At one point," Jen said, "their vehicle was stopped but when people recognized Nelson as a local resident who works to help the poor, he was allowed to proceed and keep his supplies."

Thriving Villages International relies on volunteers from various regions to oversee distribution of resources in their areas. "We have always worked with people who are respected and trusted in their areas," Jen noted.

CONCERN FOR THE WORLD BEYOND HAITI

The Fredricks have a heart for Haiti, but their international connections go beyond the nation that shares an island in the Caribbean with the Dominican Republic.

They've welcomed guests from around the world into their home in Hummelstown, Pennsylvania, for years – since their 18-year-old son, Micah, and 16-year-old daughter, Elizabeth, were very young.

Five heart patients have been part of the Ben and Jen household before and after surgeries, along with several exchange students.

Keaidi, a student from China, is in college but comes home for the weekends. She's been with the Fredricks since she was 12. The family also is hosting a young man from Tanzania who attends college. He lives in Ben and Jen's home in the summer and during school breaks.

"Micah, Keaidi and Elizabeth have been essential parts of our ability to work in Haiti and open our home to others," Jen said. "They are happy to have 'brothers and sisters' all over the world."

HELPING STUDENTS WIDEN THEIR HORIZONS

Ben is immersed in the world in another significant way as Penn State College of Medicine's Global Health Center Director.

Penn State students on their way to earning their MD degrees can participate in the university's Global Health Scholars Program.

Many water cisterns in Haiti were destroyed by the August 2021 earthquake, as seen in the photo on the left. Workers repair a cistern in the other photo. (Photos courtesy of the Fredrick family)





FAITH AND FINANCES ALIGNED

Dr. Ben and Jen Fredrick work with an Everence® financial consultant to integrate their faith and values with their decisions about money. If you'd like your financial choices to reflect your values, please visit everence.com/reps.

The students travel abroad for immersive visits that help them learn about supporting and addressing needs for underserved and under-resourced communities.

Ben is leading a group of students visiting Ghana this year. Other planned sites for 2022 are Vietnam, Australia, Brazil, Ecuador, Nepal and Zambia.

Student involvement in the Global Health Scholars Program has grown steadily since the program launched in 2008.

From a handful of students the first year, about one-fourth of medical school students now participate – a level of commitment Ben finds encouraging and a bit surprising.

"The students are very socially minded," he said. "They care about serving people in extreme poverty, including here at home."

THANKFUL FOR GOD'S GUIDING HAND

Jen said she and Ben have seen God's hand in the process many times as they've worked with others to help people in the midst of "incredible need."

"Along the way, we've seen God provide direction," she said.

The Fredricks are graduates of Messiah College (now Messiah University) in Mechanicsburg, Pennsylvania.

Jen told *The Bridge*, a Messiah publication, "Christianity is meant to be lived out. Our love for Christ should change us and cause us to love others."

Isaiah 58:10 is a verse with deep meaning to Jen and Ben. *If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday.* (ESV)

Jim Miller is a writer and editor at Everence and managing editor of Everyday Stewardship.



INVESTORS MAKE REAL IMPACT IN KENYA

Stella Tai sees community development firsthand in her home country

By Kristin Troyer

At the end of 2021, Stella Tai, Manager of Stewardship Investing Impact and Analysis for Everence®, visited her home country of Kenya to witness the impact community investments can make.

Through visits to four different sites in Kenya, Stella gained a more nuanced and personal understanding of the work made possible by Praxis.

“I’ve come to understand a great deal about impact investing,” Stella said. “But before this trip, my understanding of this work often took place behind a computer screen, over the phone, or at a conference.”

Everence and its mutual fund family, Praxis Mutual Funds®, have invested in and supported several organizations through partner Calvert Impact Capital. These organizations serve as a catalyst for change in Kenyan communities.

SUNCULTURE

Tai’s first stop in Kenya was at SunCulture, an organization that uses off-grid solar technology to provide farms with reliable access to water, irrigation, lighting, and mobile charging to meet the power needs of over 520 million households across Africa.

After visiting SunCulture’s office in Nairobi, the group visited a borrower – a small-scale farmer whose farm produces kale, spinach, bananas, tomatoes and mangoes. Before purchasing the solar pumping system from SunCulture, she struggled to draw enough water manually from her well every day to keep her farm irrigated.

Since acquiring her solar-powered water pump, production on her farm has gone up significantly – which has created more income for her family

and helped her pay her four children’s school fees. Once she pays off the current system, she hopes to go back to SunCulture and purchase a drip irrigation system, which will make her farming even easier and further increase her production.

BIOLITE

Tai’s travels next took her to Nairobi, where she visited the offices of BioLite – an organization focused on ending energy poverty through the creation of clean-fuel-powered cookstoves. The stoves provide a safe and reliable way to cook food, charge electronic devices, and generate light for economically disadvantaged families – and decrease fuel consumption and reduce toxic fumes emissions by 70%.

With a focus on business-to-business partnerships, BioLite has grown rapidly

Right: Stella met with representatives from SunCulture, an organization that connects rural farmers with solar power.

Far right: The founders of Watu Credit told Stella about their mission to provide financing for motorbikes.

Opposite page: Local women farmers are able to access solar-powered farming technology because of SunCulture.

into 20 countries, with a 25% market share in sub-Saharan Africa. They are also certified by the United Nations to sell carbon credits and are using this income to reduce the cost of purchasing their cookstoves – a move that increased their accessibility to people with low incomes.

LENDABLE AFRICA AND WATU CREDIT

The third stop of Tai's tour took her to Lendable Africa, an organization providing capital to emerging and frontier market Fintech companies and provides technology, asset management, and advisory services to leading investors.

While at Lendable Africa's Nairobi headquarters, Tai was introduced to Janis Strelis, Head of Finance for Watu Credit.

Founded in 2015, Watu Credit has seen rapid growth by providing financing for motorbikes popularly known as "boda bodas" in Kenya and a few other East African countries. The motorbikes are commonly used as a type of taxi service in both urban and rural areas, providing boda boda owners with income to support themselves and their families.

As the pandemic started, Watu Credit took the time to work on their systems to improve internal efficiency, reducing the time it takes for customers to get a motorbike – now just a two-hour window from start to finish.

The changes resulted in a 300-400% increase in business for Watu Credit – going from financing some 5,000 motorbikes a month prior to the 2020 COVID-19 outbreak to 20,000 to 25,000 motorbikes a month today. Thanks to their efforts, Watu now has 170,000 active customers – making an impact in the lives of thousands of small-business owners across Kenya.

Praxis Mutual Funds supports organizations like these through investments in Calvert Impact Capital, an impact-investing institution that helps people around the world through community development financing. It's part of the Praxis commitment to invest approximately 1% of each of its funds to benefit neighborhoods and individuals through community development investments.

Kristin Troyer is a writer/designer at Everence.



Looking to learn more about Praxis Mutual Funds' commitment to real impact? Download our 2021 Real Impact Report to learn about our seven distinct impact strategies that show how investments can support and contribute to the change we want to see in the world.

Praxis Mutual Funds are advised by Everence Capital Management and distributed through Foreside Financial Services, LLC, member FINRA. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.

Consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus and summary prospectus contain this and other information. Call 800-977-2947 or visit praxismutualfunds.com for a prospectus, which you should read carefully before you invest.





Laurelville Retreat Center connects with its community

Nearly 250 children learned to swim in Laurelville Retreat Center's pool last summer. That's about 10 times the number of kids Laurelville leaders expected.

Executive Director Jeanette Lahm figured a couple dozen children would sign up for the new public program, offered for the first time in 2021.

The response was a clear sign the community needs the center's facilities and services, she said.

Laurelville Retreat Center is slightly more than an hour's drive southeast of Pittsburgh, Pennsylvania. The nearest town is Mount Pleasant.

The 600-acre property formerly was known as Laurelville Mennonite Church Center. The board of directors approved a branding change after research showed many people didn't know Laurelville is open to visitors other than Mennonites.

In fact, Laurelville is steeped in Mennonite tradition but has served

all denominations and a variety of corporate clients for more than 75 years, Lahm said.

HOW DOES THE FUTURE LOOK?

As its leaders pondered Laurelville's future, Lahm said the question was, "Do we want to be a private retreat center or a community resource?"

The board of directors – of which retired Everence CEO Larry Miller is chairman – decided Laurelville should be a community resource.

Not surprisingly, COVID-19 has been a disruption as Laurelville moves toward becoming more visible to a wider range of people. But the retreat center, because of how much it offers, is attracting people who've never visited.

"We have many miles of hiking trails, available free of charge," Lahm said. Laurelville offers several lodging options, dining options and, of course, day camps and week-long camps for children.

And donors are responding enthusiastically, even amid COVID-related challenges. A couple of donors recently provided a six-figure gift, and earmarked project gifts overall totaled more than \$450,000 in 2021.

Special events during the year bring in more people, including Pittsburgh residents who long for a back-to-nature experience in the scenic Laurel Highlands.

Lahm said, "We are thankful for Everence Foundation's partnership with our organization to help us invest and steward donor resources wisely."

“

We are thankful for Everence Foundation's partnership with our organization to help us invest and steward donor resources wisely."

JEANETTE LAHM

Executive Director, Laurelville Retreat Center





For more information
and to apply visit

everence.com/careers

Looking for a meaningful career where you can have a positive impact in your community? As an Everence employee, you will be part of a supportive team, focused on helping individuals align their financial decisions with their faith and values.

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- Purposeful work
- Commitment to an inclusive and diverse work environment

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LIVES WE SHARE



Everence Foundation client donations soared in 2021



Everence Foundation clients donated over \$158 million into charitable vehicles such as donor-advised funds, trusts, and charitable gift annuities in 2021.

This generosity was a 99% increase over the \$79 million donated to the foundation in 2020, which itself had been a record.

Everence Foundation is a donor-advised foundation. All money donated to the foundation is designated and given to other 501(c)3 charities in the future, as directed by the foundation's clients.

In 2021, Everence Foundation donors distributed more than \$69 million from

their accounts to over 3,000 charities – an increase of 11% over the \$66 million they distributed the previous year.

Everence Foundation is a ministry of Everence Financial and has offices throughout the United States. The foundation had over \$641 million in charitable dollars under management for donors as of the end of 2021.

Since its founding in 1952 as Mennonite Foundation, Everence Foundation has helped donors channel over \$1.5 billion to churches and charities.

FIND OUT MORE

Everence Foundation administers several giving plans that help people and organizations strengthen their stewardship. Learn more at everence.com/charitable-giving.