

# INVESTED in North Georgia

## Our community fights **TOGETHER**



A recipient of a NGCF COVID-19 Relief Grant, Georgia Mountains YMCA provides child care for healthcare workers. (Photo courtesy of The Times).



**NGCF believes it is our responsibility to strengthen our community, especially during a crisis. We are standing in the gap, supporting organizations that are on the front lines and providing direct assistance to those who are being impacted.**

**—Michelle Prater  
NGCF President & CEO**

In this unprecedented time, North Georgia Community Foundation has the responsibility and the ability to lead the community toward recovery.

NGCF had the forethought to establish the NGCF Coronavirus (COVID-19) Relief Fund in March to provide grants to local nonprofits impacted by and serving those who are affected in this crisis. We are also directing all of our 2020 grant funding to be used for Coronavirus (COVID-19) relief and recovery efforts.

In the first two grant cycles, we have awarded nearly \$200,000 to meet critical needs throughout North Georgia. Additional cycles will continue for the duration of the pandemic.

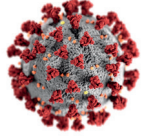
An advisory committee oversees

the distribution of funds and is made up of NGCF board members from across our region.

NGCF stands with our community, just as we have for the past 35 years, living up to our motto - 'For Good, Forever.' We have been amazed with the generosity that people have shown by contributing to our relief efforts and also with the number of organizations and individuals who have collaborated with us.

The critical needs in our community are only increasing and we are asking for you to join us in this fight by donating to the COVID-19 Relief Fund. Visit [ngcf.org/Covid19Relief](https://ngcf.org/Covid19Relief) for more information. Your help will enable our foundation to increase the assistance provided to organizations fighting the pandemic's impact.

### NGCF COVID-19 RELIEF GRANTS



These nonprofits were included in the first two cycles of the NGCF COVID-19 relief emergency grants. NGCF is providing assistance to nonprofits serving the immediate critical needs in our community.

**Boys and Girls Clubs of Lanier** - Hall and Forsyth counties \*Matching grant provided by Sherrie and Lorry Schrage

**Caring Hands Ministry** - Banks, Habersham, Lumpkin and White counties.

**Community Helping Place** - Lumpkin County \*Matching grant provided by the Rotary Club of Dahlonega Sunrise

**FAITH Inc.** - Rabun County

**Rabun County Family Connection** - Rabun County \*Matching grant provided by the Lake Rabun Association

**Family Promise of Hall County** - Hall County

**Gateway Domestic Violence Center** - Hall County

**Georgia Mountain Food Bank** - throughout North Georgia

**Good News at Noon** - Hall County

**Good News Clinics** - Hall County

**Hispanic Alliance Georgia-La Alianza** - Hall County \*Matching grant provided by Sherrie and Lorry Schrage

**iServe** - Jackson and Madison counties

**Salvation Army** - Hall and Stephens counties

**St. Vincent de Paul** - Hall County

**St. Johns Baptist Church for the benefit of the Sunshine Seniors** - Hall County \*Matching grant provided by Sherrie and Lorry Schrage

**United Way of Forsyth County** - Forsyth and Dawson counties \*NGCF provided a matching grant challenge

**White County Caring & Sharing** - White County

**White County Food Pantry** - White County

**Georgia Mountains YMCA** - Hall County

These organizations received grants as of April 15, 2020



**DONATE**

[ngcf.org/COVID19Relief](https://ngcf.org/COVID19Relief)

# Market update: Investors encouraged to stay the course

Following a record-setting stretch of low market volatility, investors were blind-sided by the COVID-19 pandemic. The economy is in hibernation and approaching recession. The stock market has taken a plunge. Many of us are working from our kitchen tables. Nothing in the world is normal right now.

Or is it?

The reality is that market downturns are normal, natural, and necessary. Looking back at market history, a 20%+ downturn typically happens at least every 6 years, according to Brian Whalen, NGCF Board Member and Co-Chair of the NGCF investment committee. Brian has 24 years of lessons learned in the investment industry including 9 years with Capital Group/American Funds.

“The more you remind yourself of these inevitable downturns, the better opportunity you have to be a successful long-term investor,” Brian said.

NGCF stays focused on long-term investment, which gives the foundation a stable footing when downturns occur. For 20 years, NGCF has held the same portfolio with American Funds. The company is privately held, which enables them to much more easily be long-term than most managers, Brian said.

This is Brian’s advice to investors during this critical juncture: Stay the course. Don’t let emotions take over and



“The time horizon for the foundation is forever, which gives our investment managers the ability to invest for the long-term and not make knee-jerk reactions to market downturns.”

—Brian Whalen,  
Stribling-Whalen Financial Group

## Market downturns happen frequently but don't last forever Standard & Poor's 500 Composite Index (1950-2019)

Size of decline	-5% or more	-10% or more	-15% or more	-20% or more
Average frequency*	About three times per year	About once per year	About once every four years	About once every six years
Average length†	43 days	112 days	262 days	401 days
Last occurrence	August 2019	December 2018	December 2018	December 2018

\* Assumes 50% recovery of lost value.

† Measures market high to market low. Sources: Capital Group, Standard & Poor's.

lock in a loss. Hang in there long enough to see the return.

For his clients that are holding cash, Brian recommends investing that cash into this downturn.

“This feels awful, but we are confident that in five years this decision will prove to be fruitful. Also, for those clients of ours who regularly invest in their 401k,

we have been asking them to fast forward these contributions and get them done much sooner than the end of the year,” he said.

Fundholders can rely upon NGCF’s reliable investment strategy, which has enabled the foundation to become a constant in the giving community of North Georgia over the past 35 years.

## Students get involved with giving back



In the chaos of coronavirus headlines and distance learning assignments, some students took a moment to think about what it means to give to the community. The colorful responses to this drawing contest created some much-needed sunshine on social media! Pictured above is the winning drawing by Halie R. We appreciate Philip and Mary Hart Wilheit donating \$5,000 to the NGCF COVID-19 Relief Fund in Halie’s name and for sponsoring this drawing contest!

## NEW online donor portal

NGCF is rolling out a NEW Online Donor Portal. Here you will be able to

- access your FUND BALANCE
- view an up-to-date GIFT history
- view your GRANT history, including pending online grant requests, and track each stage of the grant process
- download fund STATEMENTS
- DONATE directly to your fund
- receive an EMAIL notification each time your fund receives a gift or distributes a grant.

Contact Abigail Carter, Director of Strategic Initiatives, to learn more or receive a User Guide: [acarter@ngcf.org](mailto:acarter@ngcf.org)

