

A painting of an elderly man with a white beard and a dog. The man is on the left, wearing a light blue shirt and a green vest, looking down at the dog. The dog is on the right, looking up at the man. The background is a textured, light brown color.

**COMMUNITY  
FOUNDATION**  
OF THE FLORIDA KEYS  
*In Paradise for Good*

*Campbell Cawood*  
SEE CENTERFOLD

**2022 ANNUAL REPORT**



## Board Chair Will Langley

Business leader Will Langley has served as chairman of the Board of Governors since July 2022.

Will joined the Community Foundation board in 2015, and since then our assets under management have doubled. As chair of the development committee, Will helped lead a successful \$1 million endowment campaign for the organization's 25th Anniversary.

As principal broker of Berkshire Hathaway HomeServices in the Florida Keys, Will oversees 150 real estate professionals county-wide. He has been president of the Key West Association of Realtors®, commodore of the Key West Yacht Club, and served on the Key West (Seaport) Bight Management Board. He is a graduate of North Carolina State University with dual degrees in Government & Political Science, and Parks, Recreation & Tourism Management.

# BELIEVE IN THE FUTURE OF THE FLORIDA KEYS

Dear Friends,

You can join us in beaming with pride as we look back on 2022 as the most successful in our organization's history.

Thanks to our generous supporters, we **raised nearly \$3.6 million** in contributions and program revenues, compared to \$2.9 million the previous year. The Foundation gave generously to our island community, **granting out nearly \$2.3 million** compared to \$1.8 million in 2021.

Our big news is that **100% of every dollar donated now goes directly to nonprofit grants and programs**. Zero goes to our foundation operating expenses like salaries, office space, and the printing of this publication. Our own endowment has grown beyond the sweet spot where annual earnings cover administrative costs.

Can you imagine how different the Keys would be if every nonprofit here reached this milestone? What if our nonprofits didn't have to fundraise?

This year we catapulted this dream into motion as **23 organizations opened new endowment funds with the Community Foundation of the Florida Keys**. It is our honor to be managing new funds in perpetuity to support the arts, disabled individuals, faith-based services, health, history, the environment, libraries, recreation, scholarships, schools, youth, wildlife and more here in our island paradise. In total, we manage **67 endowments** for the permanent benefit of the Florida Keys.

The brand new **Florida Keys Volunteer Center**, completely managed and funded by your Community Foundation since 2022, is actively matching individuals with nonprofit volunteer opportunities. It is free to sign up at [VolunteerKeys.com](https://www.volunteerkeys.com).

A special focus going forward is growing our **Legacy Society**. These are special donors who believe in the future of the Florida Keys. To find out how to become a member, visit [cffk.org/legacy](https://www.cffk.org/legacy).

Forever yours -- connecting people like you, resources and needs through philanthropy,

Will Langley  
Chair, Board of Governors

Jennifer McComb  
President and CEO

# IT'S YOUR COMMUNITY. WE'RE YOUR FOUNDATION.

**27**  
YEARS  
OF SERVICE

**\$24**  
MILLION  
IN ASSETS

**192**  
FUNDS  
UNDER  
MANAGEMENT

**\$34**  
MILLION  
IN GRANTS SINCE  
1996

**75**  
NONPROFIT  
FUNDS AND  
ENDOWMENTS

## BOARD OF GOVERNORS

Will Langley  
*Chair*

Andrea Spottswood  
*Treasurer, Finance Chair*

Jodi Weinhofer  
*Secretary*

Marian Buccafurni  
*Chair, Investments and Grants*

Ron Burd  
*Chair, Governance*

Warren Leamard  
*Chair, Development*

Bobby Highsmith  
Laura Lietaert  
Heidi Morris  
Larry Nolt  
Ken Silverman  
Thomas Swain

## STAFF

Jennifer McComb  
*President and Chief Executive Officer*

Elizabeth Brown  
*Vice President for Philanthropy*

Lainie Plotnik  
*Chief Financial Officer*

Kevin Bowes  
*Director of Philanthropic Services*

## SPECIAL ADVISORS

Holly Merrill  
John Milne  
William Porter  
Ann Reynolds  
Rosi Ware



## President and CEO Jennifer McComb

Jen found her home leading the Community Foundation team in 2019. She is passionate about making the Florida Keys a better place to live now and in the future. In 2022, she achieved the Chartered Advisor in Philanthropy® designation for wealth advisors including taxation, finance, legacy planning, psychology, and strategic philanthropy.

During her 13 years in the Keys, Jen has raised millions of dollars for nonprofits in her leadership roles at the Ocean Reef Community Foundation, United Way of the Florida Keys, Good Health Clinic, and the Florida Keys Children's Shelter. She had worked in development for the State, at the University of Central Florida and Florida International University.

Jen has a bachelor's degree in English from Cornell University, master's degree in marketing from Northwestern University, and nonprofit certificates from the Institute for Philanthropy & Nonprofit Leadership at Rollins College.

# REGIONAL IMPACT

The Community Foundation is committed to building a strong presence throughout Monroe County by using our three Regional Advisory Councils to help expand our grantmaking and donor base. Regional advisors raise awareness of and advocate for the Community Foundation, advise on local needs, initiatives and prospective donors, work with their local nonprofit grantees, and provide funding recommendations.

## UPPER KEYS ADVISORY COUNCIL



The Upper Keys Advisory Council awarded \$10,000 to Upper Keys Food Banks in 2022 to help make sure needs are met in our most vulnerable communities. All grants were made possible by donors to the Community Foundation's Upper Keys Future Fund.

Photos: Community Foundation Upper Keys Advisory Council members Billy Hart and Laura Lietaert present \$3,000 to Pastor Steve Olsen at First Baptist Church of Islamorada. Laura Lietaert and Billy Hart present \$4,000 to Burton Memorial United Methodist Church. Upper Keys Advisory Council member Suzi Youngberg, Council members Laura Lietaert, Elizabeth Moscynski, and Billy Hart present \$3,000 to SOS Food Bank at St. Justin Martyr Church.

## MIDDLE KEYS ADVISORY COUNCIL



The Middle Keys Future Fund gave a total of \$11,000 in community grants in 2022, helping to close the gaps in nonprofit funding.

The Marathon Recreation Center offers a safe and comfortable place for kids to go after school to work on homework, socialize, and play. The \$2,000 grant from the Middle Keys Future Fund paid for the purchase of equipment, arts and craft supplies, and reading materials for its after-school program.



Stanley Switlik Elementary School in Marathon received a \$2,000 grant from the Middle Keys Advisory Council for its after school programs. Pictured (left) are members of the new fishing club this grant helped sponsor.

## LOWER KEYS ADVISORY COUNCIL



The Lower Keys Future Fund granted a total of \$27,000 in the Lower Keys communities in 2022.

The Big Pine Athletic Association, Big Pine United Methodist Church, Conch Republic Marine Army, Florida Keys Wildlife Society, the Growing Hope Foundation, Jose Wejbe Memorial Foundation, Lower Keys Rotary, Seacamp and Sugarloaf School each received a \$3,000 award or their community projects.

Funding for these projects was from gifts to the Lower Keys Future Fund, which were matched by the Community Foundation. So, 200% of donations received go back into the local community.

# COMMUNITY SUPPORT

The Community Foundation of the Florida Keys supports the entire Florida Keys, from Key Largo to Key West. In our annual competitive grants program, community members on our grants committee score applications submitted by Monroe County nonprofits and select the best to receive grants up to \$10,000. In 2022, we funded new and innovative projects and programs in which Monroe County nonprofits collaborated with one another.

Through its 2022 competitive grants program, the Community Foundation granted \$307,570 to 48 organizations in the Florida Keys. This was \$90,000 more than was awarded in 2021. For more information on our yearly grants program, visit [cffk.org/grants](http://cffk.org/grants).

# UNSUNG HEROES

The Community Foundation of the Florida Keys honors the tremendous efforts of our community's nonprofit volunteers. Volunteers help supply food to families in need, perform in and staff theatrical productions, act as tour guides and docents, foster animals, mentor students, assist in homeless shelters, and so much more throughout the Florida Keys.

The annual Unsung Hero Celebration applauds these "Volunteers of the Year" and promotes the importance of civic engagement. 80 nonprofits took part in recognizing their heroes this year.

# LEADERSHIP SUCCESS ACADEMY

The Leadership Success Academy is a "bootcamp" for nonprofit board members providing hands-on training and best practices in leadership development and governance skills.

In 2022, the Community Foundation held its first-ever Leadership Success Academy in the Upper Keys. The College of the Florida Keys welcomed us at its new campus.

This was the 15th year for the Leadership Success Academy, which has trained more than 500 leaders Keys-wide who are committed to providing exemplary leadership for organizations they care about.

451 TOTAL GRANTS

IN 2022



1600+ VOLUNTEERS HONORED SINCE 2001



500+ GRADUATES CERTIFIED SINCE 2008



## \* 2022 FIRST

# 2022 Florida Keys NONPROFIT DAY



Together with the Ocean Reef Community Foundation and United Way of Collier and the Keys, we hosted the first annual Florida Keys Nonprofit Day in September 2022. More than 100 nonprofit leaders gathered at the Marathon Community Theatre to network and participate in educational sessions.



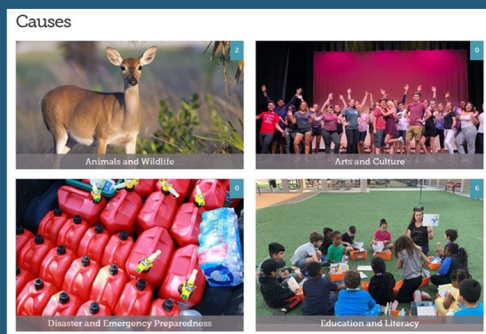
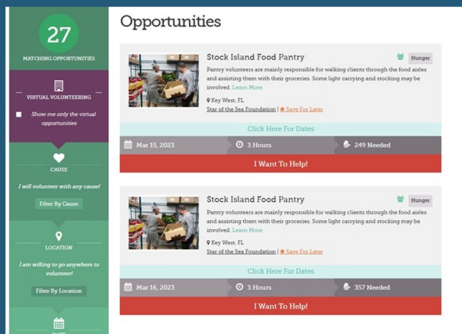
Mark your calendars for the second annual event on September 12, 2023. To learn more, visit [cffk.org/nonprofitday](http://cffk.org/nonprofitday)



## \* 2022 FIRST

# FLORIDA KEYS VOLUNTEER CENTER

In 2022, the Community Foundation launched the Florida Keys Volunteer Center to recruit, train, manage and recognize volunteers. The center is run by two full-time AmeriCorps VISTA members. It's free for nonprofits to list opportunities and for volunteers to sign-up at [VolunteerKeys.com](http://VolunteerKeys.com).



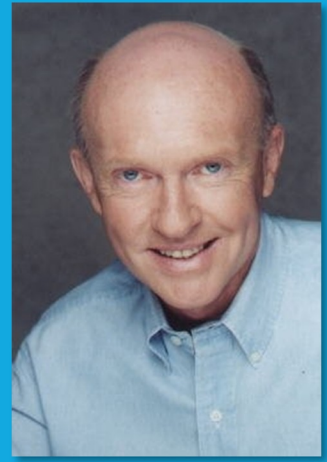
# FROM THE COVER *Campbell Cawood*

In Paradise for Good January 10, 2022

Campbell Cawood gave unsparingly of his time and talent to help performing arts and human services in Key West.

Campbell worked closely with other local leaders to establish the Community Foundation of the Florida Keys. He served on the Board of Governors before we had paid staff and was an advisor for many years. He generously contributed his investment management services as well as office space on Whitehead and staff support.

A gracious host, many memorable events took place at Campbell's welcoming Key West homes. These included a legendary birthday party for his close friend Maya Angelou as well as a 2001 wine tasting to raise funds for the Community Foundation of the Florida Keys. He managed the Foundation's investment pool for the Ray Baker-Joe Viana Performing Arts Fund, which continues through his Keys Wealth Management business partner Todd German.



Campbell's legacy is the Cawood Courage Fund at the Winston-Salem Foundation, an endowment that funds multiple nonprofits in North Carolina and Key West. The funding to be received by the Community Foundation of the Florida Keys every year in perpetuity significantly increases the impact that we can provide to Florida Keys charities. Thank you, Campbell!



## THE FUTURE

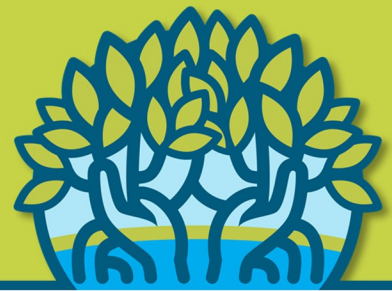
You can achieve your personal philanthropic goals and leave a lasting impact on the Keys community you love by including charitable giving as part of your estate plan. Visit [cffk.org/legacy](http://cffk.org/legacy).

The Legacy Society was created to recognize and express appreciation to donors who have created permanent legacies at your Community Foundation.

If you wish to leave a gift that costs nothing during your lifetime, include the Community Foundation of the Florida Keys in your estate plan. You can establish a gift with stock, real estate, life insurance, retirement plan(s), a percentage of your estate, or the remainder after distributions to other beneficiaries.

### BENEFITS INCLUDE:

- \* Invitations for events exclusively for Legacy Society members.
- \* Recognition in Community Foundation publications, if desired.
- \* Full access to all donor services offered by the Community Foundation.
- \* Options to direct your gift to specific causes, charities or geographic areas.
- \* Donors may retain anonymity as a member, if desired.



**LEGACY SOCIETY**

**COMMUNITY FOUNDATION  
OF THE FLORIDA KEYS**



# 192

## ACTIVE COMMUNITY FOUNDATION FUNDS

**Bold = new fund**

A.H. of Monroe County Endowment Fund  
Ad Majorem Dei Gloriam Fund  
Phyllis Allen Teacher Recruitment Fund  
Angie V. Scholarship Fund  
**Bahama Village Music Program Endowment Fund**  
Bahama Village Music Program Fund  
Ray Baker and Joe Viana Performing Arts Endowment  
Banyan Grove Fund  
Charlie Barker Memorial Fund  
Jack Baron Visual Grant Endowment  
Dennis Beaver Donor Advised Fund  
**The Ms. Betty Hospitality & Culinary Scholarship Fund**  
Brewer Charitable Fund  
The Harry and Linda Bryant Fund  
The Buccafurni Fund  
Virgil and Marjory Bumgarner Fund for the Visually Impaired  
Ron and Joyce Burd Fund  
Fred R. Cabanas Aviation Memorial Scholarship Fund  
Rosemary E. and Sebastian Cabrera, III Memorial Endowment  
Andrea Staci Carbonell Scholarship  
The Carey Endowment  
**Jerry and Caroline Cash Endowment Fund**  
Richard Cassedy Endowment  
Center for Nonprofit Excellence  
Cherry-Watson Fund for St. Paul's Episcopal Church  
Community Foundation of the Florida Keys Disaster Recovery Fund  
Community Foundation of the Florida Keys Operating Support  
Community Foundation of the Florida Keys Chair's Award Fund  
Community Foundation of the Florida Keys Operational Endowment  
**Conch Republic Marine Army Endowment**  
Cornerstone Resource Fund  
Custom House Museum Endowment  
Custom House Preservation Fund  
The Aaron Davis Broadway Suicide Prevention Fund  
Charles Newman and Jane Dawkins Endowment  
Padget-Dekker Fund  
First State Bank Diego L. Caso Scholarship Fund  
Michael Dively Social Justice and Diversity Endowment  
Kenneth J. and Margaret Dietz Domanski Memorial Endowment  
Driftwood Fund

William C. Euler, Jr. and Andrew F. Oates, Jr. Fund  
**Florida Bay Forever Educational Endowment Fund**  
Florida Junior Bridge Scholarship Fund  
**Florida Keys Council of the Arts Endowment**  
Florida Keys Council of the Arts Fund  
Florida Keys Emergency Relief Fund  
**Florida Keys Healthy Start Coalition Endowment Fund**  
Florida Keys Healthy Start Coalition Fund  
Florida Keys Historic Preservation Fund  
**Florida Keys History & Discovery Museum Endowment**  
Florida Keys Outreach Coalition for the Homeless Fund  
Florida Keys Outreach Coalition for the Homeless Legacy  
Endowment  
**Florida Keys Wildlife Society Endowment Fund**  
George Fontana Liberal Arts Endowment and Scholarship  
Ann-Francis B. and William R. Ford Endowment for the  
Key West Garden Club  
Shirley Freeman and Harvey Server Environmental Fund  
Friends of Mallory Square Fund  
Friends of the AIDS Memorial Endowment  
**Friends of the Key Largo Library Endowment**  
**Friends of the Key West Library Endowment**  
Fringe Theater of Key West Fund  
Future Fund for the Florida Keys  
Future Fund for the Lower Keys  
Future Fund for the Middle Keys  
Future Fund for the Upper Keys  
The Garlo Keeley Fund  
Carole W. Gerbracht Memorial Scholarship Endowment  
**German Family Fund**  
Beverly and Bill Goldner Charitable Fund  
Kim T. Gordon and Stephen Mizner Endowment  
Fred and Linda Greenberg Endowment  
Clifford P. Grink Memorial Endowment  
Habitat for Humanity of Key West Fund  
Hamilton Family Scholarship Award Fund  
**Tunie Hamlen Charitable Fund**  
Brian and Maureen Harrison Fund  
Gail Heintz Scholarship Fund  
Hemingway Look-Alike Society Scholarship Fund  
Katie Higgs-Wyrwicki Memorial Culinary Scholarship  
USCGC Ingham Memorial Fund  
Joyce Horton Johnson Scholarship Fund for the Key West  
Literary Seminar  
**Jones-DelMonte Endowment**  
**K-9 Relief Fund of Key West**  
Lynn Kaufelt Fund  
**Keep Key West Weird Fund**  
**Key West Art Center Endowment Fund**



Key West Art Center Fund  
Key West Botanical Garden Society Endowment  
Key West Business Guild Charitable Fund  
**Key West Community Sailing Center Endowment Fund**  
Key West Garden Club Operating Reserves Fund  
Key West Impromptu Classical Concerts Fund  
Key West Jaycees Endowment Fund  
Key West Literary Society Russo Award Endowment  
Key West Museum of Art and History Salary Support Endowment  
Key West Players/Waterfront Playhouse Endowment  
Key West Players/Waterfront Playhouse Reserve Fund  
**Key West Wildlife Center Endowment Fund**  
**Keys Choral Arts Endowment Fund**  
**Keys Choral Arts Working Fund**  
**Keys to Be the Change Endowment Fund**  
Michael and Adele King Memorial Fund  
Kitsakos-DeWald Artist Residency Endowment  
Landau Family Fund of the Upper Keys  
Last Stand Fund  
Leadership Monroe County Fund  
Mark and Nancy Lindas Endowment  
Joe Liszka and Frank Romano Endowment  
**Lodging Association of the Florida Keys & Key West Endowment**  
Florence Fox-Loeb Key West Music and Theatre Arts Endowment  
Lolita's Women's Fund  
Emily Boyd Lowe Music Endowment  
Lower Keys' First Responder Fund  
**Lower Keys Medical Center Scholarship Fund**  
Peter MacDougall Fund  
Macedonia Fund  
Jeff MacNelly Memorial Scholarship Award  
Patricia T. Major, M.D. Endowment  
The Tom Majors Fund  
**Monroe Association for ReMARCable Citizens Endowment Fund**  
**Marine Resources/MarineLab Endowment Fund**  
MarineLab's Art Mitchell Fund  
Masonic Chip Child ID Program Masters & Wardens, 36th District  
**The Matthew 25 Endowment Fund**  
Gordon and Meridyth McIntosh Charitable Endowment  
Anne McKee Artists Fund  
G. Ross McKee, Jr. Charitable Fund  
G. Ross McKee, Jr. Scholarship Fund  
James L. McLernan Fund for Last Stand  
**The Lee McMannis Fund**  
Roger and Cindy McVeigh Legacy Endowment  
Alan D. Melnick Endowment for Public Broadcasting  
Holly S. Merrill Donor Advised Fund  
Scotti Merrill Scholarship Endowment for Key West Literary Seminar  
The Miani Sassy Cat Fund  
**Mote Marine Laboratory Endowment Fund**  
Mote Marine Laboratory Fund  
Mote Marine Laboratory Keys Advisory Board Fund

Gail Williams Munder Concert Series Fund  
Navy League, Key West Council, Inc. Scholarship Fund  
**No Worries for Key West Children Fund**  
**The O'Connor Family Scholarship Endowment**  
Jean Olson Memorial Scholarship Fund  
One Human Family Endowment  
One Island Family Endowment  
The Paar Family Endowment Fund  
Padget-Dekker Fund  
Derek Parker Baseball Fund  
Jack M. Paul Fund  
Gib Peters Mel Fisher Maritime Heritage Society Fund  
Garnet L. and James W. Picking Endowment  
Jeane and Jessie Porter Memorial Endowment  
The Bill and MaryCarlin Porter CFFK Charitable Fund  
Probert Endowment  
Franko Richmond Music Scholarship Fund  
Pete Rosin Scholarship Endowment  
**Saint Paul's Episcopal Church Endowment**  
Bob and Martha Sauer Memorial Endowment  
Betsey Blades Selig Memorial Endowment Fund  
Amber Shaffer Charitable Fund  
Sister Season Fund Endowment  
**SOS Foundation Endowment Fund**  
**Chester Sparks & Tripp Calk Fund for Key West Botanical Garden**  
**Chester Sparks & Tripp Calk Endowment for Classical Concerts**  
**Chester Sparks & Tripp Calk Endowment for Education**  
Florida Keys SPCA Shelter Endowment  
**Jean B. Stearns Fund**  
Marion Stevens Endowment for Hospice Services  
Marion Stevens Fund  
The Studios of Key West Endowment  
Sunrise Rotary Club of Key West Fund  
**Sunrise Rotary Foundation of Key West Endowment Fund**  
Tennessee Williams Key West Exhibit Fund  
Floy V. Thompson Community Awareness Scholarship  
Charlotte M. Toppino Memorial Fund  
Anne M. Trivisonno Scholarship Endowment  
The Trophia Butterfly Foundation Fund  
The Tropic Cinema Fund  
Stephen P. Turco Memorial Fund  
Unity of the Keys Fund  
**Upper Keys BPW Scholarship Endowment Fund**  
Hunter Ward Endowment Fund  
The Rosi and Jeff Ware Endowment  
Bert Whitt Donor Advised Fund  
George and Dorothy Witwer Endowment for Reef Relief  
George and Dorothy Witwer Endowment for Samuel's House  
George and Dorothy Witwer Endowment for CFFK  
David Wolkowsky Teachers of Merit Awards Fund  
Henry Woods Endowment for the Arts  
Judith and Stanley Zabar Fund

**39 NEW FUNDS SINCE 01-01-22**

# NEW IN '22

## TUNIE HAMLEN CHARITABLE FUND



Tunie has been visiting the Keys for over a decade and recently made Key West her primary residence. She was eager to give back to her new community and got involved with volunteering for several nonprofits and the Key West Woman's Club. Tunie created a donor-advised fund with the Community Foundation on the advice of her investment advisor. She enjoys how easy it is to make donations of any amount to her favorite charities and churches in Key West and in her hometown of Cambridge. It was a joy to see Tunie dancing at the Community Foundation's 25th Anniversary Gala!

## NO WORRIES FOR KEY WEST CHILDREN FUND



Paula Carbonell is a former teacher whose second career was as captain on No Worries Charters. She was known on her street, South Street, as The Mango Lady. Before she passed away in 2022, Paula made sure that a significant portion of her estate would benefit youth in Key West. Her No Worries for Key West Children Fund will make annual grants to the Bahama Village Music Program, Boys & Girls Clubs of the Keys, the Florida Keys Children's Shelter, Florida Keys Healthy Start Coalition, the Key West Community Sailing Center, Literacy Volunteers of America, the Monroe Association for ReMARCable Citizens, Reef Relief, Unity of the Keys Spiritual Center, Wesley House, Womankind, and Zonta Key West. To make a donation in Paula's honor, visit [cffk.org/noworries](http://cffk.org/noworries).

## JEAN B. STEARNS FUND



Long-time Key West resident Jean Elizabeth Barnett Stearns passed away at the age of 99 on March 23, 2022. Jean had arranged with attorney Bobby Highsmith for nearly 90% of her estate to go to charities including the Community Foundation of the Florida Keys. Her prized Mario Sanchez woodcarvings are now part of the Key West Art & Historical Society's collection. Jean grew up in White Hall, Illinois, where her mother was a music teacher and her father owned a pottery shop. She graduated with a bachelor's degree in English from the University of Illinois at Urbana-Champaign. In Manhattan in 1956, she married Marshall Stearns, founder and director of the Institute of Jazz Studies. They moved to Key West in 1966 and co-authored *Jazz Dance: The Story of American Vernacular Dance*.

Photo by Rob O'Neal

## TYPES OF FUNDS

### Donor-Advised Funds

Established by donors who retain the right to recommend grants to nonprofits.

### Agency Funds

Created by nonprofits to protect and invest their assets for the future of their work and mission.

### Designated Funds

Established to benefit a particular organization or project.

### Legacy Funds

Allows donors to leave a legacy of giving by incorporating charitable giving into their estate plans.

### Memorial Funds

Honor a loved one by supporting causes or nonprofits which would have pleased that person.

### Field of Interest Funds

Create a resource to target an area of interest to the donor, such as education or arts and culture.



## LOWER KEYS MEDICAL CENTER SCHOLARSHIP FUND

Grateful patients at Lower Keys Medical Center wanted to give back. A smart solution for the for-profit hospital was to open a fund at the Community Foundation. All contributions to their fund are tax-deductible and the Foundation can even accept gifts of stock. As a reflection of the hospital's commitment to providing quality health care needs of the community, it is offering scholarship opportunities for Key West High School seniors who want to pursue careers in healthcare.

# FINANCIALS

**COMMUNITY FOUNDATION OF THE FLORIDA KEYS, INC.**  
**Statement of Financial Position**  
**At December 31, 2022 and 2021**

	2022	2021
<b>ASSETS</b>		
Cash and cash equivalents	\$ 1,582,541	\$ 738,871
Accounts and contributions receivable	-	-
Prepaid Expense	13,251	11,520
Investments	7,681,004	10,094,461
Funds held as agent	4,361,515	5,546,500
Split interest agreement	200,000	285,000
Net fixed assets	232,685	240,120
Funds held for endowment	10,359,650	11,138,452
<b>Total Assets</b>	<b>\$ 24,430,646</b>	<b>\$ 28,054,924</b>
<b>LIABILITIES</b>		
Grants payable and accrued expense	\$ 61,939	\$ 56,683
Deferred revenue	-	18,295
Funds held as agent	4,361,515	5,546,500
<b>Total Liabilities</b>	<b>4,423,454</b>	<b>5,621,478</b>
<b>NET ASSETS</b>		
Without Donor Restrictions	6,824,344	7,730,466
With Donor Restrictions	13,182,848	14,702,980
<b>Total Net Assets</b>	<b>20,007,192</b>	<b>22,433,446</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 24,430,646</b>	<b>\$ 28,054,924</b>

All financials in this report reflect information contained in the Community Foundation of the Florida Keys' 2022 Audit Report. Complete financial information, including the 2022 Audit Report, Form 990, and our Investment Policy is available at [cffk.org](http://cffk.org) or by calling 305-292-1502.



CFFK has been continuously accredited with the National Standards for U.S. Community Foundations since 2006, affirming that we have met or exceeded the most rigorous benchmarks in philanthropy and have met the highest standards for local giving.





# ITS YOUR COMMUNITY. WE'RE YOUR FOUNDATION. IN PARADISE FOR GOOD.

We have been making charitable giving easy for 27 years. We can help you support your favorite causes and nonprofits and make a lasting difference in the Florida keys.

Give now to the Florida Keys Future Fund, or select a geographic region for your gift to support. We now have Future Funds for the Upper, Middle, and Lower Keys to help you give more locally.

Visit [cffk.org/donate](http://cffk.org/donate)

Give later as part of your will or estate plan to support your interests and help your island communities long after you're gone.

Visit [cffk.org/legacy](http://cffk.org/legacy)

Create your own fund at the Community Foundation so you can give at a moment's notice, when help is needed the most.

Contact us at [cffk@cffk.org](mailto:cffk@cffk.org) or call 305.292.1502.



**\$2.3**  
MILLION  
IN TOTAL GRANTS  
IN 2022

**\$3.6**  
MILLION  
TOTAL GIFTS  
RECEIVED IN 2022

**451**  
GRANTS  
AWARDED IN 2022



Cover Artist: Sandy Donn Campbell and his beloved Louise



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