

# IMPACT CAPITAL STRATEGIES

*Leverage the Power of Your Money*

## Charitable Giving: Opportunities

We often encourage our clients to give to their favorite charities and causes. There has been growing interest in Donor Advised Funds (DAF), which is a charitable account sponsored by a nonprofit, community foundation, or a financial institution.

The donor receives a tax deduction for their contribution and the funds are invested tax-free. The donor retains advisory rights over the fund's investments and distributions to virtually any IRS-qualified 501(c)(3) public charity. The donor chooses how to invest their dedicated charitable dollars for potential tax-free growth in the time and amounts chosen.

*Please contact us for more information and guidance on how to set up a donor advised fund.*

## Donor Advised Funds: Benefits

- Make gifts to charity using cash or appreciated securities
- Reduce income taxes immediately with a dollar-for-dollar charitable deduction
- Give donations the potential to grow
- Create a family tradition of giving
- Establish a legacy of giving
- Gain many of the advantages of a private foundation, while avoiding the startup costs, ongoing administrative costs, and paperwork
- Maximize giving power
- Enjoy an immediate charitable tax deduction
- Donate appreciated assets tax free
- Separate tax planning strategies and charitable decisions
- Simplify record keeping
- Give anonymously

Donations are irrevocable charitable gifts. The sponsoring organizations maintaining the fund have ultimate control over how the assets in the fund accounts are invested and distributed. Donor Advised Funds donors do not receive investment returns. The amount ultimately available to the Donor to make grant recommendations may be more or less than the Donor contributions to the Donor Advised Fund. While annual giving is encouraged, the Donor Advised Fund should be viewed as a long-term philanthropic program. Tax benefits depend upon your individual circumstances. You should consult your Tax Advisor. While the operations of the Donor Advised Fund and Pooled Income Funds are regulated by the Internal Revenue Service, they are not guaranteed or insured by the United States or any of its agencies or instrumentalities. Contributions are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Donor Advised Funds are not registered under federal securities laws, pursuant to exemptions for charitable organizations.



## ICS: Giving Back

Impact Capital Strategies is committed to giving back, locally and world-wide. Below are some of the charities ICS has supported over the years:

 <b>Jane Goodall Institute</b> <a href="http://www.jane-goodall.org">www.jane-goodall.org</a>	 <b>Earth Rights International</b> <a href="http://www.earthrights.org">www.earthrights.org</a>	 <b>Making Change</b> <a href="http://www.makingchange.org">www.makingchange.org</a>	 <b>AS YOU SOW</b> <a href="http://www.asyousow.org">www.asyousow.org</a>
 <b>Goods for Good</b> <a href="http://www.goodsforgood.org">www.goodsforgood.org</a>	 <b>Miriam's Kitchen</b> <a href="http://www.miriamskitchen.org">www.miriamskitchen.org</a>	 <b>Respite Retreats</b> <a href="http://www.respiteretreats.org">www.respiteretreats.org</a>	 <b>House of Ruth</b> <a href="http://www.houseofruth.org">www.houseofruth.org</a>
 <b>Dogwood Alliance</b> <a href="http://www.dogwoodalliance.org">www.dogwoodalliance.org</a>	 <b>USSIF</b> <a href="http://www.ussif.org">www.ussif.org</a>	 <b>The Arc</b> Howard County <b>ARC of Howard County</b> <a href="http://www.archoward.org">www.archoward.org</a>	

## Pamela Zeger: Now Registered!

Pamela recently achieved a significant milestone in her career by passing two rigorous FINRA exams, the Series 7, and the Series 66.

This accomplishment marks a pivotal moment, as she is now officially registered to provide investment advice and execute investment transactions on behalf of our clients. With newfound knowledge and enthusiasm, Pamela is excited to continue on her journey in the financial industry.



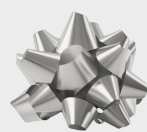
## How Well Do You Know Your ICS Team?



*From left to right: Jon Ellenbogen, Pamela Zeger, Ashley Lazarewicz, & Steve Badt.*

1. Has played adult league hockey for the past 10 years
2. Certified Yoga Instructor
3. Was featured in Washington Post for home's fabulous 2024 Halloween show
4. Competed in the World Series of Poker
5. Was a professional figure skater
6. Played Division I collegiate tennis on scholarship
7. Has traveled to 5 continents
8. Has a 22.6 Golf Handicap

*\*Answer key below*



## Stakeholder Success Update 2024

ICS saw many shareholder victories during the 2024 proxy season.

We tracked 185 shareholder engagements; 107 of them were successes, addressing a range of issues. The most popular campaigns were on the topics of climate change, ocean plastics & recyclability, diversity, equity, & inclusion, racial justice, biodiversity, and petrochemicals. Other topics included factory farming, political spending, and labor issues.

One of the biggest stories we saw this past year was the major union rights campaign aimed at addressing labor issues toward at one of the largest café companies in the world. Leveraging shareholder activism tactics to pressure the company to negotiate with unions, shareholder activists were able to successfully shift the company's long-time resistance to employees' rights and unionization.

In another major move this year, shareholder activists launched a campaign aimed at the harmful ecological practices of one of the largest agribusiness companies in the world. The shareholder proposal asked the company to address deforestation risks in the Amazon in South America driven by their current policies. Shareholder pressure successfully pushed the corporation to agree to report on deforestation and conversion risks in its supply chain and take immediate corrective action to protect tropical ecosystems. A major victory for Planet Earth.

We were also pleased with the commitments and progress by many large corporations to reduce single use plastic to protect oceans and the environment.

These developments showcase how 2024 was a year of both corporate restructuring and operational reforms driven by shareholders, with labor rights and governance practices gaining more prominence.

**Answer Key:** Jon, 2 and 4 – Pamela, 6 and 7 – Ashley, 5 and 8 – Steve, 1 and 3

## CHECK OUT OUR NEW WEBSITE ADDRESS

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*Please don't hesitate to contact us if you have any questions.*

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