

Whatcom Community Foundation

Investment Returns

March 31, 2025

LongTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Pool Returns		-0.37%	6.67%	6.00%	12.27%	8.91%		
Benchmark Returns		-1.12%	5.62%	4.91%	11.53%	7.58%		
Pool Investments				Benchmarks				
STOCKS	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
	US Large-Cap	VFIAX	21,092,117	37.3%	-4.31%	S&P 500 TR	39.0%	-4.27%
	US Mid-Cap	VIMAX	2,883,848	5.1%	-1.49%	S&P 400 TR	5.2%	-6.10%
	US Small-Cap	VSMAX	4,154,764	7.4%	-7.34%	Russell 2000	7.8%	-9.48%
	Non-US	VTIAX	9,872,590	17.5%	5.58%	MSCI ACWI ex US IMI	17.0%	5.82%
BONDS	Intermed-Term	VBILX	13,861,280	24.5%	3.16%	Bloombergs Aggr Bond	23.0%	2.83%
REAL ESTATE	USREIT	VGSLX	2,911,592	5.2%	2.72%	MSCI US REIT	5.0%	1.07%
CASH EQUIV	Money Market	VMFXX	1,738,673	3.1%	0.92%	3-Month T-Bill	3.0%	1.05%
			\$56,514,863					
IMPACT INVESTMENTS			\$1,468,766	0.82%				
			\$57,983,629					
* annual average				Pool Return for QTR	-0.37%	Benchmark Return for QTR		-1.12%

LongTerm Socially Screened Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Soc Pool Returns		-2.23%	8.69%	7.06%	12.97%	10.69%		
Benchmark Returns		-1.93%	7.51%	6.44%	12.63%	9.06%		
Pool Investments						Benchmarks		
STOCKS	Sector	Mutual	\$ Invested	Actual %	QTR	Index	Target	QTR
	US Large-Cap	VFTAX	\$6,729,106	62.3%	-4.78%	S&P 500 TR	65%	-4.27%
	FTSE Social							
BONDS	Intermed-Term	VBILX	\$3,170,665	29.3%	4.59%	Barclay's Aggr Bond	27%	2.83%
REAL ESTATE	USREIT	VGSLX	\$567,569	5.3%	5.44%	MSCI US REIT	5%	1.07%
CASH EQUIV	Money Market	VMFXX	\$337,876	3.1%	1.08%	3-Month T-Bill	3%	1.05%
			\$10,805,216					
* annual average				Pool Return for QTR	-2.23%	Benchmark Return for QTR		-1.93%

MidTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
MidTerm Pool Returns		1.18%	6.46%	3.31%	5.36%	5.86%		
Benchmark Returns		0.88%	6.19%	3.02%	5.09%	4.65%		
		Pool Investments				Benchmarks		
	Sector	Mutual	\$ Invested	Actual %	QTR	Index	Target	QTR
STOCKS	US Large-Cap	VFIAX	\$81,724	23.4%	-4.39%	S&P 500 TR	25%	-4.27%
BONDS	Intermed-Term	VBILX	\$236,850	67.9%	3.11%	Barclay's Aggr Bond	65%	2.83%
REAL ESTATE	USREIT	VGSLX	\$17,620	5.1%	2.83%	MSCI US REIT	5%	1.07%
CASH EQUIV	Money Market	VMFXX	\$12,464	3.6%	1.06%	3-Month T-Bill	5%	1.05%
			\$348,657					
* annual average			Pool Return for QTR		1.18%	Benchmark Return for QTR		0.88%

ShortTerm Pool							
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*	
ShortTerm Pool Returns		1.04%	4.79%	4.24%	2.75%	1.89%	
Benchmark Returns		1.05%	5.03%	4.33%	2.61%	1.86%	
Pool Investments						Benchmarks	
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	QTR Return
CASH EQUIV	Money Market	VMFXX	\$6,584,587	64%	1.04%	3-Month T-Bill	1.05%
CASH EQUIV	T-Bills		\$3,349,320	32%	1.05%	3-Month T-Bill	1.05%
CASH EQUIV	CD		\$404,714	4%	0.91%	3-Month T-Bill	1.05%
			\$10,338,621				
* annual average				Pool Return for QTR	1.04%	Benchmark Return for QTR	1.05%

Performance is preliminary and subject to change.

Actual returns are gross of WCF Administrative fees, and are calculated using annualized quarterly results.