



It's been a
colorful year.

2025 Community Report

Dear neighbors,



You are receiving this FY 2025 Community Report because you're part of a mighty network of partners invested in the future of Whatcom County. Together over the last year, you invested more than \$15 million in the people and place you love; overall, the Community Foundation deployed nearly as much across Whatcom County from July 2024 to June 2025.

The highlight for us is the progress we've made toward working across the lifespan to ensure people — starting in childhood — can see a bright future, imagine a path to achieve it, and have what they need to act. That, combined with witnessing how local organizations are digging in, being creative, and collaborating to move through challenges while keeping their vision, mission and the community at the center, gives us hope.

We are swinging for the fences on all fronts. To achieve our vision that *Everyone Who Lives Here Thrives*, we all need to do things differently, including accelerating the pace and profoundly increasing the resources we invest in communities.

If we are successful, not only will every child in Whatcom County aim for what's possible rather than settle for what's next, every person here will also have the agency as well as the will to achieve their aspirations, while caring for their neighbors.

In gratitude for your commitment to our collective success,

Mauri Ingram
President and CEO

Flo Simon
WCF Board Chair

Our work at the Whatcom Community Foundation is organized into three areas:



Community Ventures
are initiatives we lead for the benefit of our community.



Nonprofit Partnerships
include grantmaking and other activities that help fuel and strengthen the local nonprofit sector.



Philanthropic Services
are focused on helping donors achieve their giving goals.

Cover images, front and back: Inspired by the Hindu festival of Holi, an annual celebration of spring and color, Bellingham's first Holi festival at Boulevard Park was sponsored by Second Mountain Productions with a Project Neighborly grant. Images by Noah Baker.



Because every page matters, we've made a grant to **Whatcom Million Trees Project** to help ensure our words give back to the forests that sustain us.

Community Ventures

Community Ventures are the projects and programs that we sponsor or take the lead on. They are by definition “test cases,” aimed at exploring promising and sometimes new ways to address needs, and thus could be too risky, or simply beyond the scope or capacity of any one local organization to take on.

Below, and on the following pages, are some examples of the programs and projects that comprise our Community Ventures work.

INCLUSIVE ECONOMIES:

Affordable & Workforce Housing

Employee Ownership

> **Microloans: p.6**

The Millworks

BIRTH TO BRIGHT FUTURES:

Child Savings Accounts

> **Icelandic Prevention Model: p.8**

Scholarships

Youth Mental Health

Youth Philanthropy Project

COMMUNITY & CIVIC ENGAGEMENT:

Census

Fiscal Sponsorships

> **Local News & Information: p.9**

> **Project Neighborly: p.9**

Disaster Preparedness & Response

Voter Outreach and Engagement

Investments in Community Ventures

\$3.2 million



INCLUSIVE ECONOMIES

\$2,318,316

12%

BIRTH TO BRIGHT FUTURES

\$374,916

72%

COMMUNITY & CIVIC ENGAGEMENT

\$531,870

16%

> Inclusive Economies

While our inclusive economy projects may seem to have little in common, each are rooted in the same underlying goal: building an economy that works for the benefit and wellbeing of all residents. We want to create more opportunities for more of our neighbors to earn more, save more, and enjoy financial security.



> Small Business Microloans

Downtown Bellingham’s COF& (Coffee and Colombia) is the first recipient of our new microloan program, developed with the WWU Small Business Development Center and First Fed Bank. The loan program is designed to provide credit for small business borrowers that cannot readily gain access to traditional financing options or that would otherwise incur prohibitively expensive financing costs.

The \$40,000 loan is helping owners Oscar Quintero Frias and his wife Heimy Gonzalez advance the company’s mission to provide an authentic Colombian gastronomic experience, combining high quality coffee, traditional cuisine, and a Latin American ambiance. Funds are equipping a commercial kitchen, which they plan to rent as a commissary kitchen when not in use for arepas, empanadas and other Colombian treats.

The family moved to Bellingham in 2021 from Bucaramanga, Colombia, the source of COF&’s coffee beans. The pair started their café in Sunnyland, and moved to the larger, downtown location a year later, which earned them the Mayor’s City Center Award.

“I want people to come here and feel that there is a family behind this place — not just numbers, not just money. Our café is more than a business; it’s a way to share a piece of our soul and culture with Bellingham. Every cup tells that story: specialty coffee made with organic beans of the highest quality, brought directly from Colombian farms and purchased straight from the caficultores who grow them. That connection — from their hands to your table — is what makes this community feel like home.”

—Oscar Quintero Frias



Left, top: Heimy Gonzalez and Oscar Quintero Frias, owners of COF& (Coffee and Columbia).

Left, bottom: Liliana Deck (WWU Small Business Development Center), Oscar Quintero Frias (COF&), Jorge V. Alvarez (First Fed), and Benjamin Buhler (First Fed) celebrating the start of this partnership.

> Birth to Bright Futures

The programs under the Birth to Bright Futures umbrella reflect our commitment to both the moral and practical imperative of assuring that every single kid in Whatcom County has access to the opportunities they need to create stable and fulfilling lives.

> Ferndale/Icelandic Prevention Model

Great ideas are born all over the world every day. All we need to do is figure out how to apply and adapt them to our place and circumstances. Earlier this year, we supported Ferndale Public Schools in its effort to explore effective strategies to prevent substance use and abuse with a trip to the Planet Youth Conference in Reykjavik, Iceland. Representatives from the City of Ferndale, Ferndale Police Department, Ferndale School District and the Community Foundation learned about the Icelandic Prevention Model: a proven, data-driven, community-centered approach. The group is sharing key insights from the conference with the Ferndale community and working together to decide next steps for local opioid prevention efforts. Because prevention is better than intervention every day of the week.



> Community & Civic Engagement

We’ve seen it time and again — people are at their best in community, neighbors helping neighbors in good times and bad. Building strong communities means building relationships, which form a foundation of trust and belonging. Good relationships hinge on respectful dialogue: sharing information and experience, asking questions, listening with intent, and participating in good faith. This is the work of civic engagement at the Community Foundation, which supports both the opportunities and the systems that lead to more people connecting with others in all spheres of life in Whatcom County.

The vision is for vibrant, resilient communities, fueled by positive interactions and widespread participation.

> Project Neighborly

A flagship grants program established by the Community Foundation on Election Day 2016 in the wake of a divisive election, Project Neighborly saw its largest pool of applications yet in 2025 - more than doubling the number of creative community building ideas over last year! People are hungry for neighborliness, and we are eager to feed them.

> Press Forward

Stay tuned for an exciting project in 2026 as we join the Yakima Valley Community Foundation, Greater Tacoma Community Foundation, Community Foundation of South Puget Sound, and the Blue Mountain Community Foundation to establish the Washington chapter of Press Forward: a national effort to reinvigorate local news. We couldn’t agree more with their position, “Healthy communities need local news.” The vision of Press Forward WA is that every Washingtonian is well-informed and engaged by local civic media.



Noah Baker

Nonprofit Partnerships

One of the primary roles of community foundations is to safeguard and strengthen the work of local nonprofits, which are not only the community's de facto social safety net, but also vehicles for civic engagement and a powerful source of community enrichment. We focus on nonprofit partnerships to enhance community wellbeing, build strong networks for resource sharing and collaboration, and provide new funding opportunities.

Below, and on the following pages, are some examples of the programs and projects that comprise our work in Nonprofit Partnerships.

FINANCIAL SUPPORT:

Grants

> **Loans & Guarantees:**
p.12

SECTOR SUPPORT:

Agency Fundholding

Board Match

Capacity Building

Executive Director Roundtable

Training & Technical Support

Whatcom Nonprofit Network Newsletter

PARTNER INITIATIVES:

Latino Advocacy & Leadership Association

Washington Center for Employee Ownership

Water Wars (how to avoid)

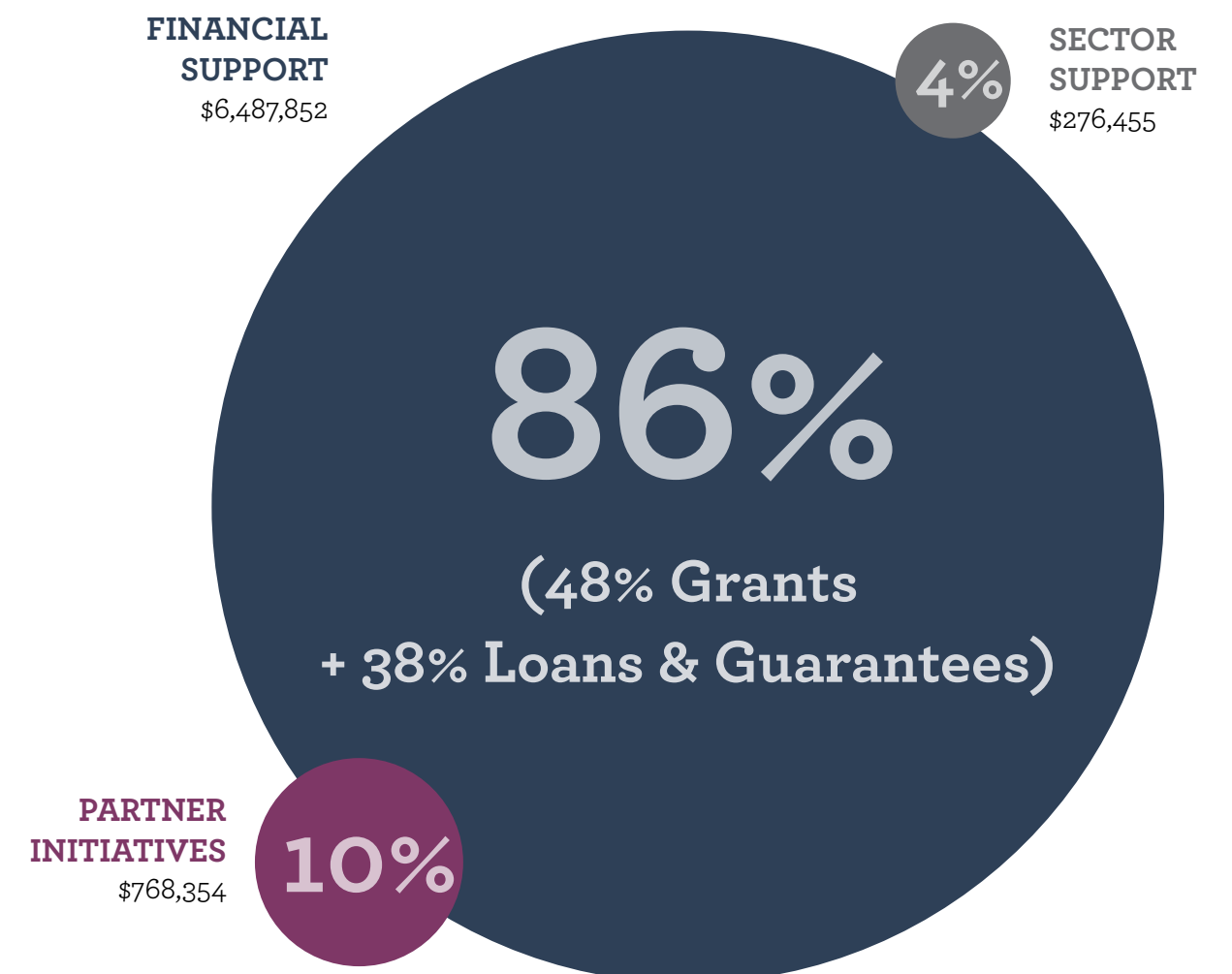
Whatcom Coalition for Environmental Education

Whatcom Racial Equity Commission

And more

Nonprofit Partnerships

\$7.5 million



> Nonprofit Bridge Loans

Like many local nonprofits, RE Sources relies on a mix of funding from program revenue, individual contributions, private foundations and public entities to deliver on its mission. And like many local nonprofits, the organization has faced stiff headwinds navigating the years since the height of the pandemic.

“We’ve started to more acutely feel the pinch of reimbursement-based government grants,” explains RE Sources Co-Executive Director Janet Marino.

Nonprofits typically only receive government grant funds after they complete set work deliverables and invoice the government entity. This can place both financial and administrative burdens on nonprofits even in the best of times. One RE Sources government contract took more than seven months to begin reimbursement.

As nonprofits are increasingly asked to float on thin reserves for weeks or months longer than anticipated, they are finding public grants may be too cost-prohibitive to pursue.

In early 2024, RE Sources’ leaders determined they would need to front \$57,000 worth of work in order to complete the requirements of two such grants. That’s when they got in touch with the Whatcom Community Foundation.

“After meeting with with the Foundation’s lead impact investing staff, we were able to quickly propose a bridge loan for two of our larger government grants that would alleviate some pressure. The foundation approved a loan with favorable terms in a matter of weeks, effectively increasing our cash on hand to bridge the gap between when we perform vital work and when we’re paid for it.”

“Reimbursement-based government grants are preventing frontline nonprofits from leveraging critical funds for their communities.”

— Janet Marino,
RE Sources Co-Executive Director



From the forests of Cascadia to the waters of the Salish Sea, RE Sources mobilizes people to build just and thriving communities and protect the land, water and climate we all depend on. Photos by Hannah Gabrielson, courtesy of RE Sources.



Philanthropic Services

We're here to guide you in your giving — any amount, any time. Whether that means helping you articulate your goals, introducing ways to give or simply sharing information about your giving where community needs align with your interests, we want you to know and see the difference your gifts make.

Below, and on the following pages, are some examples of the programs and projects that make up our Philanthropic Services.

DONOR ADVISED FUNDING:

Donor Advised Grants

Committee Advised Grants

> **Impact Investments: p.16**

LEGACY & PLANNED GIVING:

Madrona Society

Strategy & Planning Support

PERSONALIZED GIVING:

Pass Through Gifts

Qualified Charitable Distributions

FUNDS UNDER MANAGEMENT:

We currently have over 400 funds under management at WCF. See the different types and number of funds at chart, right.

For more details about the programs above, visit <https://whatcomcf.org/philanthropic-services/>

Community Good through Philanthropic Services

\$3.8 million



DONOR ADVISED FUNDING
\$2,236,066

5%

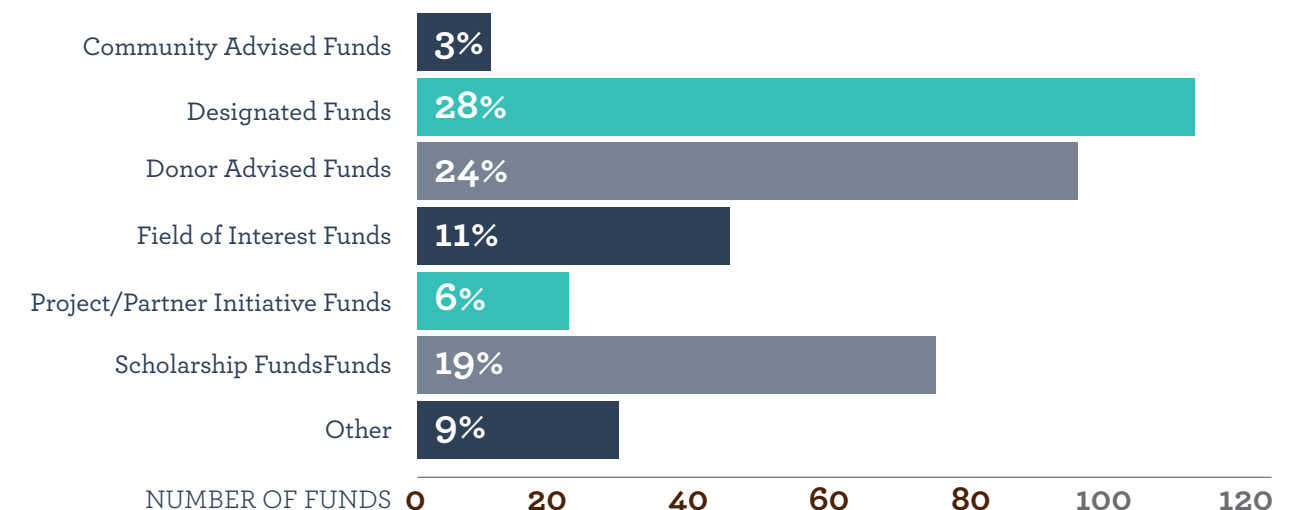
LEGACY & PLANNED GIVING
\$190,721

58%

37%

PERSONALIZED GIVING
\$1,400,241

FUNDS UNDER MANAGEMENT



> **Ferndale Playground Showcases
the Power of Impact Investments**

Ferndale school leaders were thrilled when, late in 2024, the Ferndale Public Schools Foundation received a capital grant from Whatcom County’s Healthy Children’s Fund to create the district’s first fully inclusive playground at the Mountain View Learning Center preschool.

However, their excitement faltered once they realized that, like most government grants, this one was reimbursable; that is, the Ferndale School District had to pay for playground design and construction and then invoice for reimbursements. In an extra tight budget year, they didn’t have the cash to front the project.

Meanwhile, longtime Ferndale residents Don and Candace Buethorn were contemplating their philanthropy and how they could make more possible in their community.

The Buethorns own Cascade Dafo, a pediatric orthotics and prosthetics company they founded in Whatcom County more than 40 years ago. After decades of growing their business and raising their family here, they began to feel a strong pull to give back. “We knew we wanted to support our community,” explains Candace, “but we didn’t know how to go about it.”

That changed when their financial advisor introduced them to the Community Foundation. In early 2024, they established a donor advised fund (DAF), which not only gave them a flexible way to organize their giving but also opened their eyes to new opportunities. Through the Foundation, they’ve learned about community needs, connected with local nonprofits, and begun to imagine fresh ways their philanthropy can make a difference.



*“I think this playground
is going to be a huge
community builder.”*
— Candace Buethorn



So when Ferndale Public Schools Foundation Director Tracy Diehl reached out to the Community Foundation for help, we had an idea. The Community Foundation approached the Buethorns: *What about using their DAF to provide a bridge loan to the Ferndale Public Schools Foundation?*

It’s a creative twist on the typical use of DAFs, where donors typically make grants to organizations. In this instance, loan funds from the DAF would finance construction; the loan would be repaid once Ferndale Public Schools Foundation is reimbursed by the county. Then, the money is once again available for the Buethorns to grant, or loan again, as they see fit.

The Buethorns jumped at the chance to try this type of impact investing to help local kids, especially those with mobility challenges, because, as Candace put it, “that’s Don’s whole life.”

Ready for the 2025-26 school year, the playground features a poured-in-place rubber surface, ramps and sensory activities with designs that encourage both active play and socializing. It will be available to all families when school is not in session, and, especially given its proximity to local soccer fields, school and community leaders predict lots of use after hours.



Fiscal Year 2025 Financials

Gifts to WCF in FY25: **\$15.6 million**

Funds deployed in FY25: **\$14.5 million**

Total Assets as of 6/30/25: **\$100.4 million**

ASSETS	Cash & Investments	\$88,092,157
	Receivables & Other	\$12,280,675
	Total Assets	\$100,372,832
LIABILITIES & NET ASSETS	Grants Payable	\$574,641
	Other	\$5,299,609
	Net Assets	\$94,498,582
	Total Liabilities & Net Assets	\$100,372,832

Whatcom Community Foundation’s FY25 Spending Rate was 14.6%

Private foundations in the United States must distribute at least 5% of the fair market value of their assets annually to comply with tax codes.

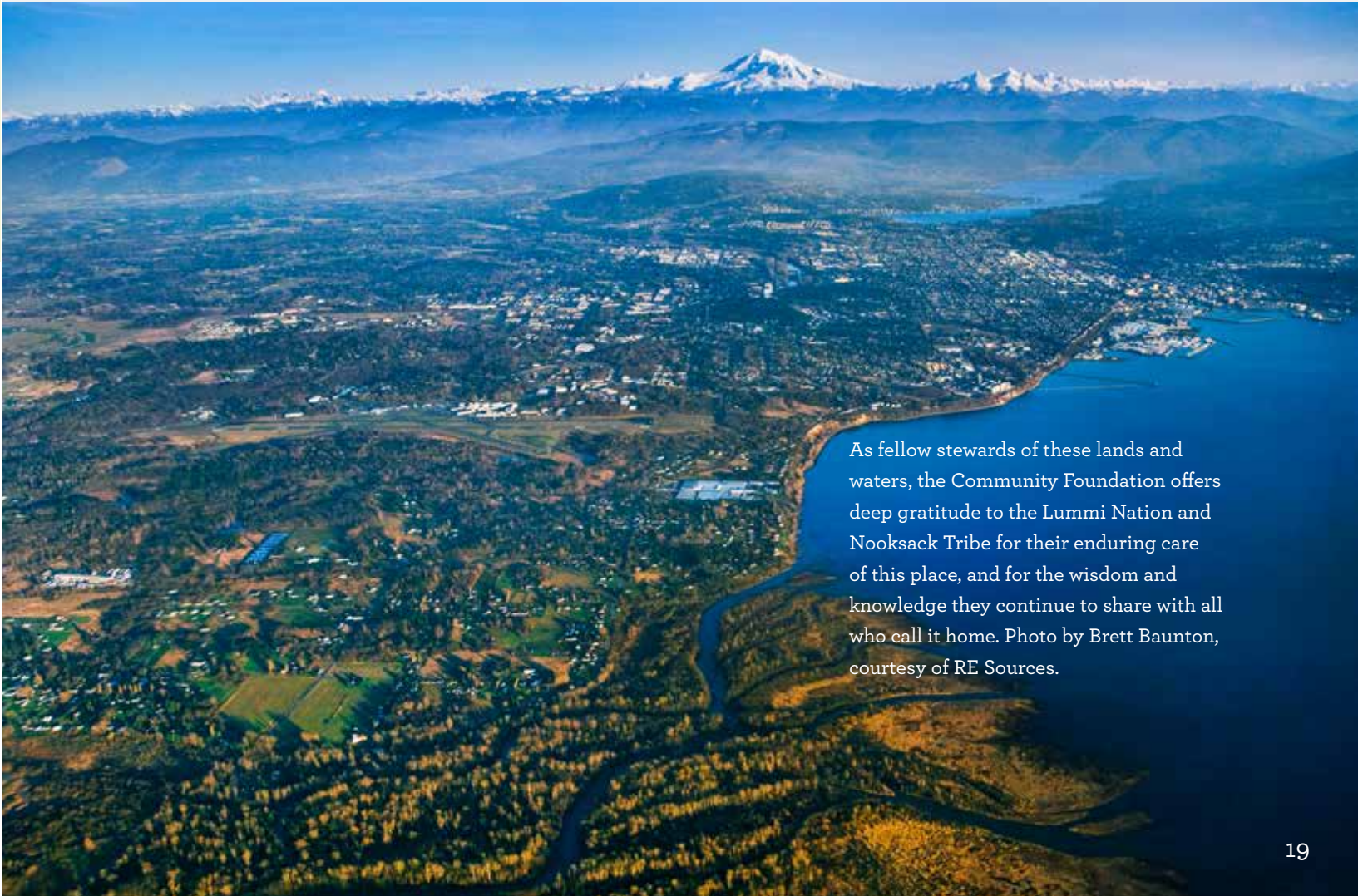
In FY25, Whatcom Community Foundation directed nearly triple that percentage to ensure that Whatcom County thrives. That means 14.6% of our assets went right back into the community in one year.

A look ahead...

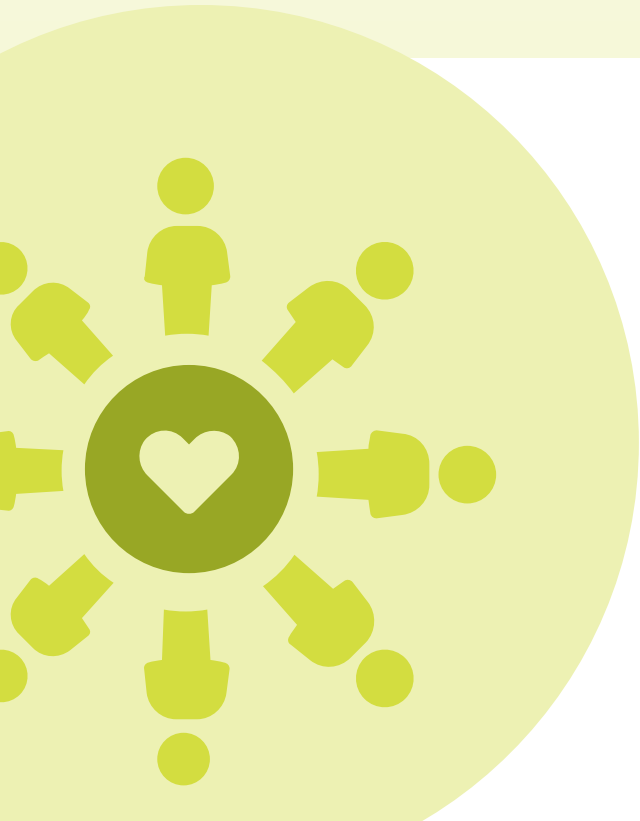
We’re turning 30 in 2026!

In celebration of serving every corner of this county for the last three decades, the Community Foundation is launching WhatcomTogether in January, a yearlong project devoted to building community as close to home as possible.

From Blaine to Bellingham and Sumas to South Fork, we’re opening \$10,000 funds for 15 communities across Whatcom County. It will be up to each community to decide how to build and use their fund. We’ll share more details early next year.



As fellow stewards of these lands and waters, the Community Foundation offers deep gratitude to the Lummi Nation and Nooksack Tribe for their enduring care of this place, and for the wisdom and knowledge they continue to share with all who call it home. Photo by Brett Banton, courtesy of RE Sources.



Cultivate neighborliness.
Lift community voices.
Invest in equity and hope.
Join us at whatcomcf.org

WHATCOM COMMUNITY FOUNDATION

1500 Cornwall Avenue, Suite 202

Bellingham, Washington 98225



WHATCOM
community
FOUNDATION
whatcomcf.org