

# Northwest Federal Credit Union Foundation



## ANNUAL REPORT



# Letter from our Chairman

I am pleased to present the 2022 NWFCU Foundation Annual Report to our community. 2022 was a year of change for our Foundation as we welcomed new leadership and emerged from the pandemic with excitement to resume our programs in the community. In this report you will recognize our continued commitment to past programs and an intention to go deeper into the community to serve children and families.



**Jeff Bentley, NWFCU**  
CEO and Foundation Chair



Jeff Bentley with Herndon Middle School Students in the NWFCU Board Room

A highlight of our year was welcoming 80 Herndon Middle School mentees to our Herndon Headquarters on a field trip to learn financial literacy and about careers at a credit union. More importantly, we were helping these young teens imagine themselves working in a professional setting in the not-too-distant future.

Thank you for your support of the NWFCU Foundation. We hope you enjoy seeing how your donations of time and money are helping us transform the lives of children and families in the NWFCU community.

A handwritten signature in black ink that reads "Jeff Bentley". The signature is stylized and cursive.

## Ignite Interview, December 2022 Newsletter



Jordan Parker, AVID Teacher, explains why a field trip to NWFCU is so important for her students.

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## Mission

The Northwest Federal Credit Union Foundation empowers young people to achieve their goals by

helping them learn, excel, and celebrate life and by supporting their health, well-being, and education.

# The Power of Relationships to Transform Lives



*It is the simple, yet profound, first word of our “why” – **TOGETHER** - that helps us transform lives.*

**Sam Collins,**  
Executive Director

*Together, we serve and inspire to transform lives.*

In my first year as the Director of the Northwest Foundation, I wanted to determine what actually transforms lives. As it turns out, research demonstrates that the strength of our relationships and networks of support improves our lives dramatically in myriad ways – from short and long term health outcomes, all the way to upward economic mobility.

It is the simple, yet profound, first word of Northwest’s Why Statement – TOGETHER – that will help us to transform the lives of the children we serve. This is so much more than offering financial services or giving out scholarships. It is a commitment to build lasting relationships with our members, our employees, and, most importantly, the people we serve so that all of our lives improve together in the process.

I hope that you will take the time to read about some of the relationships we are building in the Northwest community and about the lives we hope to transform through our service together. Thank you for all of your support in my first year at Northwest.

In service,

Sam

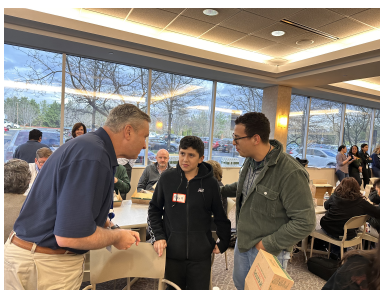
A handwritten signature in black ink that reads "Sam Collins". The signature is written in a cursive, flowing style.



# Aspire Higher Highlights

## Credit Union Employees Help Establish Success through Mentorship

We know that kids need role models who care about them and can model what it takes to achieve success in life. A group of Northwest Federal Credit Union employees is providing that mentorship through the AVID24 program at Herndon Middle School.



HMS Student Alexi seeking advice from NWFCU CEO Jeff Bentley, NWFCU CEO

Alexi and Zara are two of the students we met this year in the AVID24 Program. Alexi sought out CEO Jeff Bentley during his field trip to Northwest to ask him about his journey to becoming the leader of a \$4 billion business. Alexi is already saving for his future by earning money teaching children music at his church. Zara shared her passion for baking and contributing to a family bakery which they opened this spring in Sterling, VA.

Each of the 70 AVID24 students at Herndon Middle School has a vision for their own unique, bright future and through the support of members like you and Northwest mentors, these goals can be realized.



**MENTORED**  
**80**  
**HERNDON MIDDLE SCHOOL STUDENTS**  
 in the new AVID24 program and hosted them on a field trip to learn about financial literacy and careers

**Donate today to support Alexi and Zara**

# Champions for Children

*"Every Child. Every day. Whatever it takes."*

*Jimmy Casas, Educator*

We all know them. That person in our community who is committed to change, who brings us together, and who somehow has more time than all of the rest of us to make things happen. NWFCU Foundation takes great care to find and support these Champions for Children in the community who are already changing lives.

Two such Champions are Nancy Latourette, Fourth grade teacher, and Griselda Rufina, Sterling Elementary School Parent Liaison, who are committed to helping children see the possibilities for success.

Fourth grade teacher Nancy Latourette has not lost her enthusiasm for helping children after 30 years. "It's the kids. Seeing their face struggling with something, and then when they finally get it – I love seeing their happiness when the material finally clicks!" Nancy knows about "Why" statements – her favorite is from educator and author Jimmy Casas: "Every child. Every day. Whatever it takes."



Nancy Latourette, Champion for Children

"When I first started, getting parents involved in after-school programs was difficult," says Griselda. Slowly we built up our program, and now we have 12 after-school programs and counting," she adds. "I just can't let the students down. We want our students to be active, and our parents notice that and are appreciative. The students then start to see that their parents are involved, and they let their guard down and begin to really trust us."



Griselda Rufina, Champion for Children

## Champions for Children

Thanks to the financial support of NWFCU staff and members, the NWFCU Foundation is supporting these Champions' work by sponsoring and chaperoning Nancy's field trip to Jamestown this month and hosting a "Shark Tank" after school program for the kids this coming fall. The 'Shark Tank' program gives children the entrepreneurial spirit and takes them through the process from invention to realization.

**Support Champions for Children like  
Nancy and Griselda Today**

# Ben DeFelice Scholarship Spotlight

## Fionette King, 2022 Scholarship Recipient

Where do we even begin? At Northwest Federal Credit Union Foundation, we believe in the power of education, and we believe there are many young adults like Fionette King who just need that one opportunity, that one chance to become the people they were meant to be.



Fionette King, 2022  
Ben DeFelice  
Scholarship  
Recipient



Fionette with her family

“Thank you so much for reaching out and inviting me to further support the efforts of the NWFCU Foundation scholarship program”, says Fionette. “I cannot begin to express how helpful receiving this scholarship has been for my family. It has significantly reduced the burden of finances and allowed me to focus on my education and ways that I can serve humanity.”

“Even in this short period of time at UVA, I have learned so much about myself and the impact that I want to have on the world ,” says Fionette. “I’m honored to have received this scholarship. I believe that a good education has the power to change lives and change the world. Please let me know how I can help. I appreciate the NWFCU Foundation and am excited for the people it will help.”

Thanks again,  
Fionette King



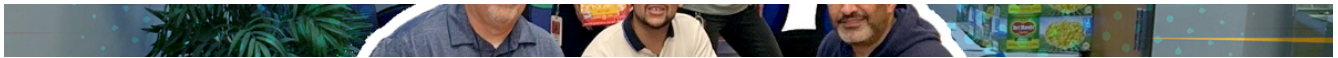
Fionette King with new friends at UVA

**Support Young Scholars like Fionette Attend College**



**AWARDED**  
**\$135,000**  
**IN SCHOLARSHIPS**  
to **27** outstanding  
students to help defray  
the cost of college





# Everyday Heroes Make a Difference

At the Northwest Federal Credit Union Foundation, we know that anyone can be a superhero in a child's life. It is the everyday heroes, people like you and me, who impact lives just by showing up. Especially to those children who need to see that higher education, owning their own home, and having a successful career is all possible.

Please become a Northwest Foundation Superhero. You can mentor, work alongside kids and NWFCU employees at one of our community drives, or give your time to review scholarship applications. It's about helping children realize their dreams – sometimes beyond their dreams – just by showing up.



[Click here](#) to learn more about being the person who encourages children to work toward their goals.

# 2022 NWFCU Foundation Board of Directors



**Sam Collins**  
Executive Director

**Jeff Bentley**  
Chairman

**Juri Valdov**  
Vice Chair



**Barbara Holmes**  
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Director

# Mission, Vision, & Values

## Mission

The Northwest Federal Credit Union Foundation empowers young people to achieve their goals by helping them learn, excel, and celebrate life and by supporting their health, well-being, and education.

## Vision

To be recognized as a leader in the community for helping youth to flourish.

## Values

- Community
- Teamwork
- Helping youth
- Supporting education
- Strengthening communities
- Helping families succeed
- Sharing the Northwest Federal Credit Union expertise and resources
- Supporting the whole child, in mind, body, and spirit.

## FINANCIAL STATEMENTS

### PROFIT & LOSS STATEMENT

#### INCOME

|                     |    |                |
|---------------------|----|----------------|
| Individuals         | \$ | 129,671        |
| Corporate           | \$ | 189,316        |
| NWFCU In-Kind       | \$ | 343,021        |
| <b>Total Income</b> | \$ | <b>662,008</b> |

#### EXPENSES

|                      |    |                |
|----------------------|----|----------------|
| Program Expenses     | \$ | 372,209        |
| Supporting Services  | \$ | 216,171        |
| <b>Total Expense</b> | \$ | <b>588,380</b> |

|  |    |               |
|--|----|---------------|
| <b>Annual Profit/Loss - Operations</b> | \$ | <b>73,628</b> |
|--|----|---------------|

|                                 |    |                  |
|---------------------------------|----|------------------|
| <b>Gain/Loss on Investments</b> | \$ | <b>(175,205)</b> |
|---------------------------------|----|------------------|

|                   |    |                  |
|-------------------|----|------------------|
| <b>Net Income</b> | \$ | <b>(101,577)</b> |
|-------------------|----|------------------|

### BALANCE SHEET

NWFCU BALANCE SHEET AS OF 12/31/2022

#### ASSETS

|                         |           | 12/31/2022       | 12/31/2021          |
|-------------------------|-----------|------------------|---------------------|
| Cash & cash equivalents | \$        | 502,190          | \$ 474,262          |
| Restricted Cash         | \$        | 139,590          | \$ 113,136          |
| Investments             | \$        | 797,831          | \$ 973,334          |
| Accounts Receivable     | \$        | 30,444           | \$ 6,316            |
| Other Current Assets    | \$        | -                | \$ 4,730            |
| <b>Total Assets</b>     | <b>\$</b> | <b>1,470,055</b> | <b>\$ 1,571,778</b> |

#### LIABILITIES

|                  |    |       |          |
|------------------|----|-------|----------|
| Accounts Payable | \$ | 6,042 | \$ 6,188 |
|------------------|----|-------|----------|

#### NET ASSETS

|                            |           |                  |                     |
|----------------------------|-----------|------------------|---------------------|
| Without donor restrictions | \$        | 1,324,423        | \$ 1,452,454        |
| With donor restrictions    | \$        | 139,589          | \$ 113,136          |
| <b>Total net assets</b>    | <b>\$</b> | <b>1,464,013</b> | <b>\$ 1,565,590</b> |

|                                       |           |                  |                     |
|---------------------------------------|-----------|------------------|---------------------|
| <b>Total Liabilities &amp; Equity</b> | <b>\$</b> | <b>1,470,055</b> | <b>\$ 1,571,778</b> |
|---------------------------------------|-----------|------------------|---------------------|

# Northwest Foundation Contributors

Northwest Federal Credit Union Foundation would like to extend our gratitude to everyone who contributed to us in 2022. Without your support, none of the work described in this report would be possible. Thank you.

[Click on a category to see the list](#)

## [Memorials & Tributes](#)

[\\$20,000 +](#)

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## Memorials/Tributes

### In honor of

- Morgon
- Cheryl Cowan
- Mr. & Mrs William C Bolton
- The hard work put in by Karen Foust & Jordan Fleger.
- My mom Charlene Haupt
- My father, Leon C. Gamble
- Our military
- William Flood - we watched him grow as a young man and dedicate himself to education. His efforts have taken him to college and success!

### In Memory of

- Alan Tompkins who was the primary author of the U.S. Army's first OSINT manual and a major contributor to the launch of DIA's OSINT program.
- Jose and Carmen L. Always in our hearts.
- Mr. & Mrs. W.R. Richardson and Mr. & Mrs. H.M. Markus.
- William A. Duryee

- Tom Carroll
  
- Violet Ferdon - my nana who always kept me warm.
  
- Kenneth Wiedel - First General Manager of Northwest Federal Credit Union when it was part of the CIA! He served for 35 years and was a man of great faith, honor, integrity, love and humor!
  
- Merlin Henderson. He was a friend and mentor to many.
  
- T. Chandra Reddy, my father,
  
- Those we lost in Khowst, Nairobi, Dar, Karachi, and Beirut.
  
- Grace Mengani
  
- Brian Lee Beavers
  
- Mr. & Mrs. William C. Bolton

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