

IMPACT CAPITAL STRATEGIES

"The meaning of life is to find your gift. The purpose of life is to give it away."
- Pablo Picasso

Giving Well: How can my philanthropy be more focused and fulfilling

Excerpts from article by Kia Sullivan, Lead Philanthropy Strategist at Wells Fargo Advisors

Making meaningful decisions about how, when, and how much to give is not always easy. With over 1 million charities in the U.S., the choices can be overwhelming, even stressful. Fortunately, there are many ways to enhance the process of giving so that it's a more rewarding and joyful experience on behalf of the greater good.

How can you transform your giving into a more meaningful, fulfilling endeavor? Whether giving of time or treasure, a little planning goes a long way. Here are some guidelines to help get you started:

Reflect: Consider how much of your giving decisions are based on feelings of obligation, gratitude, impulse, or even guilt. What's the most meaningful gift you ever given and why?

Identify your values: Values are the core motivating principals that guide our behavior and shape how we show up in the worlds. Knowing your principles and characteristics that motivate you is at the heart of meaningful giving.

Find a focus and write it down: Intentional philanthropy requires exploring your interests and passions and determining what issues matter most. One idea is choosing two or three areas on which to focus the bulk of your giving. Then write a mission statement as a way to clearly express the intent of your generosity. This focus will help you prioritize opportunities, make meaningful decisions, and even help you say "no" when an opportunity is off target.

Engage those you love and trust: Philanthropy as a shared experience fosters a sense of interdependence and cooperation and can drive greater personal and social change than may be achieved alone. Family philanthropy is also an opportunity to connect with one another, define what you stand for as a family, and pass down generational values.

Attend to the details: It's important to address the practical details of putting your generosity in motion. Establish a budget including charitable dollars and volunteer time. A budget will aid in planning and decision-making so you can feel good about doing good.

Consider taking time to reflect on how you might find more meaning and fulfillment from your expressions of generosity. Please don't hesitate to call us at Impact Capital Strategies if you would like to learn more about charitable planning and inspired giving.

Nonprofit Spotlight

This season we are highlighting the important work of two local organizations that are making a big difference in our communities. We also love these groups because they provide excellent opportunities for those who are looking for volunteer opportunities.



Goods For Good (G4G) partners with local nonprofits that provide critical care to economically disadvantaged, underserved, and vulnerable communities in the Washington, DC area. GFG creates community service opportunities to address specific needs of youth, families, and seniors who are homeless/house insecure, migrants, food insecure, or domestic violence survivors. GFG mobilizes and retains the energy and resources of its volunteers who provide services and essential goods on a regular and repeated basis. For more information, go to <https://goodsforgooddc.org>.



Based in Howard County, Maryland, **MakingChange** is a nonprofit organization that provides free and personalized financial counseling to individuals and families, as well as customized financial education in group settings in partnership with governmental agencies, community organizations and local employers. MakingChange envisions a community where all people have financial independence to achieve their hopes and dreams. For more information, go to <https://makingchangecenter.org>.



ICS Team is proudly baking and delivering our delicious but simple, nutritious version of Banana Zucchini Bread for women at House of Ruth this holiday season. Please see recipe on back page. (<https://houseofruth.org>)

Introducing our new structure at Impact Capital Strategies

Lori Johnston has left our firm to explore a new venture with her wife, Venus, as co-owners of Little Dipper Farm in Brooklyn, Connecticut. Lori and Venus are fulfilling a life-long dream creating a beautiful environment, delicious farm-to-table food, music, and interactive recreational activities for the community on more than 600 acres of farmland. We are very excited that Lori will continue to share her expertise as a member of the ICS Advisory Board and we wish her the very best of luck in this new exciting chapter. Lori welcomes visitors to the farm! For more information, go to www.littledipperfarm.org.

Marriottsville, MD Office

Congratulations to **Ashley Lazarewicz, CFP®** who has been promoted to Managing Partner of ICS. Ashley opened our Maryland office last June and is looking forward to growing the firm from this location. Ashley serves as a CERTIFIED FINANCIAL PLANNER™ professional where she helps her clients through comprehensive retirement, educational, and investment planning.



Ashley Lazarewicz, CFP®



Pamela Zeger

We hope you have gotten a chance to know **Pamela Zeger**, our new Branch Administrator who joined the ICS team in September. Pamela is based out of the Maryland office, supporting all of our clients' needs. Pamela has over ten years of experience in the roles of marketing, teaching, and business

development for nonprofits. She is passionate about many social justice issues and looks forward to this next chapter in her career. Welcome, Pamela!

"I'm excited to work for a company that makes every effort to support its clients' values." - Pamela

Washington, DC Office

As always, Managing Partner **Jon Ellenbogen** and Senior Operations Manager **Steve Badt** remain at our home base in the Washington, DC office. Jon will continue working directly with clients providing experienced financial guidance. Steve will continue to lead operations for the firm and will also be available to support ICS with day-to-day management.



Jon Ellenbogen



Steve Badt

We will make every effort to recycle and use recycled products.
We will use local products and support local vendors and artists.

CONTACT US

Jon Ellenbogen
Managing Partner
Jon@ImpactCapitalStrategies.net

Ashley Lazarewicz, CFP®
Managing Partner
Ashley@ImpactCapitalStrategies.net

Steve Badt
Senior Operations Manager
Steve@ImpactCapitalStrategies.net

Pamela Zeger
Branch Administrator
Pamela@ImpactCapitalStrategies.net

Please visit our website at
www.ImpactCapitalStrategies.net
for complete bios and information.

Tel: (202) 844-3552
Toll Free: (877) 275-0705
2205 Warwick Way, Suite 210
Marriottsville, MD 21104
1426 21st Street NW, Suite 5
Washington, DC 20036

Please don't hesitate to contact us if you have any questions. As always, we sincerely appreciate the opportunity to serve your wealth management needs and the trust you place in us to help you pursue your investment goals. Thank you for being a loyal client.



Grand Opening ceremony at our new MD office

ICS Banana-Zucchini Bread

Ingredients

1 cup all purpose flour	2 eggs
½ cup whole wheat flour	1 ½ cups bananas mashed
½ cup brown sugar	½ cup yogurt
½ tsp salt	1 ½ cup zucchini grated/ shredded
1 ½ tsp baking powder	Optional: ½ cup chocolate chips and/or ¼ cup nuts)
1 tsp baking soda	Butter/Shortening (for loaf pan)

Steps

1. In a large bowl, combine first 6 dry ingredients
2. In a separate bowl, beat together eggs, bananas, and yogurt
3. Combine egg mixture into the dry ingredients with spatula until fully incorporated
4. Fold in zucchini (and chocolate chips/nuts)
5. Pour batter into a greased loaf pan.
6. Bake at 350°F for about 45 minutes, or until a toothpick inserted into the center comes out clean
7. Cool in pan for 10 minutes, then run knife around edge and invert/flip on to cooling rack. Allow to cool for 1 hour before slicing.

Wells Fargo Advisors and its affiliates do not provide legal or tax advice. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC, a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. Impact Capital Strategies is a separate entity from WFAFN.