

When you envision the future
what do you

SEE?

2023 ANNUAL REPORT



WE SEE what you see.

We see families happy and thriving in the safety and comfort of their homes.

We see kids being kids, living without financial stress.

We see our community using their skills, talents and time to help those who need them most.

When we envision the future, we see everyone living a life of financial freedom.

But for many in our community, this future is too far out of reach.

Without access and guidance in key financial opportunities, individuals and families across Central Florida can't see or achieve what's truly possible for them.

With support from *FAIRWINDS* Foundation, they can. By partnering with organizations equipped to support our community's path to financial freedom, we help individuals and families not only dream big, but gain the skills and opportunities to live even bigger. Together with our partners, we help our community see their brightest future, and begin to live it too.

WE SEE OUR COMMUNITY
COMING TOGETHER TO BUILD
BRIGHTER FUTURES.

FAIRWINDS Foundation works to inspire generosity, match generosity, volunteer and support organizations that improve lives through financial well-being. Because we know that when families and individuals have the information and tools needed to secure and improve their financial health, our communities do more than survive — we thrive.

VISION

Everyone Giving

MISSION

Inspire Generous Living

BOARD OF DIRECTORS



ELISHA GONZÁLEZ
EXECUTIVE DIRECTOR



LARRY TOBIN
BOARD CHAIR



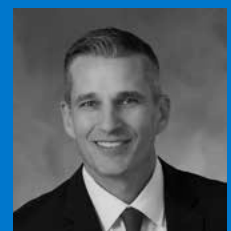
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JIM ADAMCZYK
BOARD DIRECTOR

THIS YEAR, WE SAW OUR COMMUNITY LIVE BIGGER AND BETTER.



When we look back at 2023, we can proudly say that *FAIRWINDS* Foundation charted a course towards new heights. Each day, our team, alongside our dedicated *FAIRWINDS* Credit Union crew, sought to empower individuals, not just with financial tools, but with the drive to shape our community's future.

We saw what was possible for us as an organization, aiming high and leaning on our partners to make a lasting impact. Hand in hand, working towards our shared vision to impact and improve our community's economic well being, we facilitated financial literacy workshops, connected with causes close to our hearts and volunteered to directly help our community. This report serves as a testament to all that we saw and experienced in 2023. By growing our mission to inspire generous living, we made a profound impact.

As we turn the page to a new chapter and year, we are thrilled to share our excitement for 2024 — our *FAIRWINDS* Credit Union 75th anniversary. This milestone marks not only a celebration of our legacy but a renewed commitment to advancing our mission with even greater passion.

Together, let's continue our meaningful work. Every achievement and transformation we saw and experienced this year was a testament to our commitment to a future of financial freedom for all. Thank you for being an integral part of another outstanding year, and here's to seeing and achieving what's possible.

Let's keep changing lives,

A handwritten signature in blue ink, appearing to read 'Elisha González'.

ELISHA GONZÁLEZ
EXECUTIVE DIRECTOR

WE SEE

a world where financial freedom is possible for all.

Without strong financial literacy, people simply can't take full control of their finances, their family lives or their future. On a national scale, our economy suffers. That's why we believe financial literacy is the best tool to ensure stability across our community, and our country.

This year, we proudly invested \$325,000 into 12 nonprofits who are committed to cultivating financial wellness, driving financial literacy and creating financial freedom, from Central Florida to the I-4 Corridor, which includes Orange, Volusia, Seminole, Osceola, Hillsborough, Lake and Flagler Counties.

8 Cents in a Jar – \$20,000

BBIF (Black Business Investment Fund) – \$30,000

CareerSource Central Florida – \$25,000

City Year Orlando – \$10,000

FoolProof Foundation – \$25,000

Habitat for Humanity Greater Orlando and Osceola County – \$30,000

Habitat for Humanity Seminole-Apopka – \$30,000

Harbor House of Central Florida – \$20,000

Junior Achievement USA – \$50,000

Lift Orlando – \$25,000

Prospera USA – \$50,000

The Sharing Center – \$10,000

FINANCIAL EDUCATION DRIVES OUR VISION FOR EVERYONE TO REACH FINANCIAL FREEDOM.

We see everyone having access to financial guidance

We see every person knowing how to manage their funds when hard times hit.

We see our community understanding what it takes to be financially free.

We see every child growing up with a healthy attitude about money.

FAIRWINDS helps members reach financial freedom through nine milestones:

- 1** Saving \$1,000 for an emergency
- 2** Maximizing your company's 401(k)/403(b) match
- 3** Pay off all debt, except your house
- 4** Save 3 to 6 months of expenses
- 5** Connect with an advisor
- 6** Set goals and save for them
- 7** Invest 15% of your income
- 8** Pay off your home as quickly as possible
- 9** Donate your time, talent and treasure



WE SEE

our community ready
to take on every stage of life.

FAIRWINDS Foundation supports
organizations committed to helping
individuals take the next best financial
steps in their lives.

For CareerSource Central Florida (CSCF), this looks like helping students discover their path to a dream career.

With its \$25,000 grant, CSCF continued to invest in financial literacy, building upon the financial fundamentals in its Summer Youth Program. CSCF had the opportunity of empowering nearly 1,200 students, ages 15 to 19 through the program, helping them explore career paths, learn more about financial literacy, practice specialized career training, and gain work experience with local businesses.

“Students are gaining soft skills in the time they’re with us,” Nilda Blanco, Senior Vice President of Workforce Operations at CSCF, said. “We see them enter the program unsure of what to expect and leave it with a newfound confidence about who they are, what they’re capable of and what’s possible for them.”

By enrolling into the course, participants opened the door to opportunities they never knew existed.

“I didn’t know I could be a Computer Numerical Control Production Assistant until I learned about it over the summer,” Jose, a Summer Youth Program participant who is now actively pursuing credentials in the machining industry, said. “I wish more people could experience what I did because it is truly something special.”

These special experiences are what organizations like Lift Orlando focus on. Committed to strengthening neighborhoods with economic viability opportunities, Lift Orlando directly helps individuals and families in the The Communities of West Lakes and Central Florida’s 32805 ZIP Code.

“From mastering financial fundamentals to honing communication abilities and beyond, our participants have been equipped with the tools they need to thrive in an ever-evolving professional landscape.”

Marcela DeFaria

Vice President of Development
at CareerSource Central Florida

“As a place-based nonprofit, we meet people where they are, right where they live, and create opportunities for them,” Eddy Moratin, President of Lift Orlando, said. “When you start to change the options available for people, those people can make good financial and life choices for themselves, and their families.”

Lift Orlando invested its \$25,000 grant to work with residents, business leaders and community partners to strengthen services provided through West Lakes Financial Well Being Center and the Small Business Institute. By working directly within the community, individuals, families and business owners had greater access to personalized financial guidance. With the insight and resources they gained from Lift Orlando, more individuals had what they needed for the next step in their lives, from growing a business to owning a home.

We’re there for all neighbors, at all stages of life.

\$50,000
IN GRANTS

went to CareerSource
Central Florida and
Lift Orlando

73 INDIVIDUALS, FAMILIES
AND LOCAL ENTREPRENEURS

received one-on-one financial help from Lift Orlando

17 SMALL BUSINESSES OPERATED BY
MINORITY WOMEN

participated in the Small Business Institute with Lift Orlando



WE SEE

future generations living a life of financial success.

When individuals have a better understanding of money, they gain the confidence to take the exciting steps forward in their lives. So, imagine the possibilities if these individuals gain that financial knowledge as early as elementary school.

In 2023, *FAIRWINDS* Foundation partnered with a number of organizations whose main focus is financial literacy amongst school-aged children. One of our grant recipients, Junior Achievement USA (JA), received a \$50,000 grant to make strides in its mission and vision as a nonprofit.

JA is dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future and make smart academic and economic choices. Through the *JA Finance Park* program, 24,509 students in Central Florida and 12,000 students in Tampa Bay gained access to vital financial education. A majority of these students are from low to moderate income households. .

Similar to JA's mission, nonprofit organization 8 Cents in a Jar focuses on creating opportunities for students in marginalized neighborhoods and communities of color to achieve economic mobility through financial education.

With help from the \$20,000 grant from *FAIRWINDS* Foundation, 8 Cents in a Jar adopted Lakeville Elementary for the Orlando Saves program.

Throughout the three-month program, fourth and fifth grade students learned about personal finances, worked together to save money and talked to professionals to help them better understand careers in the financial industry.

"We all worked together to save \$479.75," a student at Lakeville Elementary said at the end of the Orlando Saves program. "And now I know what I want to be when I grow up — a banker!"

As students grow up and go through their schooling, *FAIRWINDS* Foundation is there to support their journey in continuing their financial education.

Organizations like FoolProof Foundation contribute to the growth in Financial Literacy for students and teachers, using its \$25,000 grant to build curriculums on critical thinking and money skills that students can take with them through life.

Additionally, with a \$10,000 grant, City Year Orlando is continuing its math and financial literacy program and initiatives at Title I, Orange County Public School

partner schools, and also equip AmeriCorps members serving in math classrooms with the resources and tools to support hundreds of students on foundational skills.

"Students are still working hard to recoup from math learning losses that happened during the pandemic," Mona Duffus, Senior Vice President and Executive Director at City Year Orlando, said. "The support we've received from *FAIRWINDS* Foundation is vital to students' academic success, and amplifies our work to help students and schools excel."

Our partnerships.

Our impact.

4,442
STUDENTS

received 1:1 or small group math support from City Year Orlando

36,509
STUDENTS

participated in the JA program

5 ELEMENTARY
SCHOOL CLASSES

learned about savings with 8 Cents in a Jar

17,320 USERS

participated in **47,777**

FOOLPROOF FOUNDATION
TEACHING SESSIONS



ORLANDO
HEALTH

FAIRWINDS
FOUNDATION

OSCEOLA
COUNTY

OSCEOLA
COUNTY

WE SEE

all dreamers
become doers, too.

While early education is foundational to financial confidence later in life, it's never too late to learn more about money, especially as an aspiring entrepreneur or current small business owner. With the right support and access to essential financial education, we believe anyone can take their business to the next level, turning any dream into a successful reality.

To help individuals take the next steps in their businesses, we partnered with organizations focused on helping these up-and-coming entrepreneurs.

FAIRWINDS Foundation granted Prospera USA \$50,000 to address financial literacy through focusing on the training and coaching of underserved Hispanics. Through the grant, Prospera bridged the gap in Hispanic entrepreneurship success, helping individuals avoid poor financial decisions and mitigating linguistic and cultural barriers through bilingual education, individualized support, and advanced business consulting.

These services were especially helpful for individuals like Elvis Torres, the owner of the surveying company Optimal Point Solutions. Working closely with Prospera, Elvis underwent a comprehensive assessment of his company's legal and accounting practices, which helped Elvis optimize business operations and strengthen overall financial management. Dedicated to refining his entrepreneurial skills, Elvis also participated in several of Prospera's business seminars this year, gaining the skills needed to move his business forward.

Like Prospera, BBIF (Black Business Investment Fund) is also equipping other minority-owned businesses with the financial education and investments needed for lifelong success. With a \$30,000 grant, BBIF hosted six business-centric financial literacy workshops throughout the year, scaling and tailoring the curriculum to best support businesses where they need it most.

“*FAIRWINDS* Foundation has demonstrated a commitment to investing in our communities and engaging meaningfully year-round. Their financial and volunteer contributions to Prospera make a difference in our ability to educate, guide, and empower more local Hispanic entrepreneurs who are starting, sustaining, and growing small businesses.”

Augusto Sanabria

President and CEO of Prospera USA

Financial guidance opens the door to lifelong success.

Prospera held **94 BUSINESS AND FINANCIAL LITERARY SEMINARS**

2,792 INDIVIDUALS received guidance from Prospera USA

926 BUSINESSES had consultant help from Prospera USA

BBIF hosted **6 FINANCIAL LITERACY WORKSHOPS**

532 INDIVIDUALS attended BBIF workshops



WE SEE

more people living in homes
they can call their own.

Through our longtime partnership with Habitat for Humanity, more and more families and individuals across Central Florida have received the education they need to live a more financially safe and secure life, learning what it takes to buy a home — and keep it too.

With a \$30,000 grant from *FAIRWINDS* Foundation, Habitat for Humanity Greater Orlando and Osceola County increased its reach in financial education classes and one-on-one mentoring programs. The Habitat U Financial Education and Housing Counseling program offered these learning opportunities in English and Spanish, online and in-person, allowing 537 community members to improve their financial wellbeing and stability.

“The classes taught me about credit, how to balance my checkbook and how to keep my spending down,” Fatima, a Habitat U participant, said. “Once I got my finances in order, everything fell into place for my kids and me.”

With Habitat Orlando putting the grant money towards overall financial literacy classes, Habitat for Humanity Seminole-Apopka put its \$30,000 grant towards a more specialized financial education program, one that gets individuals and families on the right path to home ownership.

For people like Daniell, these specialized services meant the world.

A mother of four determined to rise above life’s challenges — layoffs, car trouble, an unsafe home — Daniell applied and was accepted into the Habitat Homebuyers Program. Here, she got her finances in order, learning money management skills through custom financial courses.

With help from the program, Daniell transitioned from homelessness to homeownership, buying a home for her and her family, and having the financial knowledge to keep it.

“Thanks to the *FAIRWINDS* Foundation’s generous support, we get to help people like Daniell every day.” Habitat CEO Penny Seater said. “The program has grown faster than imagined. We’ve graduated more than 200 people this past year alone.”

Helping hundreds in the homeownership process

211 INDIVIDUALS

paved their path to homeownership with Habitat Seminole Apopka

12/12 FUTURE HOMBUYERS

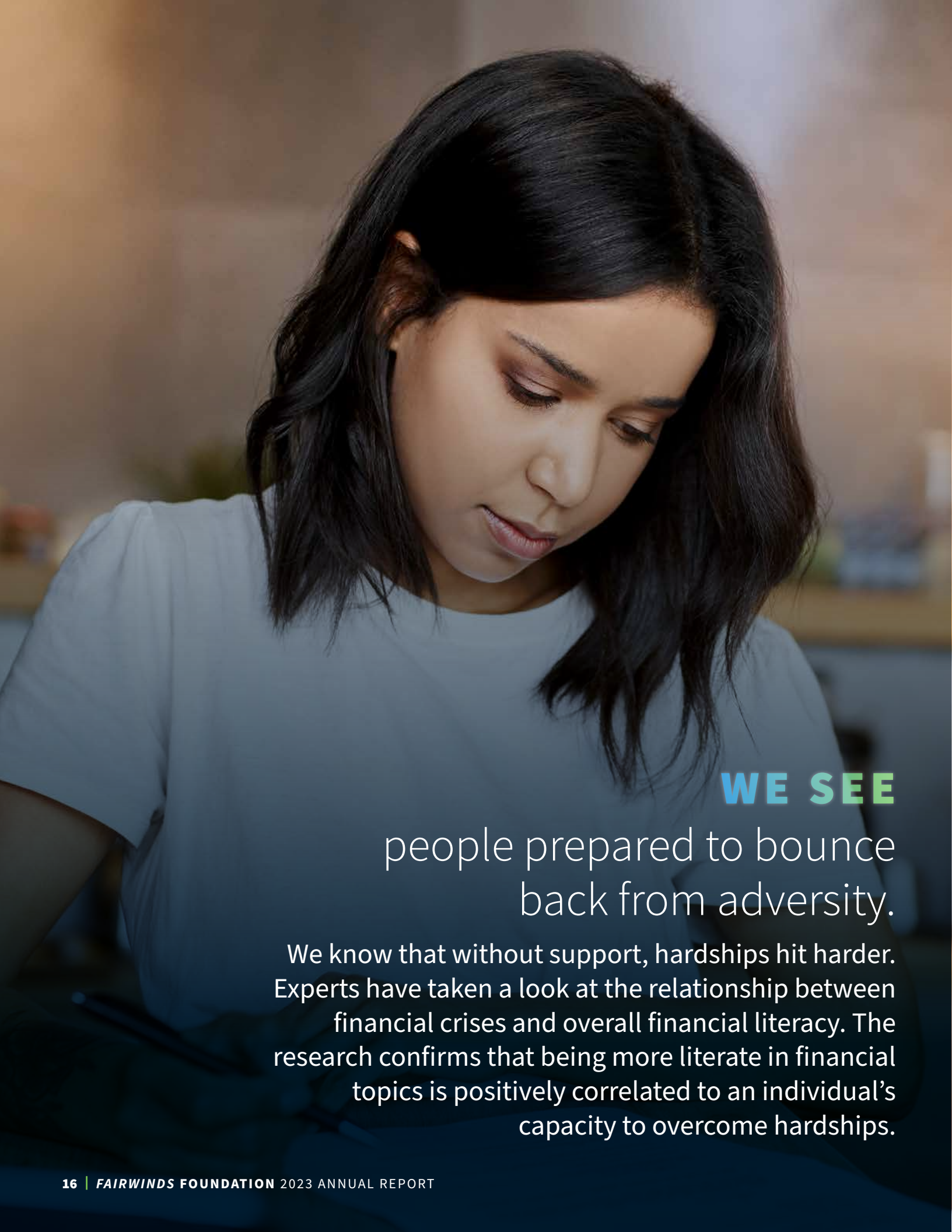
with Habitat Seminole Apopka increased their savings accounts and credit scores

100% OF FUTURE HOMBUYERS

with Habitat Seminole Apopka reduced their debt

547 INDIVIDUALS

impacted by Habitat U Financial Education and Housing Counseling with Habitat Orlando



WE SEE

people prepared to bounce
back from adversity.

We know that without support, hardships hit harder. Experts have taken a look at the relationship between financial crises and overall financial literacy. The research confirms that being more literate in financial topics is positively correlated to an individual's capacity to overcome hardships.

It's a big part of why *FAIRWINDS* Foundation partners with organizations committed to equipping our community with the knowledge and tools needed to manage finances at all stages of life, even in the face of adversity.

For The Sharing Center, offering individuals any necessary financial education and support to get them back on their feet is core to its mission. The nonprofit applied its \$10,000 grant from *FAIRWINDS* Foundation to start ProjectRISE, a program with a goal to transform individuals grappling with homelessness and poverty into job-ready citizens, well-versed in essential life and work skills.

Throughout the year, over 50 participants received job offers after finishing ProjectRISE. Beyond individual skill development, ProjectRISE has also indirectly benefited over 300 family members of the participants, proving how reaching one individual can affect so many others.

As ProjectRISE program participants transitioned back to everyday life, so do the survivors at Harbor House, a nonprofit that strives to prevent and break the cycle of domestic abuse through empowerment-based programs, advocacy, education, and community involvement.

Knowing that physical and financial abuse often go hand-in-hand, Harbor House applied its \$20,000 grant to continue to fuel its financial literacy and economic empowerment program. Here, survivors received custom financial support, each working through their own goals, from buying a car or getting legal support to opening a bank account or putting a down payment on a house.

With the right support, these individuals found their way to a life where they can reach their full potential.

“The generosity of *FAIRWINDS* Foundation helps us provide invaluable economic empowerment programming and financial literacy education to hundreds of women, children, and men each year. Moving survivors beyond the basic needs and survival they first need when they come to us, this program sets them up for lifelong independence and success. With your help, they discover a beautiful life beyond the bruises.”

Michelle Sperzel
CEO of Harbor House

Harbor House's Economic Empowerment Program supported **449** SURVIVORS.

9 opened a bank account

153 developed a financial safety plan

4 completed a literacy program

154 finished educational, certificate, or job training programs

132 identified and achieved employment goals

41 met a financial goal

14 met their matched savings goal

6 reported an improved credit score



WE SEE

our crewmembers
making a difference
every day.

As the heartbeat of our organization, crewmembers play a transformative role in shaping a better, brighter and more thriving community for all. Our crewmembers have passionately supported a wide range of initiatives, including domestic violence awareness, poverty alleviation, affordable housing, education, environmental conservation, food insecurity, children and youth, financial education, healthcare, military and veteran services, and animal welfare. These achievements are not only a testament to the compassionate nature of our team, but also reflect our desire to address some of the most critical needs in our community.

Our key partnerships this year include:

A Gift for Teaching	Orange County Animal Services
Cannonball Kids Cancer	Restoration & Volunteer Program
Edgewater Animal Shelter	Second Harvest Food Bank
Give Kids the World	Seminole Education
Habitat for Humanity	Soldiers' Angels
Harbor House	United Against Poverty
Heart of Florida United Way	Winter Springs Babe Ruth
IDEAS For Us	Wreaths Across America
Junior Achievement of Central Florida	

We're proud of our crewmembers who dedicated their time, talent and expertise to volunteerism.

More than
260 CREWMEMBER
VOLUNTEERS

800 HOURS
donated

30 NONPROFIT ORGANIZATIONS
served



WE SEE

a better world for all.

Every step we take and every dollar we donate
bring us further down the path toward financial
independence for all.

Thank you for being a part of the change.

Donate today by visiting fairwinds.org/foundation.

