



Box 518 • Locust Grove, VA 22508 • www.lowlinc.org

2020 Annual Report

Mission

LOWLINC is a nonprofit 501(c)(3) service organization dedicated to enabling older adults at Lake of the Woods (LOW) to live safely and independently in their homes with meaningful connections to others and the LOW community. We provide services through LOWLINC volunteers as well as referrals to existing community organizations and preferred vendors/service providers.

2020 Overview

Our fifth year was a period of unprecedented challenge as we adapted to the realities of operating in a pandemic environment. Annual work plans developed in January were outdated by mid-March when programs and services were cancelled, curtailed or modified to fit the changing reality. Person-to-person services were suspended from mid-March to July, replaced by services that could be performed remotely. Words like “virtual” and “Zoom” became part of our everyday vocabulary. Transportation services did not occur in April, May and June except for a few critical transports. We initiated a new service to combat increased social isolation as members followed guidelines to remain “safe at home.” The new Phone Buddy Program, in which members and volunteers have weekly phone conversations, resulted in more than 1,500 Phone Buddy conversations in 2020. Services in which volunteers run errands for members increased more than two-fold over 2019. Membership held steady at 90 members and we added 18 new volunteers. LOWLINC volunteers performed an average 423 services each month during 2020. We held our first annual flu vaccination clinic in partnership with CVS and continued several other critical community outreach programs. We received several grants with which we funded the purchase of pandemic-related safety supplies and equipment that were distributed to members and volunteers. Although we were not able to hold the annual Art of Wine fundraiser, our financial basis remained solid with growth in both donations and our donor base during the year. Finally, we celebrated LOWLINC founders Mary-Jane Atwater and Jeff Flynn who retired from the Board of Directors after serving six years. We remain extremely grateful to the community for its on-going support and recognition.

This report summarizes key accomplishments, activities and milestones during our fifth year. To our donors, volunteers, supporters, members, and Lake of the Woods residents and organizations, we thank you for your support and for helping us build a sustainable organization that enables our older neighbors to remain in their homes and connected to our wonderful community.



I would not be in LOW if it were not for LOWLINC. Thank you.

Comment from a member, 2020 Member Survey

Membership

During the year, we added 31 new members to our LOWLINC community. As of December 31, 2020, LOWLINC members totaled 90 with 66 memberships: 42 single memberships and 24 household memberships. At the start of 2020, we had 90 members: 36 single memberships and 29 couple/household memberships (some household memberships comprised only one individual). 2020 was an unusual year for memberships. We gained 31 members and lost 31 members, whereas in prior years the ratio of new to lost members has been 2:1. We had a higher number of non-renewals in 2020, and we paused accepting new applications for three months (March-April-May) when we were not providing services because of the pandemic. During 2020, we lost 20 members due to deaths and relocation. Nine members did not renew because they were not using our services and only one household dropped out due to cessation of services related to COVID-19. The annual fees paid by members have not changed since our founding in 2015, remaining at \$400 for an individual/single membership and \$500 for a couple/household membership. Due to suspension of some of our services we extended all membership contracts by three months at no cost to the members.

Membership Intake

The Membership Intake Team, led by Board Member Donalda Lovelace, is responsible for on-boarding new LOWLINC members. After the membership application is received, prospective members undergo an in-home interview by a member of the Intake Team to ensure that LOWLINC will be able to provide the services the applicant is seeking, and the applicant understands the scope of LOWLINC services. In 2020, the Intake Team, comprised of four LOWLINC volunteers with backgrounds in social work, counseling and nursing, conducted 23 interviews.

Member Outreach

Our Member Outreach Committee promotes membership and reaches out to current members to enhance the membership experience. Member and Volunteer Joe Sauro and Volunteer Eileen Appleyard completed their three-year terms as founding committee co-chairs, having overseen the establishment of a strong committee with solid and creative programs to benefit members. The committee welcomed three new members.

The committee's carefully constructed work plan for 2020 had to be modified significantly when COVID-19 struck in March. The May 10 Open House, the May spring planting program, the June Picnic on the Point and the June New Member Reception all were cancelled. Despite the cessation of in-person programs in the first half of the year, the committee stayed active, continuing to meet monthly—sometimes virtually--except for May and June. The committee co-chairs continued to make calls to new members to welcome them and explore interest in LOWLINC services and programs. The committee took on responsibility for new member agreement signing. New committee member George Seymour volunteered to represent LOWLINC on a newly-formed LOW Fire and Rescue Community Risk Reduction Initiative (activity suspended because of the pandemic).



The committee was able to resume some programming in the last quarter of the year, observing safety-related COVID-19 guidelines. A gathering to welcome new members was held outside at the Lions Pavilion in Hollyfield Park on October 8. The Annual Member Meeting (described below) was held October 22 at the Clubhouse. The committee sponsored its annual hazardous waste pick up

program for members on October 3. Volunteers Mary-Jane Atwater and Walt Diercks collected hazardous waste from eight members and transported it to the county landfill. On November 27, the committee held an unstaffed Open House at the Woods Center, placing membership and volunteer information on a table. During the week of December 14, five committee members distributed to each member household gift bags containing a contactless thermometer, pulse oximeter, nametag/s, refrigerator magnet with the LOWLINC number, holiday greetings, and a card with basic instructions for operating the health devices and acknowledgment that they were funded through a grant to LOWLINC from the Orange County Bounce Back CARES Act funds.

In September, the Member Outreach Committee sponsored the annual Member Satisfaction Survey. We received 50 completed surveys out of 90 mailed. In the questions designed to rate overall satisfaction with the LOWLINC experience, 98 percent indicated high levels of satisfaction. The level of satisfaction with LOWLINC services, volunteers and call handlers is high with few exceptions. LOWLINC's drivers received a 100 percent excellent/good rating. This year's survey included questions about technology, which yielded data that will be useful in finding ways to increase members' use of Zoom and other technologies. We followed up with each member who indicated an interest in a walking program, and a program was established. We also followed up with members who were not as fully satisfied as the overwhelming majority of respondents.

In December, the committee conceived and implemented a membership promotion campaign it called the Winter Membership Special, whereby older adults could join LOWLINC for a three-month "trial" period with the option to convert to full membership at the end of the trial period. The campaign resulted in five new memberships comprising eight new members (three household and two individual memberships).

Annual Member Meeting



On October 22, the Member Outreach Committee organized an annual meeting for members. The meeting was held in the great hall of the Clubhouse with seating spaced six feet apart and attendees wearing masks. Orange County Deputy Sheriff Ron Kesner spoke about county programs for older adults; Eileen Appleyard reported on committee activities and programs; George Seymour and Ted Cryblskey summarized the results of the 2020 Member Survey; John Beisheim gave a financial report; and Carolyn Rourke wrapped up the meeting with a review of the committee's accomplishments. Committee Board Liaison Mary-Jane Atwater thanked Joe Sauro and

Eileen Appleyard for their leadership these past three years and presented them with recognition plaques.

In Memoriam

We remember the following members who passed away during 2020: Andrew Anderson, Karen Anderson, Edward Beecham, Helen Desarmeaux, Carol Hein, Jack Shultz, Vincent Sukites and George Webb.

Member Services

Services provided in 2020 changed dramatically from 2019 because of restrictions imposed by the COVID-19 pandemic. Services involving person-to-person interaction were suspended by the end of March and resumed only gradually starting in mid-June as restrictions eased and we learned more about how to operate safely in a pandemic environment.

2020 Service Highlights:

Phone Buddy Program. In March, in-person Friendly Visits were put on hold because of the pandemic and the Phone Buddy Program, in which a LOWLINC volunteer has a weekly phone call with a member, was established. The program's purpose is to connect with members, offer updated information, listen to concerns, and engage in friendly conversation. The program has helped members remain informed about COVID-19 and take appropriate measures to protect themselves. The calls help both the member and volunteer overcome feelings of stress, loneliness and boredom. In 2020, 30 volunteers made 1,567 Phone Buddy calls, representing 452 hours of conversation.

Member Comments about the Phone Buddy Program:

"I feel that I have made a new friend."

"I look forward to the call. You always listen and this call is my therapy."

"The call breaks up the day and gives me something in the week to look forward to."

Convenience Services/Errands. Services in which volunteers run errands for members increased more than two-fold over 2019 as members opted to follow safety precautions and stay at home as much as possible. These included grocery and prescription pickup and delivery, dog walking and trash service,

Social Activities. Social programs that offer both members and volunteers opportunities to engage with their LOWLINC family also were curtailed, with in-person social events being cancelled in mid-March, not to resume for the rest of the year except for a lone ice cream social held outside in mid-October. LOWLINC introduced virtual social activities with a weekly "Wednesday Talk Line" event that offered a variety of programming, including a travelogue, guest lectures on various topics, recipe swaps and a presentation on scams. Several sessions were devoted to simple conversation among attendees. This year, 45 mostly virtual activities attracted 355 members and volunteers.



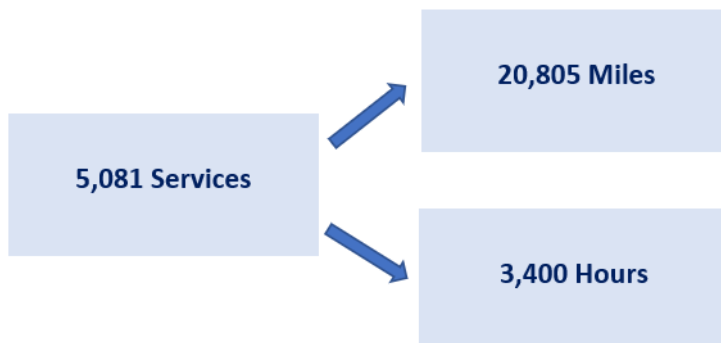
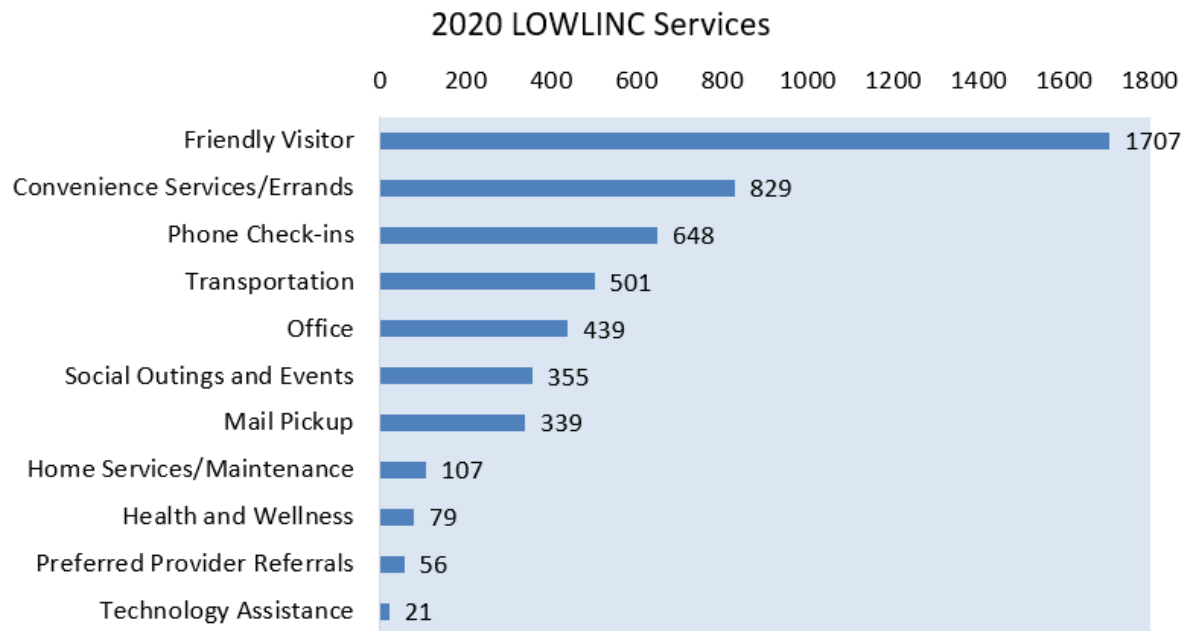
Walking Programs. Physical activity is a well-proven determinant of good health and well-being. Early in the year, LOWLINC introduced a "Walking at Walmart" program in which 15 members and volunteers participated before it was discontinued in March because of pandemic restrictions. Later in the year, the program was re-envisioned as an outside walking program involving volunteers and members taking walks in the Lake's parks, or in the Community Center in bad weather. This has proven to be a popular program with volunteers and members getting together on a weekly basis to walk.

Holiday Meal Preparation. With so many members unable to be with family during Thanksgiving and Christmas, LOWLINC offered to provide the traditional holiday feasts to members who were staying home. We prepared and delivered 20 Thanksgiving dinners and 29 Christmas dinners to members this holiday season.



Transportation services declined 54 percent from 2019, as we were unable to offer rides in April and May, and half of June. We had no transportation services in April, four special transports in May and 15 in June when medical transports resumed. Pre-pandemic transportation services averaged slightly more than 100 a month, whereas we averaged 50 rides a month after transportation services resumed in full in July. In 2020, LOWLINC volunteers performed 501 transportation services.

RRCS Van. Under a memorandum of understanding with Rappahannock Rapidan Community Services, a wheelchair-accessible van is parked at the LOW Church and available to transport LOWLINC members, LOW residents and residents of eastern Orange County to medical and legal appointments. LOWLINC volunteers and other Lake residents trained by RRCS operate the van. In 2020, RRCS/LOWLINC drivers completed 53 transports totaling 3,307 miles and 197 hours. Seven of these transports were for LOWLINC members. The RRCS drivers in 2020 were Jeff Flynn, Claude Rogers, John Undari and Boggs Wright.

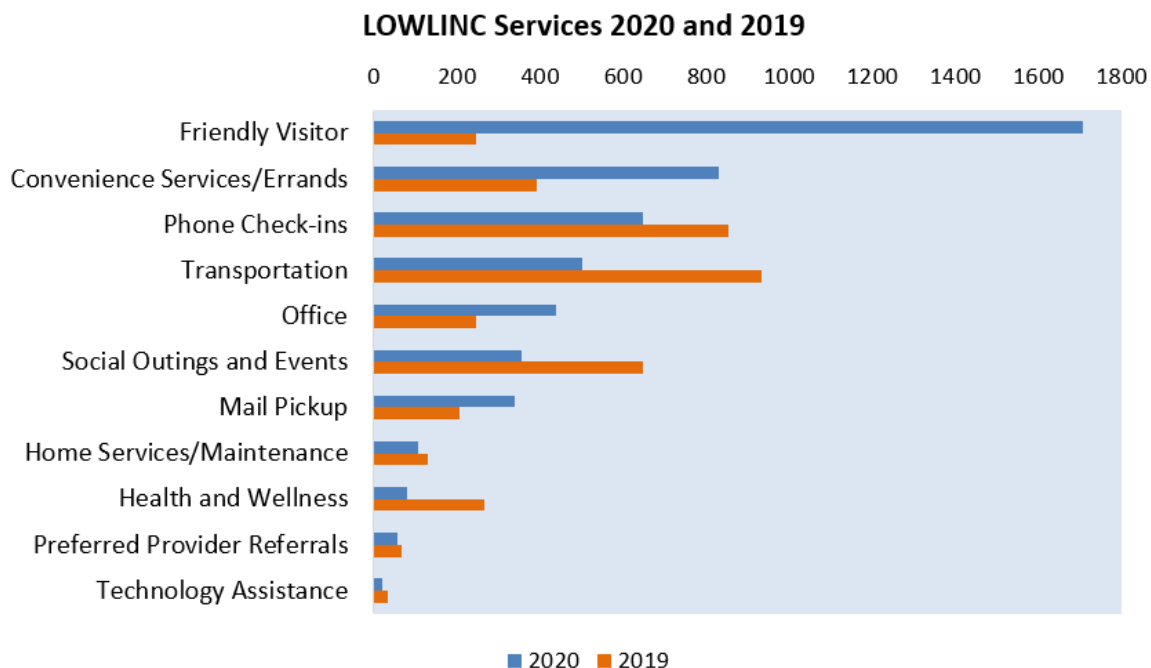


LOWLINC volunteers completed a total of 5,081 service requests in 2020, an average of 423 per month. In total, they volunteered 3,400 hours. Friendly Visits/Phone Buddy Calls and Convenience Services/Errands were the most frequently performed services. LOWLINC volunteers provided 501 transports for LOWLINC members, driving 20,805 miles for all services. They also did 339 mail pickups.

Changes in Member Services 2016-2020

	2016*	2017	2018	2019	2020
Member Service Requests	1,301	2,386	3,112	4,021	5,081
Volunteer Hours	833	2,072	2,369	3,023	3,400
Miles Driven	5,583	14,187	19,307	27,814	20,805

*Data from March 1, 2016-December 31, 2016 when we adopted our database management tool. Data for 2017-2020 are for 12 months.



Volunteers

LOWLINC volunteers are central to our organization. Their dedication, kindness and selfless commitment to our members are inspirational. During 2020, 113 LOW residents served as LOWLINC volunteers (see page 12 for a list). New volunteers undergo criminal background checks and driver checks for anyone who volunteers to drive and they participate in volunteer orientation sessions as well as on-going education. We welcomed 18 new volunteers in 2020.

Volunteer services cover a wide range of activities including providing services to members, handling calls to the LOWLINC number, performing administrative and office work, and serving on LOWLINC committees and the Board of Directors. LOWLINC volunteers contributed 3,400 hours of direct member service during 2020 and drove 20,805 miles. (These data do not include hours spent on board and committee meetings.) Mary Jane Oldham completed her second year as Volunteer Committee Chair in 2020.

Volunteer Satisfaction Survey

In November, the Volunteer Committee conducted its annual volunteer satisfaction survey. We

received 60 responses out of 108 surveys sent. Ninety-five percent reported very or extremely high levels of satisfaction with the volunteer experience. Ninety percent were extremely or very satisfied with the services they perform as a volunteer. Volunteers commented they missed interacting with members with services being suspended because of the pandemic. This year, volunteers were asked to share one or two important take-aways from their volunteering. These were some of the responses:

Volunteering is a gift you not only give to a member, but also to yourself.

I've met so many wonderful people through LOWLINC. It's a joy to interact with them.

I really enjoy the time I spend in the car driving members to their appointments. I have made many friends along the way.

Greater appreciation for the challenges faced by older community members. Getting to know more people at LOW.

A broader perspective of life's challenges.

Volunteer Recognition



LOWLINC's celebration of National Volunteer Week in April 2020 was virtual this year as the planned reception in the Clubhouse Great Room could not be held. Mary Jane Oldham sent a Volunteer Appreciation email that included thank you testimonials from LOWLINC board members.

In June, the Volunteer Committee put together *Safety Assurance Kits* for volunteers that contained hand sanitizer and disposable masks and gloves for distribution to volunteer drivers as LOWLINC resumed medical transportation services. In November, when we would have been holding our annual Volunteer Recognition Event at the

Community Center, the Volunteer Committee instead put together a recognition packet that included another packet of safety supplies--hand sanitizer, masks and a thank you card. In December committee members assembled and distributed well over 100 Holiday Gift Bags to volunteers' homes. The bags contained name badges, bookmark, holiday card and candy.

Volunteer Call Handlers

In June, LOWLINC made the decision to implement an all-volunteer call handler group to answer members' calls for service requests, replacing the role that formerly was played by the LOWLINC Coordinator employee. Additional volunteers were recruited to join the smaller group that had been formed in 2019. Call handling training sessions were held in June and July, organized by Mary Jane Oldham, and conducted by Carolyn Rourke. Monthly call handler status meetings were held for on-going training and to discuss issues that come up during service scheduling. In 2020 LOWLINC Call Handlers contributed 858 hours during 346 shifts answering members' calls for services.

Awards for LOWLINC Volunteers

At the annual meeting of the Lake of the Woods Association on September 7, the Honors Awards Committee named Mary-Jane Atwater and Carolyn Rourke Hometown Heroes for their work with LOWLINC.

The biggest gift of volunteering is the satisfaction of helping a neighbor in small ways, in giving of yourself.

LOWLINC Volunteer

Communications

During 2020, we published four issues of *NewsLinc*, our quarterly newsletter, which was emailed to a distribution list of more than 400 LOWLINC members, volunteers, donors, community contacts and other stakeholders and mailed to a small number of members who do not have access to email. Each issue featured LOWLINC news as well a guest-authored article on health and wellness, profiles of members and volunteers, and descriptions of upcoming events. Mary-Jane Atwater served as the editor, Carolyn Rourke as contributing editor, volunteer Marilyn Davis as production editor, and member Elizabeth McGillicuddy as copy editor. Carolyn Rourke also created and mailed a monthly Member Flyer to members. Volunteer Committee Chair Mary Jane Oldham and committee member Jennifer Heinz sent a monthly *Volunteer News and Updates* email to volunteers.

Four articles promoting two in person and two virtual Speaker Series were published in the *Lake Currents* and six ads were placed to promote LOWLINC events and recruit members and volunteers. LOWLINC member Jennifer Hennessey created a special logo commemorating our fifth anniversary. Mary-Jane distributed a press release about the October 3 flu clinic which was picked up by the *Free Lance-Star* and the *Orange County Review*. An article about LOWLINC, medical notetaking and the village movement was included in the October Fredericksburg *Front Porch* local monthly newspaper. The article was authored by Dr. Patrick Neustatter, Medical Director of the Fredericksburg, Virginia, Moss Free Clinic. Highlights from the article were included in the Village to Village Network newsletter.

Starting in March, we regularly kept members and volunteers up to date on the status of the coronavirus pandemic with both emailed and mailed communications. More than 20 emails were sent to members and volunteers on a wide variety of topics associated with the pandemic. We updated the home page of our website to report news and information about the pandemic, including links to guidelines from the Centers for Disease Control, the State of Virginia and Lake of the Woods Association, news about store and restaurant openings and hours, links to “things to do,” while staying safe at home and links to other resources about the coronavirus.

Community Outreach

Community Outreach comprises LOWLINC’s many activities and initiatives, including partnerships with other senior-serving organizations, health and wellness programs and workshops, and relationships with other LOW services organizations.

Flu Vaccine Clinic

In a community outreach project led by Vice Chair Emily Slunt, LOWLINC partnered with our local CVS pharmacy to conduct a drive-through flu vaccination clinic for Lake of the Woods residents on October 3. CVS provided six staff members including two pharmacists to verify paperwork, check temperatures and administer both the regular and high-dose flu vaccines. The CVS teams administered 206 shots. LOWLINC supplied volunteers for traffic control and hospitality. LOWLINC volunteers assembled and distributed goodie bags containing healthy snacks and orange juice and had an opportunity to greet and chat with participants who received the flu vaccine. Emily later sent messages and pictures to the CVS staff and CVS district directors acknowledging the CVS contributions. LOWLINC recognizes with gratitude the support of Lake of the Woods Association in providing the lower level Clubhouse parking lot as the venue, Lake of the Woods Security for its assistance in securing the parking lot, and Rappahannock Electric Cooperative for the Power of Change grant that funded supplies for the event.



Cars line up as attendees await their flu shot.



The CVS flu vaccine team.



Volunteers Jeff Flynn, Jean McLallen and John Beisheim set up traffic control.



Volunteer Tom Bailey hands out goodie bags after participants receive their shots.

Community Risk Reduction Initiative, LOW Fire and Rescue

In early 2020, Lake of the Woods Fire and Rescue started a program aimed at keeping residents in the F&R service area safe through the identification of risk reduction strategies, to include identifying and publicizing initiatives and strategies to mitigate risk. LOWLINC was invited to participate and volunteer George Seymour agreed to represent LOWLINC. Regrettably, the initiative was put on hold when the pandemic hit in March. We look forward to its resumption.

TRIAD/SALT

TRIAD is a program sponsored by the Orange County Sheriff's Department that addresses the safety and crime prevention needs of older adults. TRIAD sponsors many programs for seniors, including scam and fraud prevention and assistance, Guardian Alert pendant system, Project Lifesaver tracking devices, 911 cell phone provisioning and File of Life medical record keeping. SALT (**Seniors and Law Enforcement Together**) is a council of Orange County citizens that advises and works with TRIAD on its programs. LOWLINC board member Vicky Fleming serves as our liaison to TRIAD and is a member of the SALT council. She also is a TRIAD volunteer, a group that helps TRIAD execute its programs. During 2020, Vicky assisted Lake of the Woods residents in changing the batteries in their Guardian Alert and Project Lifesaver devices. She participated in a mock exercise at the Orange County Airport that tested response in tracking a lost person enrolled in the Project Lifesaver Program. TRIAD Coordinator Deputy Ron Kesner made two presentations to LOWLINC groups in

2020: a July Speaker Series talk on scams and a presentation on TRIAD at the annual members meeting in October.

Aging Together

Aging Together is a collaborative effort comprised of senior-serving organizations, government departments and healthcare providers that serves the five counties in Virginia's Planning District 9 – Culpeper, Fauquier, Madison, Orange and Rappahannock. It provides information about resources for older adults and sponsors programs and activities such as the annual Art of Aging Expo, Senior Prom, and Five-over-Fifty awards. Carolyn Rourke and Vicky Fleming represent LOWLINC in Aging Together programs. In 2020, Aging Together established weekly, then monthly, meetings of representatives across the five counties to discuss coronavirus response. Vicky participated in the monthly AT Orange County Team Meetings. Vicky and Carolyn attended the virtual Five-over-Fifty Award ceremony.

LOWLINC Speaker Series

The LOWLINC Speaker Series program was curtailed in 2020 because of the inability to gather in person for presentations. We held two Speaker Series at the Community center in February and March and two additional virtual sessions after the pandemic shut down in-person meetings. Speaker Series presentations are open to all residents at LOW.

- February 28. Orange County Supervisor Lee Frame. County Update.
- March 9. Paul Kuster, Dr. of Audiology. Hearing Impairment.
- May 13. Nancy Morgan. Writing for your Health Workshop.
- July 8. Orange County Deputy Ron Kesner. Scams and Frauds.

University of Mary Washington (UMW) Honors Program Partnership

LOWLINC has partnered with the University of Mary Washington Honors Program since 2017 to mentor students in their sophomore year community service projects. In 2020, we coordinated with the Lake of the Woods Impaired Vision Support Group to bring in a student to assist this group in conducting research on subjects related to impaired vision. This project too was cancelled because of the pandemic and we look forward to resuming it in the near future.

Other Activities

- Mary-Jane Atwater, Vicky Fleming, Carolyn Rourke and Emily Slunt met with Board members and others from the Rapp at Home Village, January 27.
- Jeff Flynn, Mary-Jane Atwater and Carolyn Rourke gave a presentation to the Fluvanna County (Virginia) Partners in Aging group on how to form a village, January 27.
- Emily Slunt, Carolyn Rourke and Mary-Jane Atwater attended the quarterly conference of the Washington Area Village Exchange (WAVE) on June 22. Held virtually, the event focused on COVID-related programs and activities villages have adopted to deal with the crisis.
- Carolyn Rourke presented to the Culpeper Livable Aging Communities (CLAC) group on how LOWLINC was formed and how we operate, September 29.
- LOWLINC Board Members attended the Village to Village Network annual conference, held virtually this year, October.
- Emily Slunt served on the grant review panel of the Mary Washington Hospital Foundation, November.
- Carolyn Rourke and Emily Slunt toured the soon-to-open Trinity Senior Village Assisted Living and Memory Care Community in Locust Grove, December.

2020 Leadership, Staff and Committees

2020 Board of Directors:

Jeff Flynn, President
Carolyn Rourke, Board Chair
Emily Slunt, Board Vice Chair
Mary-Jane Atwater, Secretary
John Beisheim, Treasurer
Donalda M. Lovelace, Member
Vicky Fleming, Member
Mary Jane Oldham, Member

At the end of 2020, the terms of founding Directors Mary-Jane Atwater and Jeff Flynn expired. At its October 5 meeting, the board elected Steve Hein, Jean McLallen and Carol Simpson to the board of directors, beginning January 1, 2021. The board also voted to re-elect John Beisheim and Emily Slunt to two-year terms, beginning January 1. The following officers were elected to two-year terms: Emily Slunt, president; John Beisheim, vice president and treasurer; and Carolyn Rourke, secretary.

2020 Staff:

Coordinator: Denise Franzak-Miller, January 2 through June 10.

Operations Manager: position was occupied for two weeks, then vacated. Employee position remained open for remainder of year while position requirements were reassessed. Position for Member Services Manager was posted in December.

Committees and Programs

Communications Committee: Co-chaired by Mary-Jane Atwater and Carolyn Rourke

Member: Marilyn Davis

Member Outreach Committee: Co-chaired by Eileen Appleyard and Joe Sauro

Members: Maureen Callahan, Gerri Colucci, Ted Cryblskey, Diane Franklin, Peggy Grella, Carolyn Rourke, George Seymour, Emily Slunt, Evelyn Wiltshire. Board Liaison: Mary-Jane Atwater

Social Activities Committee: Co-chaired by Vicky Fleming and Carolyn Rourke

Members: Elizabeth Arndt, Hattie Brinsfield, Maureen Callahan, Deborah Conrad, Carleen Delio, Charlotte Fuqua, Mary Ann Rogers, Shirley Rowe, Phyllis Sakole, Joe Sauro, Chris Ward, Lisa Ward, Susie Wright

Volunteers Committee: Chaired by Mary Jane Oldham

Members: Ann Hatfield, Debbie Beisheim, Margaret Driscoll, Vicky Fleming, Charlotte Fuqua, Jennifer Heinz, Natalie Logan.

Preferred Service Providers Committee: Chair Open

Members: George Colby and Nora Simpson

Art of Wine Fundraising Committee: Chaired by Cheryl Brown

Members: Brenda Anderson, Mary-Jane Atwater, Carol Brown, Dianne Condon, Ginger Dean, Vicky Fleming, Jeff Flynn, Judy Flynn, Lyn Fogarty, Jennifer Heinz, Wendy Gwaltney, Joya Lord, Mary Jane Oldham, Carolyn Rourke. Fundraising assistance provided by Nora Simpson.

Member Intake: Lead Donald M. Lovelace. Janis Rieley, Judy Sheridan, Elizabeth Wiley

Fundraising and Donor Engagement: Lead Mary-Jane Atwater. John Beisheim

Volunteers

We thank our volunteers for their dedication, compassion and support throughout 2020.

Roger Anderson	Ann Hatfield	Connie Skelton
Brenda Anderson	Steven Hein	Emily Slunt
Eileen Appleyard	Jennifer Heinz	Jim Templeton
Elizabeth Arndt	Wilma Hood	Sheila Templeton
Mary-Jane Atwater	Ginger Jenkins	Sylvia Templin
Carol Bailey	Dave Kraus	Beth Thomas
Tom Bailey	Mike Landers	Jim Thompson
Debbie Beisheim	Fred Lange	Kenneth Tomayko
John Beisheim	Loretta LaTerra	John Undari
Diohn Benedict	Natalie Logan	Patricia Unkle
Nan Bogozi	Bud Logan	Douglas Vickery
Carol Bohrer	Joya Lord	Bill Wang
Hattie Brinsfield	Sandy Loudon	Lisa Ward
Cheryl Brown	Donalda Lovelace	Chris Ward
Pete Brown	Brian Madigan	Mary White
Carol Brown	Stacey Madigan	Elizabeth Wiley
George Colby	Jean McLallen	Jette Williams
Dianne Condon	Melvin Moore	Mark Woerner
Deborah Conrad	Nancy Moore	Ann Wood
Paul Conrad	Jim Oldham	Susan Wright
Elaine Cook	Mary Jane Oldham	Ken Zwickl
Joe Cross	Ruth Pavlik	
Lynn Cryblskey	James Protiva	
Ted Cryblskey	Val Protiva	
Dave Davies	Christine Purtell	
Gina Davies	Christy Rappoport	
Marilyn Davis	Rick Rappoport	
Carleen Delio	PJ Regan	
Walt Diercks	Janis Rieley	
Lou DiMassa	Mary Ann Rogers	
Margaret Driscoll	Claude Rogers	
Kathleen Fish	John Rourke	
Betsy Flanigan	Carolyn Rourke	
Victoria Fleming	Shirley Rowe	
Judy Flynn	Phyllis Sakole	
Jeff Flynn	Joe Sakole	
Lyn Fogarty	Joe Sauro	
Charlotte Fuqua	George Seymour	
John Gingrich	Judy Sheridan	
Vicki Gingrich	Pat Shrader	
Peggy Grella	Penny Siegel	
Daniel Grynaviski	Mary Simmons	
Jane Grynaviski	Suzanne Simmons	
Wendy Gwaltney	Nora Simpson	
Alice Ann Halverson	Carol Simpson	

Fundraising

While the Covid-19 pandemic required us to adjust our fundraising plan for the year and resulted in the cancellation of our annual fundraiser, we were successful in raising revenue through several grants, including the largest we have ever received, as well as individual donations and corporate contributions, both of which exceeded budget. These sources of revenue are a critical component of LOWLINC's budget, as membership fees do not cover all our operating expenses.

Art of Wine Fundraiser

Planning for the 2020 Art of Wine event began early in 2020 with an effort to secure corporate contributions that would cover expenses. Mary-Jane Atwater, working closely with Nora Simpson, contacted local businesses, including LOWLINC Preferred Service Providers, to invite their participation as Art of Wine sponsors. As a result of this effort, 24 businesses contributed \$4,025, more than doubling 2019 corporate sponsorships.

Throughout the summer, the Art of Wine Planning Committee of 15, ably led by Cheryl Brown, continued to engage wineries and food vendors and plan event logistics that would comply with state and LOWA restrictions. However, in early August, as the risks of COVID-19 exposure continued unabated, it became apparent that we could not safely hold this large community event. The LOWLINC Board, in consultation with the Planning Committee leadership, reluctantly cancelled the 2020 Art of Wine. We gave the 24 corporate sponsors an opportunity to receive a refund for their donations, but in a sign of their generous support, all but one asked us to keep their contributions. We placed two ads in *Lake Currents* to thank these businesses, and we provided links to their websites from our website. The second *Lake Currents* ad also thanked the wineries, food vendors and committee volunteers.

With Thanks from LOWLINC

Although the pandemic forced a cancellation of this year's Art of Wine, please join us in thanking the wineries, food vendors, business sponsors and volunteers who supported the event.



Art of Wine Sponsors



Acti-Kare Responsive In-home Care • Bruce Butler Pressure Washing • Certified Plumbing and Remodeling • Divine Nails
Dunaway's Heating and Cooling • Judy and Jeff Flynn • Inspired Electrical Solutions • Integrity Auto • JC Gooden Ink
Jerry Blakes Home Improvement Contracting • JK Carpets • Kevin's Roofing • Kim Peyton Cleaning The Tornadoes
Lakeside Manual Physical Therapy • Lakewood Animal Hospital • Orange County Roasters • PARADOCS Animal Hospital
R.D.M. Custom Painting • Robinson Plumbing and Home Improvements • Roof Works of Virginia

Food Providers

Barbara's Soul Food on Wheels
LOWA Clubhouse

Art of Wine Committee – Cheryl Brown, Chair

Brenda Anderson • Mary-Jane Atwater • Carol Brown • Dianne Condon
Ginger Dean • Vicky Fleming • Jeff Flynn • Judy Flynn • Lyn Fogarty
Wendy Gwaltney • Jennifer Heinz • Joya Lord
Mary Jane Oldham • Carolyn Rourke
And all the LOWLINC volunteers who signed up to assist on September 27



Grant Support

The COVID-19 pandemic upended grant funding cycles, as grantors pivoted to focus funding on community emergency needs and response to the pandemic. This year, LOWLINC applied for and received three grants totaling \$10,670 and one non-monetary grant.

In April, we received a small grant from the Gilbert Fund of the Alliance of Nonprofits Insurance (our insurance company) of \$260 for COVID-related supplies (e.g., disposable gloves, masks) and a Zoom Pro subscription. In October, we received a grant of \$760 from the Rappahannock Electric Cooperative Power of Change program to cover supplies for LOWLINC's October 3 Flu Shot Clinic. Also in October, we received a Bounce Back grant of \$3,390 from Orange County Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funding to purchase 79 contactless thermometers and 79 pulse oximeters for LOWLINC members. On November 4, we were delighted to learn that the total Bounce Back grant had been increased to \$9,650, allowing us to also cover payroll expenses for our coordinator, March – May 2020.



Bounce Back Grant funding was used to purchase contactless thermometers and oximeters for members.

Finally, in August, the Charlottesville Area Community Foundation awarded LOWLINC a non-monetary grant of a yearlong subscription to Catchafire (catchafire.org), an organization that matches professional volunteers with nonprofits for capacity-building projects.

Individual Donations

This year, for the first time, we mailed personalized letters to past LOWLINC donors and current volunteers, asking for their support in the form of a donation. We also included an appeal letter to members with the November member flyer. As in past years, we placed an insert in a November *Lake Currents*, this time on November 20. The insert was again designed by Joya Lord with content from Mary-Jane Atwater and Carolyn Rourke that summarized our services and featured a member's compelling testimonial and photo. We received a total of 97 individual donations, totaling \$25,520. Forty (41 percent) of these donations were from new donors even as our donor base remains consistent and strong.

Corporate and Other Support

In addition to the corporate support for the Art of Wine, described earlier, we also were pleased to receive a Charity Night donation of \$204 from Graze Steakhouse, a generous donation from the LOW Lions Club, and several matching and memorial donations from businesses and a nonprofit.



Donor Engagement

On January 26, 2020, we held a delightful donor reception at the home of Debbie and John Beisheim. Forty-one donors attended and enjoyed socializing as well as LOWLINC briefings by Carolyn Rourke, Emily Slunt and John Beisheim. During the spring and summer, as we dealt with the pandemic and its effect on our services, we kept LOWLINC's donors informed about our response to COVID-19 with two email updates, the first on April 8 and the second on July 22. We also held a video conference update for donors on June 25, which was attended by 17 donors.

Financial Results

Village to Village Network Benchmarking

One of the key financial measurements used by LOWLINC is the comparison of our village to other villages in the Village to Village Network.*

LOWLINC Revenue Growth	Annual Revenue				% Annual LOWLINC Revenue				Villages Benchmark
	2017	2018	2019	2020	2017	2018	2019	2020	
Memberships	\$ 17.1	\$ 22.9	\$ 29.9	\$ 25.8	34%	44%	45%	38%	44%
Individual Donations	\$ 24.1	\$ 15.6	\$ 25.4	\$ 25.5	48%	30%	38%	38%	22%
Grants	\$ 0.2	\$ -	\$ -	\$ 10.7	0%	0%	0%	16%	17%
Corporate Contributions	\$ -	\$ 5.8	\$ 2.3	\$ 5.4	0%	11%	3%	8%	6%
Fundraisers & Sales	\$ 6.0	\$ 4.8	\$ 5.2	\$ -	12%	9%	8%	0%	9%
Social Events & Misc. Other Income	\$ 2.4	\$ 3.4	\$ 3.8	\$ 0.2	5%	6%	6%	0%	2%
Total Revenue	\$ 49.9	\$ 52.4	\$ 66.5	\$ 67.6	100%	100%	100%	100%	100%

* Benchmark data is derived from the 2016 National Survey of US Villages prepared by the University of California, Berkeley, for the Village to Village Network.

1. Membership fees reached the village average in 2018 and 2019 but declined in both amount and percent in 2020 as the member headcount flattened versus 2019.
2. Individual Donations remained strong and continue to be substantially more important to LOWLINC than the village benchmark of 22%.
3. This is the first time that grants have rivaled the village average. The three grants that LOWLINC received were directly related to COVID financial relief.
4. Corporate Contributions were strong but were largely Art of Wine sponsorships early in 2020.
5. Fundraiser and social events were cancelled due to COVID restrictions.

With respect to other key financial indicators:

1. LOWLINC membership fees are 8% lower for individuals and 20% lower for households than the national average.
 - a. LOWLINC fees have been held constant for five years.
 - b. All memberships were extended by three months at no cost due to COVID limitations on our services. Other villages implemented similar practices in 2020.
2. LOWLINC's financial reserves are stronger than other villages.
3. The paid staff to membership ratio of 1:80 for the villages is consistent with LOWLINC's ratio of one paid staff to 90 members.

Value of Services

Several years ago, LOWLINC initiated a measurement called "Value of Services". This metric assigns a fair market value to hours and miles of service. That value is divided by the annual amount of membership fees. For five years LOWLINC has consistently delivered value that is two times greater than membership fees. This concept of comparison to external market value is unique to LOWLINC.

Member Services	2016	2017	2018	2019	2020
Member Service Requests	1,301	2,386	3,112	4,021	5,081
% Growth		83%	30%	29%	26%
Hours	833	2,072	2,369	3,023	3,400
% Growth		149%	14%	28%	12%
Miles	5,583	14,187	19,307	27,814	20,805
% Growth		154%	36%	44%	-25%

Value of Services (VOS)

Hours @ \$15/hr.	\$ 12,495	\$ 31,080	\$ 35,535	\$ 45,345	\$ 51,000
Miles @ \$0.25/mile	\$ 1,396	\$ 3,547	\$ 4,827	\$ 6,954	\$ 5,201
Total VOS	\$ 13,891	\$ 34,627	\$ 40,362	\$ 52,299	\$ 56,201
Membership Revenue	\$ 7,875	\$ 17,076	\$ 22,860	\$ 29,868	\$ 25,835
VOS : Membership Revenue Ratio	2	2	2	2	2

Profit & Loss Statement 2020 (\$000)

Revenue	2018	2019	2020
Memberships	\$ 22.9	\$ 29.9	\$ 25.8
Individual Donations	\$ 15.6	\$ 25.4	\$ 25.5
Grants	\$ -	\$ -	\$ 10.7
Corporate Contributions	\$ 5.8	\$ 2.3	\$ 5.4
Fundraisers & Sales	\$ 4.8	\$ 5.2	\$ -
Social events	\$ 3.4	\$ 3.8	\$ 0.2
Total Operating Revenue	\$ 52.4	\$ 66.5	\$ 67.6
Expense			
Staff	\$ 18.3	\$ 20.7	\$ 13.9
Volunteer Expenses & Events	\$ 1.9	\$ 3.2	\$ 1.2
Telecom: Evoice & Zoom	\$ 0.3	\$ 0.4	\$ 0.4
Social Activities	\$ 3.6	\$ 3.4	\$ 0.2
Programs funded by Grants	\$ -	\$ -	\$ 4.3
Programs funded by Contributions	\$ -	\$ 5.0	\$ -
Other Member Programs	\$ -	\$ 1.4	\$ 1.5
Subtotal Program Expenses	\$ 24.1	\$ 34.0	\$ 21.4
Marketing, Advertising	\$ 1.1	\$ 1.2	\$ 0.9
Fundraising & Grant Applications	\$ 1.5	\$ 2.9	\$ 0.9
Subtotal Fundraising	\$ 2.6	\$ 4.1	\$ 1.9
Office: printing, mailing, office equipment, supplies, PO box	\$ 1.4	\$ 2.3	\$ 2.8
VTV / WAVE Memberships	\$ 1.6	\$ 2.5	\$ 0.9
ClubExpress & PayPal fees	\$ 1.3	\$ 1.0	\$ 1.0
Insurance	\$ 2.5	\$ 2.3	\$ 4.1
Professional Fees & Licenses	\$ 0.1	\$ 1.5	\$ 1.5
Training & Misc Admin Expense	\$ 0.1	\$ -	\$ 0.2
Admin Expenses	\$ 6.9	\$ 9.6	\$ 10.5
TOTAL EXPENSE	\$ 33.5	\$ 47.7	\$ 33.7
NET OPERATING INCOME	\$ 18.9	\$ 18.8	\$ 33.8
INVESTMENT INCOME	\$ 0.4	\$ 0.8	\$ 0.5

Comments on 2020 Financial Results

1. Revenue

- a) Service (Program) revenue was significantly impacted by COVID.
 - i) Member recruiting was halted from March through May. For the year, there were 31 new members and 31 lost members versus a budget of 40 new members and 20 losses.
 - ii) Social events were also terminated in accordance with state directives and concerns for member and volunteer safety.

- iii) Due to the limitations placed upon services for COVID safety, LOWLINC extended all members' contracts by three months at no charge.
- b) An offsetting effect of COVID, however, was a surge of available grant money. The Bounce Back grant for \$9650 was the largest grant ever received by LOWLINC.
- c) Individual Donations, while appearing to remain consistent with historical levels, actually grew by 15% over 2019 due to the absence of prior years' late contributions that carried forward to the next year.
- d) Corporate Contributions also exceeded prior years. \$4025 (75%) of the contributions related to sponsors for the Art of Wine event.
- e) Fundraiser revenue (ticket sales) did not occur due to COVID concerns and cancellation of the Art of Wine event.
- f) There was no revenue from social events, which were also cancelled due to COVID restrictions. Social event revenue is based simply upon cost recovery, so the event cancellations also meant that there were no expenses.

2. Expense

- a) COVID related restrictions accounted for significant underspending versus 2019 in six accounts.
 - i) Volunteer recognition events were cancelled.
 - ii) Social events were cancelled.
 - iii) Fundraising spending was low due to cancellation of the Art of Wine and other potential, smaller events.
 - iv) Marketing and advertising were also limited.
 - v) Village to Village Network expenses were reduced due to cancellation of the VtV conference in Charlotte, NC, and the substitution of a Zoom conference format.
 - vi) There were no training events.
- b) Underspending in staff and consulting (professional fees) were the result of changes in approach to organizational design, rather than COVID limitations.
 - i) Review and restructuring of the Coordinator role to an Operations Manager role, which was subsequently redefined to the current Member Services Manager. This resulted in only six and one half months of wages paid in 2020 and a reduction of \$12,000 against the budgeted spending for a full year.
 - ii) Use of consultants to redefine the staff roles and strategic direction was suspended, saving \$3800 versus planned fees.