In the days before modern harbors, a ship had to wait for the flood tide before it could make it to port. The captain and crew waited until there was enough water in the harbor for them to safely dock. The term for this situation in Latin was ob portu. The English word “opportunity” is derived from this original meaning.

At United Way, we help families rise above challenges as we create opportunities for a better life. These opportunities enable families to sail into good harbors such as financial stability or educational success. The Return on Investment Booklet contained in this report highlights some of these opportunities.

If you are one of United Ways’ donors or volunteers, THANK YOU for your part in creating opportunities and inspiring hope. If you are not involved, please join us as we flood our community with opportunities for a better tomorrow.

God Bless and LIVE UNITED,

Bill

Bill
President/CEO
Volunteers and donors create opportunities for a better life, that’s how they Live United
<table>
<thead>
<tr>
<th>RANK</th>
<th>COMPANY</th>
<th>CAMPAIGN</th>
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United Way of Elkhart County
Leadership Givers 2015

Ordre de Liberte’
$25,000 - $49,000
John M. Collins • Bob and Amy Martin
Frank and Marsha Martin

Ordre de Ge’nere’ux
$15,000 - $24,999
Chris and Shawn Hermon • Rex and Alice Martin

Ordre de la Socie’te’
$10,000 - $14,999
Brian and Jeannelle Brady • Art Decio
Mary Pat and Bob Deputy • Bill and Kristin Fenech Family
Connie Fulmer • Rick and Mary Karcher
Chris and Todd Martin • Welter Foundation
Matt and Monica Zimmerman
United Way of Elkhart County
Leadership Givers 2015

PLATINUM LEVEL
$7,500 - $9,999

Nick and Angela Eppert, Jr.
Eric and Juli Meyer

GOLD LEVEL
$5,000 - $7,499

Tom and Dottie Arnold
Chris and Kristen Bradford
David and Sara Chupp
Jack and Karen Cittadine
Ryan and Jodi Juday
Ken and Deb Julian
Tim and Michelle Koch
Anne and Greg Losasso
Dan and Jan Morrison
Thad and Rachelle Naquin
Mary Naquin
Brian and Lauri Smith
M. Scott and Kimberlee Ann Welch
SILVER LEVEL
$2,500 - $4,999

Donald and Keri Anderson
James and Michelle Bache
Paris and Becky Ball-Miller
Peter D. Barrett
Jim and Joan Bock
Wilbur and Sarah Bontrager
Coley and Patty Brady
Mark Bullock
Richard and Tamara Deisler
Michele A. Downing
Timothy and Anne Doyle
Tom and Sara Elkin
Maichael T. Farmer
The Forbes Family
Rick and Dru Gentle
Elizabeth Gunden and Geoffrey Landis
Walter and Maura Halloran
David and Cindy Hawkins
Eldon W. Hershberger
Troy and Lori Holland
Joe Kalil
Bradley R. Karch
Patricia and Larry Knight
Mark and Stephanie Krol
Allan and Karon Ludwig
Steven and Joan Malm
Randall and Vicki Mast
Cindie L. McPhie
Ward J. and Mary C. Merchant
Jim and Karla Morton
James and Joyce Nelson
Jeffrey and Ilene New
Doug and Angie Nisley
Marisa and Mark Podgorski
Bill and Karla Rieth
Stan and Linda Rupnow
Sid Sherwood
Douglas and Sara Smoker
Jeff and Mary Snyder
Dan and Angela Stoltzfus
Alex and Michelle Strati Jr.
Lynne M. Syer
Michael and Carole Thomas
David and Rhonda Thwaits
David Weed
Peggy Weed
Jeff and Phid Wells
Jack and Angie Welter
John and Carolyn Wolf
Andy and Susan Wyse

COPPER LEVEL
$1,500 - $2,499

Joseph Adam
Derald and Cindy Bontrager
Terry Decio
John and Lois Fidler
Pamela L. Goddard
Dr. Alvin and Mrs. Dolores Graber
Mark B. Hanson
Jeff Holdread
Luke and Rene Hostetler
Troy James
Bryan and Karen Keefer
Dr. Genevieve A. Lankowicz
Matt and Tami Long
Lon E. and Natalie Mast
Jonnai M. Mauch
Corbin L. Miller
Rick and Kim Nymeyer
Michaela B. Nufer
Dan and Karen Oakley
Bonnie and Phil Penn
Donald R. Pletcher
Chris and Judy Pollock
Theresa and Robert Priebe
Pat and Ginny Russell
Lorrie and Bill Schmuhl
J.C. and Katharine Schrock
Jeff and Julie Stevens
Lori and George Tierce
Vince and Pat Turner
Tom and Pat Warrick
Colleen and Bill Zuhl
BRONZE LEVEL
$1,000 - $1,499

Andrea K. Fry
Steven and Susan Garboden
Joseph S. Garcia
Shane M. Garcia
Robert and Stevie Giel
John and Gwen Gildea
Jason A. Gill
Jeffrey J. Gill
Richard L. Gingerich
Santiago C. Gonzales
David L. Goodling
Brian M. Goss
Peter and Mary Graber
Joseph and Roxanne Gross
Michael A. Hall
Mr. Brian T. Healy
Charles H. Heintzelman
Virgil Helmuth
Michael J. Herdrich
Cory S. Holden
Curtis and Lisa Holmes
Terry and Lu Hoogenboom
Michael A. Hoskins
Benjamin A. Hostetler
Kay A. House-Clark
Ms. Leigh A. Howard
Cheri and Lorence Howe
Cody Huffines
William Hunt
Tom and Vera Irions
Judy Jankowski
Brian A. Kajzer
Steven Khas
Jason Kaufman
Eresse E. Kaufman
Ram K. Khattri Chhetri
David J. Killian
William and Valentina Kinch
Patrick Klann
Melissa D. Knisely
Ed W. Kopkowski
Jessica Koscher
Barry and Melanie Lambert
Bradley R. Lantz
Charles and Myahn Lantz
Rod and Vernita Todd
Paul J. Lau
Bethany J. Lechltnner
Ashley R. Lester
Joshua L. Logan
Theodore T. Luangasa
Jim and Fran Mac
Matt R. Maher
Tim A. Markel
William D. and Elaine A. Marohn
Celina R. Martin
Gary and Sharon Martin
Mr. Christopher Mason
Michell McClain
Dr. Martina G. McGowan
Michael J. McGraw
Leanne K. McKe
Mr. William H. McKe
Joshua J. Menzie
Allen L. Miller
Danyelle R. Miller
David and Sherrie Miller
Gary L. Miller
Karen S. Miller
Karl Eugene Miller
Keith L. Miller
Kenneth L. Miller
Roger T. Miller II
Rick Mirer
Mrs. Darcey L. Mitschelen
Mr. Alex J. Mora
Tom and Shelby Morse
LaVern V. Mullet
Sue A. Neeb
Mr. Todd A. Nowicki
Mr. Michael L. Oium
Michael J. O’Malley
Peter Orthwein
Steve and Lisa Ostrander
Chris Parks
Kerry and Leslie Peel
Mr. Joseph M. Perkins
Jon and Diane Pilarski
Matthew T. Pittman
Dr. William and Mrs. Rosemary
Pletcher
Ms. Shari Powell
Rodney Pratt
Timothy C. Price
Janet A. Quatman
Benjamin R. Randall
Douglas and Misty Reese
Bessie G. Rice
Doug and Sharon Rissner
Daisy Rodriguez
Martin M. Rodriguez
Kirk and Sue Root
Daytona J. Ropp
Richard Rospierski
Jeff D. Runels
Jesus Santos
Keith S. Sarber
Barbara A. Scanlon
Bob and Marie Schrock
Mr. Douglas Shenk
Loner Sherer
Mr. Gary Shuder
Brent M. Shuttleworth
Melanie Sizemore
David A. Slabaugh
Travis Slone
Dick and Jo Snyder
Michael A. Snyder
Karen Sommers
Kendal and Robina Sommers
Robina P. Sommers
Eric C. Sowders
Danielle R. Stanage
William K. Stuckey
Connie J. Swinehart
Dustin B. Tavernier
Mr. James F. Taylor
Shane A. Tierney
Gerald A. Trolz
Jason E. Trowbridge
John T. Turner
Michael S. Turner
Scott and Kimberly Tusing
Chris and Terri Ulmer
John and Diane Van Scoik
Charles H. Vetter
Anthony Waring and Martha
Petersen
Verlyn Weaver
Austin E. Webb
Mark D. Weber
Dr. and Mrs. William White
Terri L. Whitehead
Ryan C. Widner
Thomas L. Winston
Todd and Sarah Woelfer
Jerney R. Wood
Kurt M. Wood
Brittany M. Woods
Brendon M. Wright
Linda J. Yoder
Micah A. Young
Travis L. Zimmerman
Randy L. Zonker

United Way of Elkhart County
Leadership Givers 2015

Henry M. Adkins
Nora Allen
Jacob E. Anderson
Beth L. Anglemyer
Danielle Arbogast
John F. Arbogast
Kay Ball
Nancy and John Banks
Donald L. Battles, Jr.
Darren and Rosalie Bickel
John H. Bontrager
Quincy Bontrager
Brian and Margot Borger
Liz and Tom Borger
Kevin D. Borkholder
Nathan L. Borkholder
Mr. Ray V. Brenbaum
Heather Brown
John and Vickie Bryan
Craig M. Bueh
George and Marty Buckingham
Patrick F. Carroll
Samuel E. Cavanaugh
Roe Cervantes
Matthew C. Christensen
Jeremy D. Clark
Mr. Mark A. Clark
Jorge A. Colon
Adam B. Conley
Paul and Marti Conrad
Kerry and Bonnie Cripe
Timothy A. David II
Rich and Shane Davison
Kevin M. Deary
Kimberly Detwiler
Mary DeVoss and John Beaty
James H. DeWitt
Necetoloy Diaz
Dustin Dimos and Kattlynn Myers
John and Kimberly Dooley
John and Shirley Dorbin
Jeffrey S. Douglas
Nick Duff
Timothy and Jen Edwards
Jim and Deb Ellis
Francisco J. Espino, Jr.
Omar Estrada
L. Anne and John Fetter
Martha A. Foreman
Marion Fulce
Chad E. Friesner
Jeffrey D. Froschauer

United Way of Elkhart County
Leadership Givers 2015

Andrea K. Fry
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Jeff D. Runels
Jesus Santos
Keith S. Sarber
Barbara A. Scanlon
Bob and Marie Schrock
Mr. Douglas Shenk
Loner Sherer
Mr. Gary Shuder
Brent M. Shuttleworth
Melanie Sizemore
David A. Slabaugh
Travis Slone
Dick and Jo Snyder
Michael A. Snyder
Karen Sommers
Kendal and Robina Sommers
Robina P. Sommers
Eric C. Sowders
Danielle R. Stanage
William K. Stuckey
Connie J. Swinehart
Dustin B. Tavernier
Mr. James F. Taylor
Shane A. Tierney
Gerald A. Trolz
Jason E. Trowbridge
John T. Turner
Michael S. Turner
Scott and Kimberly Tusing
Chris and Terri Ulmer
John and Diane Van Scoik
Charles H. Vetter
Anthony Waring and Martha
Petersen
Verlyn Weaver
Austin E. Webb
Mark D. Weber
Dr. and Mrs. William White
Terri L. Whitehead
Ryan C. Widner
Thomas L. Winston
Todd and Sarah Woelfer
Jerney R. Wood
Kurt M. Wood
Brittany M. Woods
Brendon M. Wright
Linda J. Yoder
Micah A. Young
Travis L. Zimmerman
Randy L. Zonker
“Giving is not just about making a donation. It is about making a difference.”

- Kathy Calvin, CEO United Nations Fund
<table>
<thead>
<tr>
<th><strong>RICK KARCHER</strong></th>
<th>Board Chair and Treasurer</th>
</tr>
</thead>
<tbody>
<tr>
<td>President/CEO</td>
<td></td>
</tr>
<tr>
<td>LaSalle Bristol</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>MARK PODGORSKI</strong></th>
<th>Board Vice-Chair</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vice President of Hospital Operations</td>
<td></td>
</tr>
<tr>
<td>IU Health Goshen</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>MARION FULCE</strong></th>
<th>Board Secretary</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Manager</td>
<td></td>
</tr>
<tr>
<td>Teachers Credit Union</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>ANDY HELFRICH</strong></th>
<th>Community Impact Cabinet Chair</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate Attorney</td>
<td></td>
</tr>
<tr>
<td>Barnes &amp; Thornburg</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>SHANNON KLEIN</strong></th>
<th>Income Panel Chair</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust and Wealth Management Officer</td>
<td></td>
</tr>
<tr>
<td>First State Bank</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>KIM NYMEEYER</strong></th>
<th>Health Panel Chair</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager of Operations</td>
<td></td>
</tr>
<tr>
<td>Beacon Medical Group</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>SID SHERWOOD</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CPA/Partner</td>
<td></td>
</tr>
<tr>
<td>Crowe Horwath, LLP</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BRAD KARCH</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Vice President of Human Resources</td>
<td></td>
</tr>
<tr>
<td>Supreme Corporation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>GREG LOSASSO</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td></td>
</tr>
<tr>
<td>Elkhart General Hospital</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>ASHLEY MARTIN</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Director of Transportation and Distribution</td>
<td></td>
</tr>
<tr>
<td>NIBCO</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>CORBIN MILLER</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Director of Assurance</td>
<td></td>
</tr>
<tr>
<td>Insight Accounting Group</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>JEFF NEW</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td></td>
</tr>
<tr>
<td>Mid-City Supply Co.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>DOUG WOGOMAN</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td></td>
</tr>
<tr>
<td>DJ Construction</td>
<td></td>
</tr>
</tbody>
</table>
# Financial Statement

**December 31, 2015**

## Assets

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$ 1,047,598</td>
<td>$ 874,698</td>
</tr>
<tr>
<td>Pledges Receivable - Prior Campaign</td>
<td>176,0799</td>
<td>181,487</td>
</tr>
<tr>
<td>Pledges Receivable- Current Campaign</td>
<td>1,217,109</td>
<td>1,291,685</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>49,247</td>
<td>35,762</td>
</tr>
<tr>
<td>Equipment, Net</td>
<td>10,478</td>
<td>14,335</td>
</tr>
<tr>
<td>Marketable Securities</td>
<td>1,024,583</td>
<td>1,034,507</td>
</tr>
<tr>
<td>Funds held by Elkhart Community Foundation</td>
<td>291,731</td>
<td>297,944</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 3,816,825</strong></td>
<td><strong>$ 3,730,418</strong></td>
</tr>
</tbody>
</table>

## Liabilities

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>22,046</td>
<td>16,238</td>
</tr>
<tr>
<td>Innovation Grants Payable</td>
<td></td>
<td>10,500</td>
</tr>
<tr>
<td>AJoint Campaigns Payable</td>
<td>172,917</td>
<td></td>
</tr>
<tr>
<td>Designations Payable</td>
<td>178,343</td>
<td>202,917</td>
</tr>
<tr>
<td>Capital Lease Obligation</td>
<td>931</td>
<td>4,285</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$ 374,237</strong></td>
<td><strong>$ 233,940</strong></td>
</tr>
</tbody>
</table>

## Net Assets

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$ 1,353,864</td>
<td>$ 1,407,776</td>
</tr>
<tr>
<td>Board Designated- Unrestricted</td>
<td>241,393</td>
<td>164,143</td>
</tr>
<tr>
<td><strong>Total Unrestricted</strong></td>
<td><strong>1,595,257</strong></td>
<td><strong>1,571,919</strong></td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>1,486,533</td>
<td>1,486,533</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>431,812</td>
<td>438,026</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>3,442,588</strong></td>
<td><strong>3,496,478</strong></td>
</tr>
</tbody>
</table>

**Total Liabilities and Net Assets**  

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
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</tr>
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<tr>
<td></td>
<td><strong>$ 3,816,825</strong></td>
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OUR MISSION
ADVANCING THE COMMON GOOD

For more information, please contact

United Way of Elkhart County
574-295-1650 | unitedwayec.org | 601 County Road 17, Elkhart, IN 46516