

# Collective Responsibility

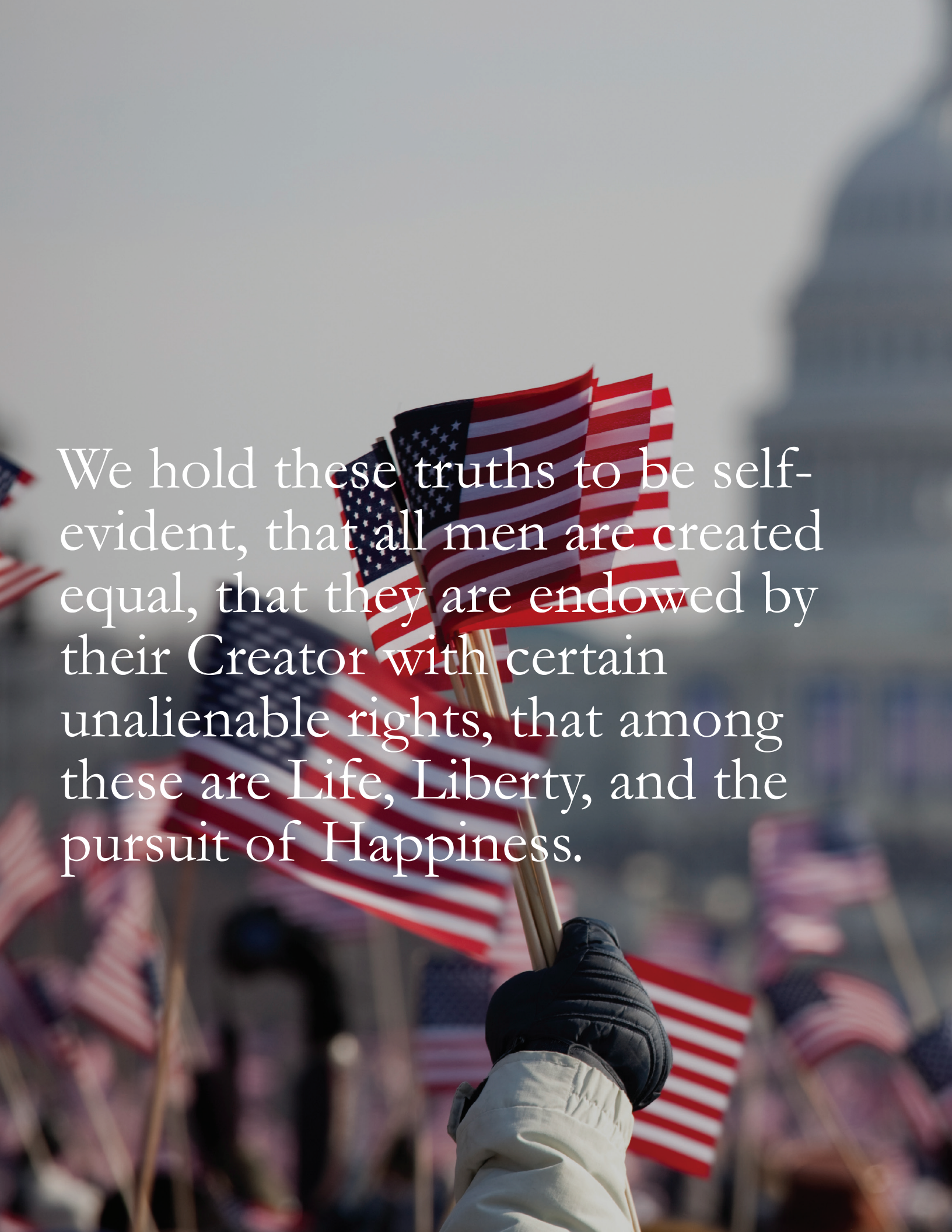
2012 Annual Report



# Collective Responsibility

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A close-up shot of a hand wearing a black quilted glove holding a small American flag on a wooden stick. The hand is wearing a light-colored jacket. In the background, a large crowd of people is visible, each holding a similar small American flag, creating a sea of red, white, and blue. The background is slightly out of focus, emphasizing the flag in the foreground.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are Life, Liberty, and the pursuit of Happiness.



*Today we continue a never-ending journey, to bridge the meaning of those words with the realities of our time. For history tells us that while these truths may be self-evident, they have never been self-executing; that while freedom is a gift from God, it must be secured by His people here on Earth.*

*– President Barack Obama*

On a clear Monday in January, President Obama spoke to the world on the occasion of his second inauguration. He made the unapologetic case that we are our brother's keeper, that we have the collective responsibility to make sure everyone has a fair chance in life.

Today, our country is locked in an important, if not always civil, conversation. We are wrestling over the balance between personal and collective responsibility. When a madman guns down children in an elementary school, we all agree it's our collective responsibility to better protect kids. Some of us think it's our collective responsibility to restrict access to certain weapons as a part of the response. Others of us think there should be broad access to the weapons and folks should have the personal responsibility to use them in a safe manner.

One in four children in this country live below the poverty line (about \$23,000 a year for a family of four). We all agree this is an intolerable level of poverty, especially for kids, who are certainly not personally responsible for their circumstances. Some believe it's our collective responsibility to provide an extensive social safety net to help lift those kids out of poverty. Others believe it's the personal responsibility of the parents to provide adequate opportunity for their kids.

As a society, we condemn torture. But, as Nick Kristof writes, "one of the most common forms of torture in the modern world, incomparably more widespread than waterboarding or electric shocks, is inflicted by mothers on daughters they love." In Somalia, Indonesia and many other countries, some 90% of girls endure genital mutilation before they are 14 years old. Today, 140 million women are affected. There is, in these countries, a growing conversation about this practice. Some believe the procedure is important to control the libido of young women. "This tradition is for keeping our girls chaste. This is our culture," they say. "It is God's will for girls to be circumcised." Others believe the practice of subordinating the role of women, particularly in such a brutal manner, is indefensible. Some say it is cultural imperialism for Westerners to oppose genital mutilation. Others believe some cultural norms are so barbaric that they cannot be ignored.





Sometimes, collective responsibility trumps individual prerogative. In his letter from the Birmingham jail, Dr. Martin Luther King, Jr. chides local clergy for decrying the recent race demonstrations while being silent about the conditions that brought those events about. He said, “Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly.”

Collective Responsibility is not the opposite of personal responsibility. Both are essential in a civil society. Both are essential in a society that is, in so many ways, so profoundly broken.

*“We are changemakers because the status quo is unacceptable...we are called to play a role in healing our communities...beginning with ourselves, we hold our stakeholder community to a higher moral standard...”*

About one-half of Redwoods’ staff engaged for several months in 2012 in a strategic re-examination of our company. Our work was to ensure our strategies are connected with our purpose and, of course, our activities are consistent with our strategies. In order to establish appropriate connection, however, we had to be sure of our purpose.

Our process began with a simple question: “Do we matter?”

If all we do is manage insurance transactions, the answer is no. If we fail, the parties to the transaction will quickly find other providers.

For us to matter, we have to do more. We have to have a higher purpose. So, what is our purpose? For most for-profit companies, that’s a simple question: despite the flowery mission statements, the purpose of the company is to make a profit—to enrich its owners. That purpose is made evident by the actions, not the words, of the company.

One of the core values at the pizza retailer Papa John’s is “P.A.P.A. (People Are Priority Always.)” yet the company reduced workers’ hours to avoid paying for their health care benefits as required by the Affordable Care Act. Their CEO, John Schnatter, estimates the additional cost of the benefits to be about \$0.11 per pizza.

Wal-Mart bribes public officials in Mexico. Pfizer bribes doctors in Asia. Barclays, HSBC and many other major banks rigged the key interest rate behind the international financial system. Profit is king.

The words above (“*We are changemakers because the status quo is unacceptable*”) are from the statement of purpose developed by Redwoods’ staff. The purpose does not focus on profit. We understand that, for us, profit is simply a metric of sustainability. For us to matter, we have to use every element of each of our business platforms—especially those insuring transactions—to change the world for the better.





We are changemakers  
because the status quo is  
*unacceptable*. We are called  
to play a role in healing  
*our communities*.

It's an audacious goal, to be sure. But there hasn't been a moment in my lifetime when there's been a more urgent need for all of us—businesses, individuals and governments—to act on behalf of the greater good. While the global economy recovers slowly, there are still more than three billion people making less than three dollars a day. While the US re-elected a president without bloodshed, extremist governments and ruthless dictators control the lives of hundreds of millions of our brothers and sisters in Syria, North Korea, Iran, Zimbabwe, Sudan, Uzbekistan and about thirty other countries around the world.

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Here at Redwoods, we understand we can't fix everything. But we can fix some things. As we say here, "We can only lead from where we stand. But we must lead."

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We have a good sense of how to keep kids safe from sexual abuse and from drowning—largely because we have the data that informs our insuring transactions as one of the largest providers of insurance to child-serving organizations in the US. For 15 years, we've used that data to help YMCAs and, more recently, JCCs and nonprofit residential camps to change the way they operate to reduce the likelihood that a child will be harmed.

In 2012, our efforts in the prevention of sexual abuse got a boost from a tragic event. The news about the sexual predator, Jerry Sandusky, was both shocking and instructive. For the first time, the media reported not just the horrific behavior, but the broader context of which Sandusky's acts were but a small part. One in four girls are sexually abused by the age of 18. One in six boys. One hundred thousand kids are sexually abused each year. Child sexual abuse is 167 times more common than autism.



Night after night, as background to the Sandusky story, the media reported this data. Sandusky is a monster, but he is not alone. He preyed on kids in challenged communities—as is the habit of many predators. He used favors and special treatment to get close to the kids—as is the habit of all predators.



Night after night, our country learned about the patterns and frequency of child sexual abuse in our society.

In response, the coalition we introduced in this space a year ago—Partnering in Prevention (PIP)—expanded its efforts dramatically. As you’ll recall, PIP is a partnership between local YMCAs, Darkness to Light (D2L) (the leading provider of community-based abuse prevention training content) and The Redwoods Group Foundation. With D2L providing the content and local Ys convening networks in, now, 90 cities, this effort is growing rapidly. Tens of thousands of citizens are learning to recognize and respond appropriately to the warning signs of sexual abuse, creating an environment that’s safe for kids and dangerous for predators. They are combining collective and personal responsibility to protect kids.

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PIP’s goal is ambitious: eradicate child sexual abuse. Do that by, among many other things, training 250,000 in the next three years, 12 million in 10 years.

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We will not do this alone, but we benefit from a rising tide of public interest and the enthusiastic embrace of child advocates across the country. And, as of the beginning of 2013, we have a dedicated, full-time leader: Mike Graves is the new National Director of PIP (and a Senior Fellow of The Redwoods Group Foundation). A widely respected YMCA CEO who championed the first statewide PIP initiative, Mike brings an unparalleled passion and commitment to the work as well as a long history as an effective fundraiser—both essential to scaling our impact in the months and years to come.

Unfortunately, our work was less successful in drowning prevention: we lost two little boys this year. While there was terrific work done on many pool decks and waterfronts in 2012—far better, on average, than in the past—a new environment is creating challenges for aquatic leaders. Non-swimmers are more likely to wander into a zero-entry depth pool than one with a traditional three-foot deep shallow end. Once they enter, that same non-swimmer is more likely to get into deep water than they would be if they had to leave a kiddie pool for the deep pool, or if they had to cross a safety line to get to deeper water.

This dynamic makes it more important than ever for us to have guarding systems in place to test swimmers and to mark and protect non-swimmers. Often these facilities are managed by our customers but owned by others, like public entities, which sometimes resist the needed safety measures. As a result, we’ve redoubled our efforts to support our customers when they face these circumstances and we’ve been gratified by the initial response of their partner agencies.

Our goal in aquatic safety is the same as it has always been: zero drowning deaths in guarded pools in the US. We have made progress in our insured communities, and we’ve been deeply engaged with the wider aquatic safety community as well, but we’re far from where we need to be. Too many kids die every year in guarded pools in this country and we know how to stop it. And we will.



We have the responsibility to serve the *collective* community, and we chose to do what we *needed* to do to support the community's work in a sustainable way.





A changemaker's journey is rarely smooth. Ours has had many twists and turns, to be sure. In fact, in 2012 we had to admit that we could not fulfill our renewal obligations to some long time customers—the first time we'd ever had to do that. We had to understand that, during the extended soft market, we had not reduced losses as much as we'd reduced rates. Over time, some customers consumed a disproportionate share of the available loss dollars and some customers simply couldn't, or wouldn't, do what they needed to do to keep kids safe. In order for us to serve the larger community, we had to step away from those insuring relationships. In Redwoods' history, I can't recall a more difficult cultural decision than this one. At the end, we came to understand we have the responsibility to serve the collective community, and we chose to do what we needed to do to support the community's work in a sustainable way.

Similarly, at the close of the year, our workers' compensation insuring partner, The Hartford, let us know they couldn't continue with our program. As a start-up in its fourth year, our program had not yet been profitable for them. As I write, we are in the final phases of selecting a new partner for what is now an established and, likely, a profitable program—but the event represents an important reminder about the importance of fulfilling our obligations to all stakeholders in order for us to serve our higher purpose.

So, we continue to engage in a deep dialogue here at Redwoods about our responsibilities—collective and personal. We're encouraged that the dialogue is not confined to our walls...In fact, we're inspired by the words of another presidential inaugural address:

*"My friends, we have work to do. There are the homeless, lost and roaming. There are the children who have nothing, no love, no normalcy. There are those who cannot free themselves of enslavement to whatever addiction—drugs, welfare, the demoralization that rules the slums. There is crime to be conquered, the rough crime of the streets.*

*We have more will than wallet; but will is what we need. We will turn to the only resource we have that in times of need always grows—the goodness and the courage of the American people.*

*I am speaking of a new engagement in the lives of others, a new activism, hands-on and involved, that gets the job done. We will work hand in hand, encouraging, sometimes leading, sometimes being led, rewarding. The old ideas are new again because they are not old, they are timeless: duty, sacrifice, commitment, and a patriotism that finds its expression in taking part and pitching in."*

Those are the words of President George Herbert Walker Bush at his inauguration in January, 1989. He knew then, as we know now, that we are, indeed, our brother's keeper.

*Kevin A. Trapani*

Kevin Trapani

President & CEO

THE REDWOODS GROUP, INC.





We will work hand in hand,  
encouraging, sometimes leading,  
sometimes being led...

*President, George Herbert Walker Bush*



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The past year was one of increased collaboration and deeper engagement at The Redwoods Group as we completed our 15th year of operation. Our move to newly renovated office space was completed on time and on budget, and our telephony and network structures were improved during the relocation as well. These physical changes create a more agile and flexible organization; one better equipped to serve our stakeholders with the excellence they have come to expect.

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I am pleased to report that 2012 saw continued improvement in financial benchmarks for The Redwoods Group. An increase in revenues, coupled with a keen eye toward expense control, netted operating profits in 2012 of \$328,000. This represents a 123% increase in net operating profit over the previous reporting period and is the third consecutive year of increasing profitability for the company. We were delighted to again be able to share a portion of these profits with our employees.

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“Action springs not from thought, but from a readiness for responsibility.”

Dietrich Bonhoeffer

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Redwoods saw growth in Written Premium across all product lines. The YMCA and Camp segments showed increased premium with the JCC segment remaining relatively stable. We were pleased to again welcome both new and returning customers to the Redwoods family in 2012.

The Redwoods Group is structured as a for-benefit corporation; an organization formed to create shared value for all stakeholders. Increasingly we are called to make a difference in the lives of people we may never meet. And by leveraging the platform of The Redwoods Group Foundation in tandem with our insuring business we are taking collective responsibility around issues like preventing child sexual abuse and promoting aquatic safety.

At Redwoods, we remain committed to not merely making an impact today, but also managing for sustained impact for the long haul. Working capital at the end of 2012 totaled \$1.1 million and stockholders' equity ended the year at \$2.5 million. We continue to embrace fiscal conservatism, and though we are debt averse, we made a strategic decision to draw down and pay off our line of credit in 2012 at various times rather than liquidate near term investments that are yielding above market returns. These investments continue to provide a hedge against future economic volatility and we are debt free at the writing of this letter.

Another crucial aspect of sustainability is evaluating ownership structures for the long term. The ideal option to make certain Redwoods is sustainable and remains true to its purpose for the next 15 years and beyond is employee ownership. Beginning in 2013, all employees who participate in our

401k plan will automatically be granted shares of stock in The Redwoods Group as a part of their matching funds. Additional shares have been set aside for direct purchase by any interested employee.

We look forward to continuing to love, serve and transform the communities where we serve in 2013 and beyond.



Brian R. Keel, CPA  
*Senior Vice President & CFO*  
THE REDWOODS GROUP, INC.

## 2012 FINANCIAL SUMMARY

The following is a financial summary for 2012. To view the audited financial statements, please visit [redwoodsgroup.com/2012FinancialAudit.PDF](http://redwoodsgroup.com/2012FinancialAudit.PDF)

### Financial Summary

(\$ in thousands)	2012	2011
WRITTEN PREMIUM	\$53,276	\$51,698
TOTAL REVENUES	\$12,252	\$11,846
NET INCOME	\$328	\$147
TOTAL ASSETS	\$15,758	\$14,358
STOCKHOLDER'S EQUITY	\$2,546	\$2,613

# Stories of Collective Responsibility





source: Sharing the Harvest Community Farm

## Collective Responsibility: Sharing The Harvest Community Farm

YMCA of the Southcoast, New Bedford, MA

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Is it our collective responsibility to feed those without food? And if yes, can we answer that responsibility with a solution that not only feeds those in need, but convenes the community so that fresh, local food may be grown, agricultural and land stewardship skills taught, and relationships with nature and neighbors deepened?

YMCA of the Southcoast championed one such solution, called Sharing the Harvest Community Farm.

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The Y recognized that the south coast of Massachusetts has communities where one child in three lives in a family unable to meet its basic food necessities, and deemed that unacceptable. They also recognized that the local emergency food programs operated day-to-day with no dependable source of food...also unacceptable.

## PARTNERSHIPS IN COLLECTIVE RESPONSIBILITY

So, in 2006, the farm was conceived. The Y convened the United Way of Greater New Bedford, The Hunger Commission, several food pantries and soup kitchens, skilled farmers and volunteers. The collaborative identified available land, and set out to battle hunger in their community.

Today, the knowledge of local farmers is applied and shared with volunteers. The United Way helps recruit volunteers. One of the United Way's programs, The Hunger Commission, picks up fresh produce daily and delivers it to the soup kitchens and food pantries. And 100% of what's grown, makes it to those who need it most.

In 2011, the farm grew and distributed 33,539 pounds of fruits and vegetables with the support of 1,791 volunteers. Of that 2011 performance, Derek Heim, Dartmouth YMCA Executive Director, and Daniel King, Sharing the Harvest Community Farm Director, both expressed their gratitude for a great, productive year at the farm. But they rapidly agree that their work is far from complete.

While the battle against hunger in the southern communities of Massachusetts isn't over, the impact from its first seven years is improving lives and Heim and King continue to focus on scaling up to meet the need. Share the Harvest Community Farm is collective responsibility in action.



image source: "Project Cornerstone"

## Collective Responsibility: Targeting Bullying

Project Cornerstone: YMCA of Silicon Valley, CA

Across the country, bullying hurts 1 in 4 children. And the effects go beyond the bullying itself. Kids who are bullied are more likely to experience depression and anxiety. They have health issues caused by the abuse and stress. Grades slip. They skip school or drop out. They feel helpless. They feel voiceless.

The YMCA of Silicon Valley saw this epidemic growing in their community. They knew it wasn't enough to deal with cases solely inside their Y or solely as they occurred. They needed to prevent them from ever happening. They needed to target bullying systemically and community-wide. They needed to protect children.

## PARTNERSHIPS IN COLLECTIVE RESPONSIBILITY

Project Cornerstone grew from this conviction, and a sense of *collective responsibility*.

Leveraging their power to convene, the Y has engaged 180 schools in the Silicon Valley community to launch Project Cornerstone – a series of programs that brings together children, teachers, parents, faculty and volunteers to fight bullying. The programs are aimed at:

- Healing victims,
- Identifying bullying behaviors and teaching interventions, and
- Preventing future incidents of bullying.

Thus far, the project has helped victims find their voices again. Many students and adults have learned leadership and intervention skills. All involved have grown in their understanding of what bullying looks like and its harmful, sometimes devastating, effects. And it's even converted bullies into prevention advocates, with a number of them now helping to organize Project Cornerstone events that promote friendship.

The Silicon Valley Y recognized and acted upon its collective responsibility. Project Cornerstone has grown to 180 schools and engaged the community in meaningful ways, but the work's not done. So Project Cornerstone continues to scale and have positive impact. Each year they train 2,900 volunteers and 1,700 teachers to use their unique social, intellectual and human capital to combat bullying...and it's creating more and more changemakers every day.





image source: "Darkness To Light"

## Collective Responsibility: How Do You Eliminate Child Sexual Abuse?

*Partnering in Prevention (Collaborators: Darkness to Light, The Redwoods Group Foundation and YMCAs)*

How do you bring together a nation to eradicate child sexual abuse?

Such a complex and urgent societal problem demands a collaboration of strengths...a convening of those who are compelled by their sense of collective responsibility to drive change.

*Partnering in Prevention* is that collaboration. And it's only just begun to fight.

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Since 2010, The Redwoods Group Foundation has partnered with Darkness to Light and YMCAs across the country to educate adults on preventing child sexual abuse. This initiative evolved into Partnering in Prevention.

Partnering in Prevention's strength is its community-wide approach. In each community, the Y uses its power to convene to bring a diverse group of partners together to address this issue collaboratively. As a result, school districts, police departments, state attorneys general, health care providers, churches and many others have joined their local Y in making child sexual abuse prevention a community priority.

Once the community is convened, Darkness to Light's training curriculum is deployed, educating all on the predatory behaviors that indicate abuse may be under way, and how to act on that recognition. With increasing numbers of citizens and leaders trained, the awareness levels of the community reach a tipping point. At the tipping point, a key quantity of trained citizens sharing their knowledge accelerates, converting entire communities into watchful protectors of our nation's children.

Embracing this issue—sharing in our collective responsibility for the safety of the kids in our communities—has thus far led to more than 20,000 adults in 18 states and the District of Columbia to be trained on how they can protect children from child sexual abuse.

While it's moving to scale, Partnering in Prevention's success relies on the collective responsibility and collaboration of even more communities. Engage with PIP. Learn more at D2L or at The Redwoods Group Foundation.



source: United Christian Youth Camps

## Collective Responsibility: Bringing Camp to Peru

### United Christian Youth Camps of Prescott, AZ

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*Collective responsibility* asks us to apply the strengths and knowledge we've been given towards improving the quality of life for those in need.

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The leadership of United Christian Youth Camps (UCYC) knows that a camp experience can change children's lives—expanding their view of the world, strengthening their self-esteem, connecting them to a community and deepening their spirituality. They also recognize that not all children have access to the power of camp. But what if they could change that...a little at a time?

"Whenever kids can get away from home and have the camp experience, they always go home better," said Chris Holohan, UCYC Program Director. "We share a collective responsibility to care for all children, whether in Arizona, Peru or elsewhere."



## PARTNERSHIPS IN COLLECTIVE RESPONSIBILITY

With that conviction, UCYC staff traveled to Trujillo, Peru last summer and provided a transformative camp experience for underprivileged children and community leaders in the area... and for its own staff. Seven staff from UCYC joined staff and volunteers from Project New Hope International to serve the children of Trujillo.

Staff immersed themselves in the Trujillo community through an “adopt a block program.” Before camp began, they visited the homes of the campers, and helped out with daily living tasks. To provide some context, the average home is 8' x 8', and the community environment is sandy and cluttered with trash and other debris. But this immersion was key to helping the staff understand their campers' lives.

This was the first camp experience for these children, and it was a huge success. The kids felt the power of camp through many camp games, traditions, sports, crafts, cultural sharing and relationship-building, and the UCYC team saw first-hand that camp is universal, according to Holohan.

Knowing that collective responsibility asks for sustained impact, UCYC conscientiously trained community leaders throughout their time in Trujillo, and then donated camp supplies to them so they may carry on delivery of camp experiences each year.

Now, UCYC is seeking their next community with kids in need of the transformative camp experience. It's easy to see UCYC's impact scaling up as they build self-sustaining programs in underprivileged communities, one at a time.

*Audit completed by outside party: Rawlins Parker, MBA*

## Executive Summary

The Redwoods Group ('Redwoods') 2012 social audit serves to publicly report on the company's social impact performance during 2012. Specifically, this report will identify strengths and opportunities in the calendar year 2012, compare progress on previous years' opportunity areas, and make recommendations on how to enhance impact going forward.

Throughout 2012, Redwoods continued to create high-quality social impact through its leadership in scaling safety training programs among its customers and community partners, in addition to its day-to-day customer service and risk management work. Redwoods also successfully began a restructuring of its business model and a refocusing of its strategies to ensure long-term sustainable social impact. The organization also maintained its employee-based community work within the Triangle and continued to develop its social enterprise culture internally. However, employees still seek more information specifically about Redwoods' social impact metrics and how they are relevant to their everyday responsibilities.

### *2012 Strengths*

- Strengthening structures and strategies to ensure Redwoods' ability to continue to serve others, forever.
- Scaling social impact through 1) customer and community partnership programs (i.e. Darkness to Light/Partnering in Prevention and The Redwoods Institute), and 2) a re-focused Foundation that leverages all forms of capital to increase impact.
- Increasing engagement with and education about socially-minded businesses across all of its stakeholders, including employees, customers, community partners, and vendors.
- Redwoods staff showcasing Redwoods' commitment to 'service before self' through customer relationships and community partnerships.

### *2012 Recommendations*

- Continue to educate employees about Redwoods' social enterprise status, its B Corp certification, and how its mission is relevant to their day-to-day responsibilities.
- Increase employee engagement with and awareness of the Foundation's newly refocused work that aims to scale impact through expanded use of capital sources.
- Create a series of measurements and metrics to assess the outcomes of Redwoods' social impact programs.
- Create a mechanism for employees to share experiences and stories, as a means to educate, inspire, and build internal culture.

*You can read The Redwoods Group 2012 Social Audit in full at <http://redwoodsgroup.com/2012socialaudit>.*

## 2012 GIVING

A.E. Finley YMCA	Jewish Community Centers of North America	Southern District YMCA Camp Lincoln	YMCA of LaPorte Indiana
Akron Area YMCA	Jewish Community Center of Central New Jersey	Southside Virginia Family YMCA	YMCA of McDonough County
Alamance County Community YMCA	Jewish Community Center of Indianapolis	Special Olympics NC	YMCA of Metropolitan Chattanooga
Allegheny Valley YMCA	Jewish Community Association of Austin	St. Baldrick's Foundation	YMCA of Metropolitan Dallas
Altavista Area YMCA	Jewish Federation of Greater Harrisburg	Striving for More	YMCA of Metropolitan Hartford
American Camping Association	Jewish Federation of Southern New Jersey	Stroum Jewish Community Center	YMCA of Metropolitan Milwaukee
American Red Cross	Jewish Federations of North America	Summit Area YMCA	YMCA of Metropolitan Washington
Ann Arbor YMCA	Johnson Intern	Taconic Retreat & Conference Center	YMCA of Michiana
Association of YMCA Professionals	Joplin Family YMCA	The Community YMCA	YMCA of Middle Tennessee
Athens YMCA	Joseph Meyerhoff Senior Center	The Greater Burlington YMCA	YMCA of Northwest North Carolina
Austin Metropolitan YMCA	Laurens Family YMCA	The V Foundation	YMCA of Okoboji/Camp Foster YMCA
Bainbridge-Decatur YMCA	Leadership Triangle	The Wendell P. Clark Memorial YMCA	YMCA of Philadelphia & Vicinity
Berwick Area YMCA	Leukemia & Lymphoma Society	Threshold	YMCA of Pierce & Kitsap Counties
Big Brothers Big Sisters of the Triangle	Living Waters Bible Camp	TROSA	YMCA of Saginaw
Birmingham YMCA	Mandell JCC	UNC-TV	YMCA of San Diego County
Blue Ridge Assembly YMCA	Meadowlands Area YMCA	United Christian Youth Camp	YMCA of Snohomish County
Bogalusa YMCA	Merrimack Valley YMCA	United Way of the Greater Triangle	YMCA of South Hampton Roads
Boyetown Area YMCA	Metropolitan YMCA of the Oranges	Volusia Flagler Family YMCA	YMCA of South Palm Beach County
Burning Coal Theatre	Metrowest YMCA	WCPE Radio	YMCA of Southeast Texas
Camp Wood YMCA	Monroe Family YMCA	Wenatchee Valley YMCA	YMCA of Springfield
Carlisle Family YMCA	Montgomery County Family YMCA	Westfield Area YMCA	YMCA of Sumter
Central Douglas County Family YMCA	Montgomery YMCA	Wood River Community YMCA	YMCA of the Capital Area
Chapel Hill - Carrboro YMCA	N.C. Center for Public Policy Research	YMCA of Beaufort County	YMCA of the Greater Tri Valley
Cleveland County Family YMCA	NC Public Radio WUNC	YMCA of Calgary	YMCA of the Inland Northwest
Cole Center Family YMCA	Neighbor to Neighbor	YMCA of Calhoun County	YMCA of the Prairie
Compassion International	New Castle Community YMCA	YMCA of Camp Tockwogh	YMCA of the Rockies
Covenant House	New Jersey YMCA State Alliance	YMCA of Cass and Clay Counties	YMCA of the Silicon Valley
Cumberland YMCA	Ocean Community YMCA	YMCA of Central Kentucky	YMCA of the Triangle Area
Darkness to Light	Ocean County YMCA	YMCA of Central Ohio	YMCA of the USA
Decatur Family YMCA	Old Colony YMCA	YMCA of Central Virginia	YMCA of Western Monmouth
Duke University	Olean Family YMCA	YMCA of Coastal Georgia	YMCA of Western NC
Durham-Chapel Hill Jewish Federation	Orange County Rape Crisis Center	YMCA of Columbia	YMCA of Western Stark County
Easter Seals	Oshkosh Community YMCA	YMCA of Danville	
East Durham Children's Initiative	Owen County Family YMCA	YMCA of Florida's Emerald Coast	
Elon Fund	Piscataquis Regional YMCA	YMCA of Frederick County	
Evelyn Rubenstein Jewish Community Center	Princeton Family YMCA	YMCA of Greater Boston	
Family YMCA of Emporia/Greenville	Rappahannock Area YMCA	YMCA of Greater Dayton	
Florida Sheriff Youth Ranches	Raleigh Rescue Mission	YMCA of Greater Erie	
Fort Worth Metropolitan YMCA	Rotary Club of the Capital City	YMCA of Greater Ft. Wayne	
Frankie Lemmon Foundation	Rye YMCA	YMCA of Greater Grand Rapids	
Gaston County Family YMCA	San Gabriel Valley YMCA	YMCA of Greater Kansas City	
Girl Scouts North Carolina Coastal Pines	Sarasota Family YMCA	YMCA of Greater Manchester	
Great Miami Valley YMCA	Seacamp	YMCA of Greater New Orleans	
Greater Scranton YMCA	Shasta Family YMCA	YMCA of Greater Oklahoma City	
Habitat for Humanity of Wake County	Sheboygan County YMCA	YMCA of Greater Omaha	
Hensel Eckman YMCA	Silver Bay YMCA of the Adirondacks	YMCA of Greater Richmond	
Hockomock Area YMCA	Sisko Foundation	YMCA of Greater San Antonio	
Hospice of Wake County	Somerset Hills YMCA	YMCA of Greater Seattle	
Indian Trails Camp		YMCA of Greenville	
InterAct		YMCA of Greenville Texas	
J. Smith Young YMCA		YMCA of Greenwich	
		YMCA of Honolulu	
		YMCA of Jackson & West Tennessee	





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