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all in this
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We are all in this together

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This statement is not an opinion, a directive or a plea. And it's not a throwaway line. It's a powerful and indisputable fact.

At a time when our political discourse is profoundly divided and divisive, it is important that all of us—regardless of our political leanings, geographic locations or racial, ethnic, gender or cultural backgrounds—remember that our fates are indisputably and fundamentally intertwined.

And at a time when shadowy interests profit deeply from driving neighbors apart, we cannot allow ourselves to forget what brings us together.

Whether we are talking about US military veterans taking it upon themselves to help their fellow citizens in hurricane-ravaged Puerto Rico, or the women and men around the world who are standing up to

abusers from their past, we are inspired by examples—both at home and abroad—where heroes sought to leverage their privilege and their humanity to defend all of their fellow humans around them. In choosing hope, not fear, they became a model for the rest of us. Facing scarcity, they created abundance. Facing crisis, they created community.

Finding common interests and working side-by-side doesn't mean we have to agree. In fact, it's sometimes our solemn duty not to. But we do need to recognize that our own fates are connected with those of our fellow human beings, regardless of who they are, what they believe or where they come from. And one of the best ways to do that, as most

of you know, is to reach out to others, roll up your sleeves and together get to work building the world you want to see. Hatred rarely survives the first encounter with the enemy.

The work that our customers do to bring people together and unite around a common cause should not be underestimated. At Redwoods, we've been reflecting a lot on our interdependency. We wouldn't be the company we are today without the support of so many people within the communities we serve. And similarly, we're confident that our work has made these very same communities safer, fairer and more equitable. Whether it's a dramatic drop in childhood drownings at

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When demonstrators set upon Trump supporter Keith Campbell in Berkeley, Al Letson—an African American reporter for the left-leaning Center for Investigative Reporting—shielded Campbell with his body. Campbell later credited Letson with saving his life.



We are all in this together

In 2017, we saw the #MeToo movement provide a powerful redefinition of safety. This awakening illustrated how emotional, economic, social and even career safety are related to—but not synonymous with—physical safety. And it demonstrated how speaking out and sharing your truth can inspire so many others to step forward.

YMCA pools, or a near universal adoption of mandatory child sexual abuse prevention training, working in partnership with our customers has already produced important, life-changing results.

We cannot, however, afford to rest on our laurels. As part of a recent retreat, our Senior Leadership Team developed a new vision statement:

“To create safe communities for all.”

This vision deserves some unpacking.

When an insurance company talks about “safe communities,” it’s easy to assume we are referring simply to the absence of immediate physical harm. But in the same way that love is much more than the absence of hate, safety is as much about fairness, justice and abundance as it is a lack of scarcity or crisis.

What good does it do, for example, to protect a child’s school from gun violence, if we aren’t addressing the issues that make gun violence so prevalent in the first place? From emotional to physical to economic safety, our new vision requires us to recognize all of the ways safety, or a lack of safety, can influence us and the choices we make in our lives.

And similarly, when we talk about “for all”—a phrase that crops up everywhere, from our Pledge of Allegiance to the YMCA to the Three Musketeers—we are called to think deeply about what that really means. We cannot progress as a company, as communities, as a country or as a species unless we recognize that “for all” has sometimes been interpreted selectively.

It’s a historical fact that not all citizens have always been treated equally under the law. And it’s a socioeconomic fact that we do not all have equal access to life, liberty and the pursuit of happiness now.

These facts matter. If distribution of opportunities and resources are unequal, then calling for “equal” treatment isn’t going to be sufficient. We must think in terms of equity, not just equality. And that means providing help, support and opportunity to each according to the specific needs they have and the obstacles they face.

It is questions like these that we’ve been grappling with as we continue to develop and scale up our efforts as a company. Together with our partners at YMCAs, Boys & Girls Clubs, Jewish organizations and camps, we’ve already made incredible progress in advancing the cause of safety. But there is a world of difference between protecting the staff, members and guests of a particular organization and building a community

“We cannot progress as a company, as communities, as a country or as a species unless we recognize that ‘for all’ has sometimes been interpreted selectively.”

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Camp Mayhew in New Hampshire was awarded the prestigious Eleanor P. Eells Award for their work to provide at-risk boys with a chance to forge a new reputation. Mayhew’s model, which is built around a multi-year, remote island summer camp program, combined with year-round, in-community outreach to each camper, reminds us that—given the right support—all children can be given the opportunity to overcome the challenges they have faced.

where ALL feel valued, respected and are equipped to thrive.

We think our customers are perfectly positioned to convene civil discourse around challenging, important problems, to advocate on behalf of those with no voice and to inspire armies of volunteers to become champions for social justice.

If we are going to actually keep communities—as well as organizations—safe, then we need to expand the net of protection. That’s why we’re deep in the process of bringing our model to a whole new group of audiences. Whether it’s our continued efforts to reach into the camps, Boys & Girls Clubs and JCC markets; our expansion into Canada; or the application of our model to other Crum & Forster business units, we’ve

heard from some of our oldest, most loyal customers that they’re worried about losing us.

Fortunately, nothing could be further from the truth.

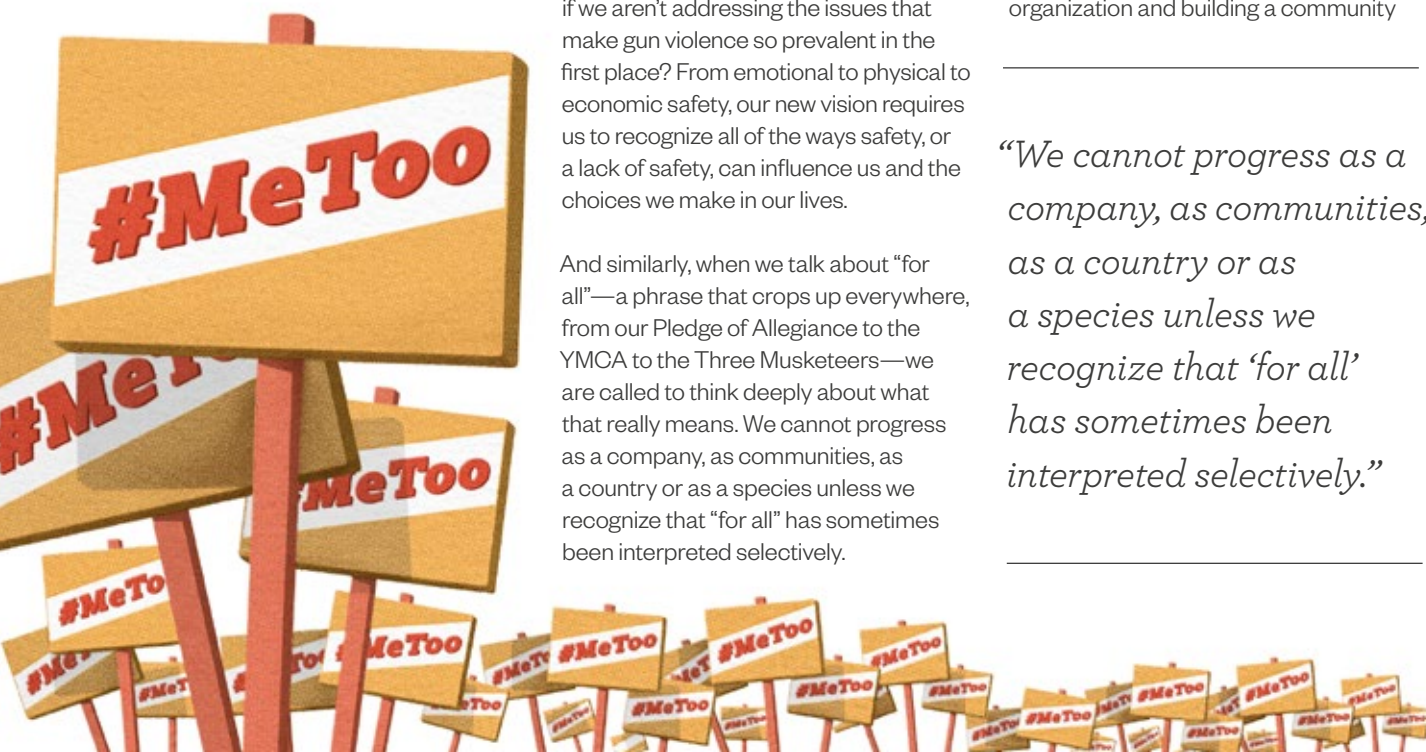
On the pages that follow, you’ll hear from Gareth Hedges, whom many of you know and whose tenure as President of Redwoods has brought new insights and strategic direction.

Gareth will have more to share about how we are adapting our model and expanding our ambition. But for now, I want to assure you that as we apply our model to new markets and other community organizations, we are 100% confident that our existing customer base will benefit too.

We’ll have more data to learn from and resources to share. These will be drawn from a broader swathe of practical applications. And—perhaps most importantly—we’ll have more influence across your communities.

Our ultimate goal is not simply to prevent harm at our customers’ operations. Rather, we’re setting out to transform entire communities. That means empowering our customers to assert cultural norms that align with our shared values. It means promoting collaboration between institutions. And it means establishing relationships which can serve as a transformative force in creating truly safe communities for all.

We are all in this together.



Empowering solutions

Gareth Hedges, President, The Redwoods Group

We are all in this together. This phrase, as Kevin laid out in his introductory letter, offers a powerful organizing principle for our society. It is also, I would argue, an almost literal definition of insurance. Whether we are talking about personal or commercial insurance, general liability or workers' compensation, the basic model is to pool resources so that we can share risk.

Insurance, as it is traditionally practiced, is an important tool that allows society to smooth out the impact of the shocks and disruptions that life inevitably throws our way.

It is also, however, a commodity. And one provider is much like another.

At Redwoods, we've always believed that insurance can be more than that, instead providing an opportunity for a deeper, more meaningful relationship. A relationship where we can use the data and experience we have gained from responding to crises to prevent those crises from happening in the first place.

And where we can help communities heal. The financial protection we provide is no less critical. But where it really comes into its own is as an engine for empowering our customers. Critical to this effort is finding the right partners in our mission. And we've been lucky in that regard.

"...it became clear to me that while all of us were hurting, only some were directly and tangibly threatened."

It is impossible to step into a YMCA, a Boys & Girls Club, a summer camp or a JCC without feeling, on some level, that there are answers here

that the rest of our society could learn from. Whether it's complete strangers enjoying a competitive game of pick-up basketball in the gym; a youth development program providing alternatives to gang membership; or two campers from entirely different walks of life sharing s'mores by the campfire; the customers we serve are a catalyst for both community building and personal growth.

That's something we could all use more of.

When a white supremacist plowed his car into a crowd of protesters in Charlottesville, killing Heather Heyer and seriously injuring many others, all of us felt a very real sense of shock, anger and hurt. As is Redwoods' way, we convened an all-employee meeting to help us process what happened.

As several employees recounted their experiences with racism—experiences that ranged from living through segregation to being targeted by

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When ISIS invaded his home city of Mosul, Ameen Mokdad defied the extremists by playing AC/DC on his cello from the roof of his building. In 2017, as his city was liberated, he started laying plans for an orchestra.



We are all in this together
 Bender JCC expanded their existing ESOL program to incorporate S.W.I.M. (Strong Women of Independent Means). S.W.I.M. provides direct support to low-income, immigrant women by increasing their knowledge and competence in financial and computer skills expertise, opening up new paths of career advancement and personal growth.

racial abuse today—it became clear to me that while all of us were hurting, only some were directly and tangibly threatened. In other words, like so many things in our society, the impact of Charlottesville was not distributed equally. If we truly were “all in this together,” then we had to take steps to share that burden. The first step was to make a public stand against hate. You can read our company response to Charlottesville on page 20.

But taking a stand against Nazis was never going to be enough. As study after study has shown, racism doesn't just manifest itself in hate groups and swastikas. In fact, institutional racism and implicit bias are just as insidious as outright hate, and they are far more widespread. That's why we also committed to using Charlottesville as a learning moment.

In the month that followed Charlottesville, our entire staff took a field trip to the NC Museum of Natural Science for an exhibit called *RACE: Are We So Different?* We explored the idea of race through the lenses of science, history and personal experiences. And we were fortunate to have our friend James White, from YMCA of the Triangle, lead another all-employee meeting to discuss and debrief afterward.

While we all learned a lot, we'd be kidding ourselves if we thought a field trip was going to solve this problem. That's why we've committed to holding ongoing racial equity training for our employees by the Racial Equity Institute. And we're exploring ways that we can make our offices available to organizations committed to doing this work.

At Redwoods, we've always prided ourselves on our ability to hold difficult conversations and on our willingness to listen. This extends to our relationships with customers, too. 2017 brought several such conversations to the fore.

Specifically, we received a higher than average number of major and concerning claims, including serious cases of child sexual abuse and physical abuse, as well as a number of preventable drownings.

Incidents like these are unacceptable. No amount of money can fully compensate for the lives lost or the damage done. We are more determined than ever to prevent such incidents from happening in the future.

These big claims directly impacted our bottom line. Collectively, they resulted in reserves of nearly \$20 million. These costs were the single biggest contributor to why we ended the year with a Combined Ratio (losses plus expenses over revenue) of 124%.

These are our results and we take responsibility for them. We'll be taking a long hard look at our own practices, making sure we are doing all we can both to prevent harm and responsibly steward our resources.

Since our inception, however, Redwoods has always been adamant about how we approach tough times. As long as our teams are meeting their commitments and contributing their best to our mission, then we're committed to protecting them and

“But these results aren't just ours. They are, quite literally, your results too. When your lifeguards are on top of their game, and when you are following proper hiring protocols, you're preventing tragedies, you're protecting lives and you're also avoiding claims.”

keeping their jobs safe. We don't lay people off just so we can report a profit, but we do expect them to step up and perform—especially when we experience challenges.

We are, after all, all in this together.

But these results aren't just ours. They are, quite literally, your results too. When your lifeguards are on top of their game, and when you are following proper hiring protocols, you're preventing tragedies, you're protecting

“That said, relationships only work if everyone is committed. So there may be some difficult conversations ahead. We’re going to be pushing everyone, foremost ourselves, to do more and to be better.”

lives and you’re also avoiding claims. But when one of our customers falls short, it has a direct impact on our movements as a whole.

Our approach to our customers is no different to how we treat our own teams. We build relationships for the long-term. If your organization is committed to doing your level best, then we are committed to keep working with you. We’re never going to non-renew a customer just to improve our numbers. And we’re going to be working harder than ever to provide the tools and resources you need to make your efforts a success.

That said, relationships only work if everyone is committed. So there may be some difficult conversations ahead. We’re going to be pushing everyone, foremost ourselves, to do more and to be better. If your organization is not willing or able to work at a higher level toward safe communities for all, then we may not be the best fit. We are going to expect more from you, and from us.

Charlottesville was by no means the only learning moment that the news headlines provided us with last year. From the rise of #MeToo to the revelations around Larry Nassar, we were inundated with stories of the formerly victimized standing up and declaring that enough was enough. Inherent in these stories was a sense that individuals were standing up because the institutions they were part of had failed them.

On one level, this is an encouraging sign. Our society is moving toward zero tolerance for abuse and breaches of trust will no longer be tolerated. USA Gymnastics tried to live in a box, but it couldn’t sustain that. Cultural norms are shifting. We need to build community-wide strategies that live up to these higher standards.

None of us can solve these challenges alone. So in the months and years that come, you can expect an increased investment from us in collaborative efforts and strategic partnerships. While we’ll continue to serve each customer group according to their specific needs, we’ll also be watching closely for synergies:

- Where can we collaborate?
- How can we bring people together?
- When should we coordinate our efforts to improve safety community-wide?

It will be questions like these that shape our vision moving forward. Fortunately, they are questions that come naturally to many of our friends who build community collaborations as a central part of their work. As I now enter my second full year as President of Redwoods, I am excited to build on the legacy of proactive, mission-driven innovation that Kevin has established. To do so, I’m going to need all of your help.

We are all in this together.



We are all in this together

We saw young women providing powerful testimony against Larry Nassar. Their courage finally brought one of the most prolific abusers of children to justice. And they succeeded where the institutions that should have protected them had failed.



A reinvented social audit

Lizzie Conley, Elon University

As a certified B Corporation, Redwoods completes the B Impact Assessment every three years. The B Impact Assessment is a series of questions about a company’s governance structure, customers, and the impact they have on their community, workers and environment.

Additionally, in an effort to evaluate and ultimately increase its social and environmental impact, Redwoods has had an independent, third-party consultant complete a Social Audit each year. This audit has typically resulted in specific—but sometimes open-ended—recommendations for improvement.

Beginning this year, these two processes will be more closely aligned. Specifically, the annual Social Audit will now be rooted and anchored in the B Impact Assessment. This will keep Redwoods more directly accountable, because the recommendations that are made in the Social Audit will now be assessed each year on completion and achievement. This aligns with the mission and values that Redwoods holds in being transparent to all stakeholders and ultimately scaling their impact.

In the Social Audit, the auditor will identify and recommend tangible changes and goals that The Redwoods Group should aim to achieve by the following year’s Social Audit, as well as longer-term goals that the company should be working toward. Some recommendations will be tied to a specific question in the B Impact Assessment. Other recommendations will come from the auditor’s review of internal and external records and staff interviews. The auditor will recommend a number of

potential opportunities during the course of the audit, from which Redwoods will then select the area(s) of focus for the coming year.

Therefore, with these changes, the 2018 Social Audit will:

- Discuss how The Redwoods Group B Impact Assessment score has changed in each of the five categories
- Identify the recommendations The Redwoods Group decided to pursue based on the 2017 Social Audit
- Report back on whether the recommendations were accomplished and, if not, why
- Identify proposed recommendations for 2019

2017 Recertification

In 2017, The Redwoods Group received recertification as a B Corporation. The data and information used to complete the assessment was based off of the 2016 fiscal year. In the future, The Redwoods Group aims to post a new B Corp score every year.

The Redwoods Group B Impact Report

| Category | 2017 Score | 2015 Score |
|------------------------|------------|------------|
| Environment | 4 | 7 |
| Workers | 28 | 25 |
| Customers | 26 | 32 |
| Community | 21 | 19 |
| Governance | 18 | 13 |
| Overall B Score | 97 | 96 |

We are all in this together

Frustrated by the slow pace of the state and federal response to Hurricane Maria in Puerto Rico, a group of 12 veterans banded together to deliver aid. Dubbed the Añasco Expendables, one of their number explained their actions to MSNBC News:

“If we were in trouble, we’d want help too.”

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 We saw actual Nazis, marching
 in the streets of America,
 shouting racist and anti-Semitic
 slogans. Ultimately, one of them
 took the life of a citizen who was
 standing up to their hate. We felt
 compelled to join the broad-based,
 powerful and multi-faith rejection
 of their creed.

2017 Highlights

Due to the fact that this is the first year of the new Social Audit format, there are no recommendations from last year to report on. Rather, through review of internal and external records and documents and staff interviews, there were changes and improvements found to have been made in 2017.

Workers

Performance Management Program

This year, Redwoods moved from annual reviews to monthly accountability meetings between managers and employees. With this new performance management program, employees are now able to receive constant feedback, discuss goals and communicate more often with managers about their performance.

Community

Supplier Policy

In order to make a social impact at all levels of Redwoods' supply chain, a Supplier Policy was created. When given the opportunity to work with a new supplier, Redwoods commits to prioritizing factors like: geographical proximity, economically or socially marginalized workers, workplace policies and B Corporations. In addition, Redwoods will send out a supplier survey in order to identify, measure and determine if their suppliers are aligning with their goals as a social enterprise.

Advocacy

As tragedies have faced our nation, The Redwoods Group has not only responded to events like the Las Vegas shooting, or the deadly protests in Charlottesville, but has also advocated for change. This furthers The Redwoods Group mission of creating safe communities for all.

Pay Equity

The Redwoods Group evaluated and analyzed their compensation for comparable roles, in order to ensure that there was pay equity for both managerial and non-managerial positions. Adjustments and changes were made as a result of this process.

Diversity & Inclusion Efforts

All employees were required to attend the *RACE* exhibit

at the North Carolina Museum of Natural Sciences and participate in an open discussion afterwards. In addition, employees began attending racial equity training hosted by the Racial Equity Institute. The Redwoods Group made a goal to send 10 employees every year to this training.

Environment

Environmental Stewardship Policy

In an effort to make a more significant positive change on the environment, Redwoods created an Environmental Stewardship Policy. Included in this policy is an Environmental Purchasing Plan that outlines the types of products and services that Redwoods should prioritize and buy. In addition, it discusses proper methods to dispose of goods within the office. Finally, it provides a guide to employees that work remotely or are travelling on how to be environmentally conscious in those settings.

Purchase of Products

In order to increase the use of environmentally friendly office products, The Redwoods Group went through a process to evaluate and select a new office supply company. In doing so, they were able to partner with another B Corporation and make a commitment to further improve their environmental impact.

Customers

Youth Program Safety DVD

A free training and facilitator guide was released to the public. This training helps to empower staff members of youth serving organizations to take action, be engaged and speak up.

2018 Recommendations

These are potential opportunities from which Redwoods will then select the area(s) of focus.

Governance

Mission-Driven Job Descriptions

Having mission-driven job descriptions will create an environment where everyone is accountable and working towards helping Redwoods scale their positive impact. This should not be the responsibility of a few but rather; everyone in the company should be invested in growing the mission. It will also help to attract mission-aligned individuals to The Redwoods Group.

Workers

Redwoods Employee Survey

On the years that Crum & Forster does not send out an employee satisfaction survey, it will be important that Redwoods sends out their own survey. Due to the fact that this survey will be Redwoods specific, more questions about the mission and what it means to work for a B corporation can be asked.

Community

Release Demographics of Employees and Managers

Through an anonymous survey, Redwoods should collect various demographics of both employees and managers. This should then be released both internally and externally. This allows The Redwoods Group to be transparent about their diversity makeup.

Diversity and Inclusion Training

After demographics are collected, Redwoods should evaluate what diversity and inclusion trainings staff and managers need to go through in order to create the most equitable and positive work environment for all.

Environment

GHG Emissions Tracking and Offset

By creating a formalized process to collect and track greenhouse gas (GHG) emissions, Redwoods will be able to have better data on their output. With this data, Redwoods should purchase carbon offsets to offset a percentage of their total emissions. With the amount of travel that Redwoods employees do, this is an easy way to try and minimize negative impact on the environment and create positive change.

An Impactful Year

Overall, 2017 was a successful year for The Redwoods Group. Many initiatives and changes were made in order to increase the impact on their workers, community and environment. With the changes to the Social Audit, Redwoods is making great strides in order to be more accountable and transparent with all stakeholders and further their mission.



You get more by giving back

Every year, Redwoods joins thousands of YMCA professionals at the annual North American YMCA Development Organization (NAYDO) conference. As has become tradition, we arrive a day early for *Philanthropy Live!*—a lively program of volunteer opportunities that give back to the host city that gives us so much.

In 2017, NAYDO was in San Diego. *Philanthropy Live!* left a footprint in the community by building new wheelchair-accessible ramps and walkways at YMCA Camp Surf; we weeded, mulched and planted at the International Rescue Committee Fresh Farm Community Garden; we helped feed the city's homeless residents at Father Joe's kitchen; we painted inspirational murals at Turning Points transitional living facility, and we worked with local businesses to beautify the urban environment.

Redwoods is a proud founding sponsor of *Philanthropy Live!*

We can't do this alone

Dan Baum, Executive Director, The Redwoods Group Foundation

“You’d have families with multiple kids, who hadn’t seen each other for some time, crammed into a small office cubicle, in the same building where often times the parents had lost custody in the first place. There was nothing that said ‘have fun with your kids.’”

Terri Harvill, Executive Director for the Birmingham YMCA's youth center

In February of 2017, the Birmingham YMCA was invited by Jefferson County's Children's Policy Council to a community discussion. The topic at hand was how to improve conditions

under which kids in foster care would have visitation with their birth parents at the Department of Human Resources.

Originally, the YMCA was primarily invited to the table as a potential provider of more family-friendly space. But the vision quickly blossomed into the Y playing a more central, comprehensive role in bringing families back together.

Already in its first year, the Y Reunify program has YMCA staff playing a central role in reunification therapy—facilitating sessions, guiding parents and creating a space and a program where the goal is not simply supervision or control, but rather active support to help families be their best selves.

By paying attention to the skills, resources and strengths that each party brings to the table, the Y has joined a diverse group of stakeholders, and together they have transformed the experience of families in the foster care system. Already, families have been brought back together, and the program is being expanded to neighboring Shelby County.

It's this kind of innovative, community-based approach to key social problems that The Redwoods Group Foundation was born to support. This year, we were delighted to be able to name Y Reunify as the recipient of our \$25,000 Innovation Grant Award. The award will be used by the Y to develop family nights and parents' nights out as part of their programming.

In addition to Y Reunify, Redwoods' Innovation Grant Award granted \$12,500 matching gifts to a truancy prevention program run by the Boys & Girls Club of Hawaii; an alternatives to school suspension program led by the YMCA of San Francisco; and to SWIM: Strong Women of Independent Means—a program pioneered by the Bender JCC, designed to support financial literacy and independence for immigrant women.

This year's Innovation Grant Challenge received 139 applications—a 196% increase from the previous year. We believe the growth in applications is a strong indicator that the spirit of innovation and collaboration is alive and

well in the youth-serving space, and it also serves as validation of the Grant Challenge model. By encouraging our applicants to stretch themselves and think creatively as part of the grant application process, we help to catalyze more new ideas and innovative approaches than the simple dollar amounts might suggest.

The Innovation Grant Challenge is just one way we promote collaboration. The Foundation is also honored to serve as a convener for important networks and alliances. Since 2010, we've been bringing YMCA leaders together with prevention partners Darkness to Light and Praesidium under the banner of YMCA Guardians for Child Protection. This effort—which is aimed at bolstering movement-wide action to prevent abuse—was instrumental in passing a Constitutional Amendment to the Membership Standard, requiring all YMCAs in the country to meet higher child protection standards. In a further sign that this topic is gaining traction, we saw a 25% increase in YMCAs participating in the Five Days of Action—part of the second annual YMCA Child Abuse Awareness campaign.

Alongside our efforts to bring Ys together on child sexual abuse prevention, we also play a backbone role in the work of The Alliance of National Youth Serving Organizations for Child Protection. This year saw the Alliance—which consists of eight of the largest youth-serving networks in the United States—making great progress in creating the structures and systems for collaboration. Still early in the Alliance's formation, they

elected co-chairs to lead the network, adopted a strengthened charter and developed new strategic goals to guide their collective work to raise the bar on the prevention of child sexual abuse. Investing in these structural pieces is a critical component for making long-term progress toward the Alliance's ultimate goal of building a world where all organizations—and all communities—are invested in keeping children safe from harm.

Once again, we're seeing that when you bring good people together, important things can happen.

While much of our work focuses on backbone support for collaborative initiatives, we also leverage our prevention expertise to efficiently and effectively distribute resources that directly save lives. Specifically, as an organization with significant experience in child sexual abuse prevention and drowning prevention—and strong understanding of what strategies address those issues on the frontlines—we have continued our grantmaking activities to deploy those solutions where they are needed most.

In 2017, we awarded \$36,375 in Learn to Swim and Aquatic Safety grants, which funded swim lessons for 808 kids, empowering them with the skills that can keep them safe in the water. We also helped fund the deployment of 385 life jackets at community pools, as well as several smaller grants for aquatic safety equipment and programming. Additionally, we distributed \$5,530 to six organizations engaged in child sexual abuse prevention programming.

In 2018, our focus continues to be on increasing the scale of our impact and the social return on investment (SROI) of our grants. Specific goals include:

- Raising awareness about child sexual abuse by expanding the reach of the YMCA Guardians' Five Days of Action campaign.
- Providing additional forms of support to our innovation challenge applicants, by integrating resources and guides for innovation and design thinking into our grant applications and materials.
- Exploring new areas of impact where we can convene and support communities, as the Redwoods platform grows into new markets.
- Reviewing our work with an equity lens, and determining what improvements we need to make to center that commitment throughout our operations.
- Recruiting new members for the Alliance of NYSOs and supporting their work to drive culture change throughout each of those organizations.
- Sponsoring lessons for 1,000+ kids and providing 300+ life jackets to swim programs.

As always, our goal in this work is not simply to do good. It's to do good well. And that means finding others who are doing the same.

Thank you for your support, and for all you do in the pursuit of innovation and safety.

We are all in this together.



We are all in this together

In 2017, the Birmingham YMCA launched Y Reunify, a program to create a neutral, supportive environment for biological parents of kids in foster care to spend time with their offspring in a safe but supervised space. The Redwoods Group Foundation awarded this program a \$25,000 grant as the winner of our Innovation Grant Challenge.

This is not a matter of debate

The Reverend Dr. Martin Luther King, Jr. said that “the arc of the moral universe is long, but it bends towards justice.”

What is sometimes forgotten, however, is that it is up to us to bend it.

On Saturday, August 12th, Heather Heyer lost her life as she was working to bend that arc. A white supremacist, who was attending a rally of the so-called “alt-right” in Charlottesville, rammed his car into a crowd which had gathered to voice its opposition to extremism and hate.

In other words, Heather died like so many Americans before her: Standing up to bigotry.

We live in a country with a long history of racial violence. And we also live in a country with a long history of standing up to that violence. Indeed, more than half a century ago, hundreds of

thousands of Americans gave their lives to defeat National Socialism. Yet now a new generation of racists, daring to call themselves patriots, are marching under the banner of this very same movement.

“the arc of the moral universe is long, but it bends towards justice.”

That’s why the response—whether from left or right, from red states or blue, from cities or towns or isolated farms— has been and must continue to be unanimous and clear: Nazism has

no place in civil society.

This is not a question of debate. Nazism is not interested in discussion. White supremacists like the Klan are not interested in free speech. If you deny or denigrate the humanity of your fellow citizens, based on who they are, then you make debate and dialogue impossible.

And for this reason, we invite you to join with us, and the vast majority of Americans—of all political persuasions—who are standing up to declare these movements unacceptable. We encourage you to call out the adherents of these ideologies and to hold them accountable for their actions. And we redouble our own commitment to take a stand, to keep learning and to be better.

Together, we can make sure the arc bends in the direction Dr. King intended.

About the redwoods group

Our vision is to create safe communities for all.

To do this, we use our role as an insurer to build deep consulting relationships with community organizations. Then we harness the claims data we collect to develop practical solutions that advance safety and build equity for everyone.

When we are at our best, we love, serve and transform communities.



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