

2025

Year in Review



Our Mission

The Women's Giving Circle of Frederick County provides opportunities for donors to promote and support programs that enable and empower women in challenging situations to improve the quality of their lives and the lives of those for whom they are responsible.

Letter from the Chair

The past year has been one of meaningful progress, generosity, and continued connection within our community. Thanks to the unwavering commitment of our members, sponsors, and community partners, the Women's Giving Circle has continued to grow its impact in ways that truly matter.

In 2025, we were proud to award \$280,000 in grants to organizations doing vital work across our region. This milestone brings our total grantmaking since 2017 to more than \$3.2 million, a reflection of the collective power of this community and the shared belief that thoughtful, local philanthropy can create lasting change.

As we reflect on this progress, we are also looking ahead. The WGC is embarking on an exciting new chapter as we begin the transition to become an independent 501(c)(3) organization. This step represents both an evolution and an opportunity, one that will allow us to deepen our impact and expand what we can accomplish together.

We are especially appreciative of our longstanding partnership with the Community Foundation of Frederick County whose support, guidance, and stewardship have been instrumental in our growth. Their collaboration has helped shape who we are today, and we are grateful for the strong foundation we carry forward into this next chapter.

Most importantly, we extend our sincere thanks to our members, whose passion, generosity, and ongoing engagement continue to drive our mission forward. Alongside our dedicated sponsors and community partners, you are helping to build a community that empowers women and transforms lives.

Together!

-Peg



Leadership Circle

Peg McGreevy, Chair

Heidi Horine, Vice-Chair

Pamela Price, Renee Ausherman, Finance Chairs

Bonnie Swanson, Past Chair

Karlys Kline, Chair Emerita

Angela Chase, Membership Chair

Stephanie Fitch, Grants Chair

Alexa Bedwell, Program Chair

Harriet Langlois, Communications Chair

Carole Heine, Outreach Chair

Kim Selby, Development Chair

2025 Grant Program

In January of 2025, the grants committee, led by Stephanie Fitch, was informed that the **grant award pool had been set at \$280,000** by the WGC Leadership Circle in consultation with the Community Foundation of Frederick County. Due to the generosity of our members, sponsors, and other donors this was the **largest grant award fund in the organization's history**.

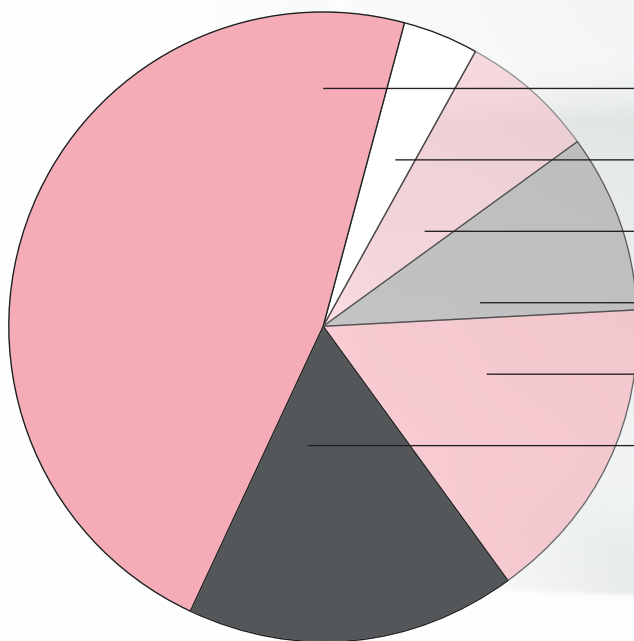
2025 saw procedural changes designed to streamline our grant application and review process. The updated grants cycle now reflects a more modern and scalable approach. For applicants, our **new model is designed to be more straightforward and accessible**. For our Grants Committee members, the changes are equally impactful. Committee members can now evaluate all applicants conveniently through the application portal—making it a much more flexible and time-friendly commitment. These improvements will encourage more WGC members to get involved in this important work, helping us better serve our community without some of the inefficiencies and time constraints of the previous process.

The committee received **54 grant proposals from 42 organizations totaling \$1,223,485** in grant requests. Grant applications were reviewed carefully against the mission of the Giving Circle, ensuring that member contributions are applied to programs that encourage growth and stability of women within our community. It is clear from the amount requested that the needs of women are significant in Frederick County.

At the completion of the review process, the Grants Committee recommended approval of grants to **13 organizations for 18 different programs, totaling \$280,000** in individual grants. The membership approved these selections in May and celebrated with our grant recipients at the Annual Grant Awards event in June.

Finding priorities included:

- Health
- Family Services
- Financial Services
- Transportation
- Housing
- Education



2025 Funding by Category

- 47% Housing** \$131,000
- 4% Financial Services** \$10,000
- 7% Family Services** \$19,500
- 9% Health** \$25,500
- 17% Education** \$49,000
- 16% Transportation** \$45,000



A photograph of a woman with long dark hair, wearing a floral top, smiling broadly while holding a young child on a playground structure. The child is also smiling and holding onto a blue handle. They are outdoors in a sunny setting.

Our Grantees

Advocates for Homeless Families \$7,500

Emergency Financial Assistance for Homeless and Low-Income Women

To help homeless and low-income women pay rent, obtain security deposits, and address emergency financial needs that threaten their employment, education, family care, and housing.

Advocates for Homeless Families \$6,000

Transportation and Child Care for Homeless Women

To facilitate homeless women's access to employment and education by reducing cost barriers to transportation and child care.

Beyond Shelter Frederick \$20,000

Emergency Shelter and Support for Homeless Women

Provide emergency shelter and case management support to homeless women with dependents.

Beyond Shelter Frederick \$20,000

Homelessness Prevention for Low-Income, Women-Headed Households

Prevent homelessness among low-income Frederick Co. women with financial assistance for rent, utilities, and security deposits.

Centro Hispano de Frederick \$24,000

Entre Mujeres Women's Empowerment and Self-sufficiency Program

Entre Mujeres offers life skills, education, trauma support, coaching and advocacy to help Limited English Proficiency women & mothers overcome barriers to self-sufficiency in order to succeed and thrive.

Frederick Community College Foundation \$12,000

Project Forward Step Program at Frederick Community College (FCC)

Project Forward Step (PFS) is designed to meet the needs of returning adult students, including women in Frederick County, with specialized services for single mothers and non-traditional age adults.

Frederick Rescue Mission, Inc. \$20,000

Faith House - Employment-focused residential program for unhoused women and women with children

Faith House brings healing and hope to women and children experiencing homelessness, by offering housing and comprehensive services, in a supportive and nurturing environment.

Heartly House \$20,000

Short Term Rental Assistance for Survivors

To provide short term rental assistance to survivors of intimate partner violence, sexual assault, child abuse, and/or human trafficking.

Housing Authority of the City of Frederick \$19,500

Women Rising: Addressing Childcare Obstacles

To support women's efforts to gain economic stability by making child care expenses more affordable.

Housing Authority of the City of Frederick \$10,000

Women Rising: Addressing Transportation Obstacles through Empowerment

To support women's efforts to build economic stability by making transportation more accessible and affordable. Eliminating transportation barriers preventing them and their children from connecting to supports that can help move them forward.

Literacy Council of Frederick County, Inc. \$13,000

Expanding Literary and Life Skills for Women 2025-2026

The purpose is to provide support for tutoring, community class and parent literacy programs which help women facing challenges gain self-sufficiency through improved English and life skills.

Mission of Mercy, Inc. \$18,000

Bringing Dignity to Frederick County Women in Challenging Situations through Free Healthcare

Mission of Mercy's mobile clinic program is available to women by appointment at two locations in Frederick and Brunswick, which provide free physician visits, dental visits, and prescription medications.

Second Chances Garage \$25,000

Vehicles for Women/ Moms with Transportation Insecurities

To repair donated cars, making them safe, reliable, and compliant with Maryland inspection standards. This enables economically vulnerable women to own a vehicle, gain independence, and improve their quality of life.

Second Chances Garage \$10,000

Second Chances Garage Reduced Cost Car Repair Program for Women

To provide reduced cost car repairs to economically vulnerable women in Frederick County who are below the ALICE threshold.

Seton Center \$7,500

DePaul Dental Program for Women FY26

The purpose of the DePaul Dental Program is to provide access to dental procedures for low- income individuals who are uninsured/under-insured. The ultimate purpose is to improve the oral health and overall health of clients and community.

Seton Center \$17,500

Housing Security and Life Skills for Women FY26

The purpose of Seton Center's Housing Security and Life Skills Project is to facilitate housing stability through financial assistance (for rent or utilities) and life skills education.

Student Homelessness Initiative Partnership (SHIP) of Frederick County \$20,000

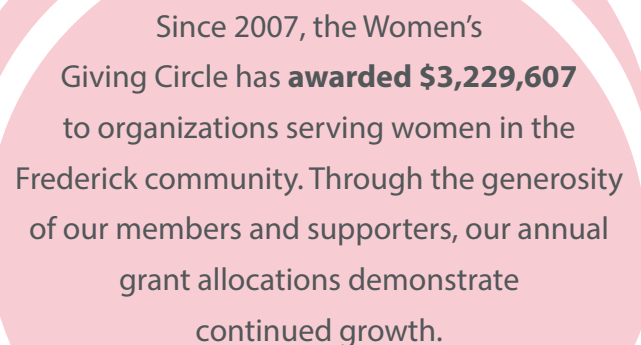
Women's Housing-Education Connection: Thrive Housing Network

The Thrive Housing Network provides stable housing and intensive case management to women ages 18-24 experiencing homelessness in Frederick County, enabling them to remain connected to education while building self-sufficiency.

United Way of Frederick County \$10,000

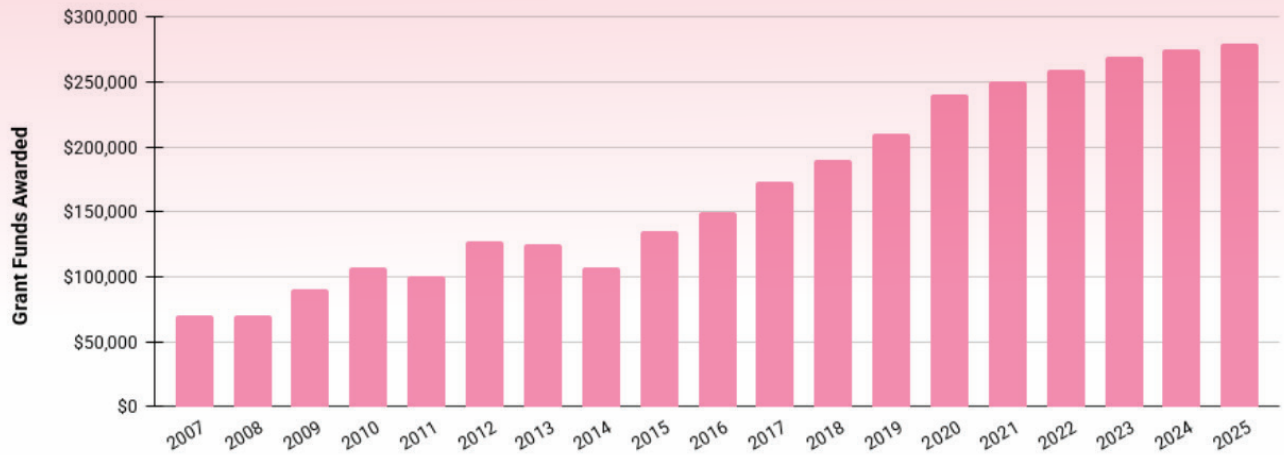
Pathway to First-time Homeownership through Financial Literacy Training

To provide women-led ALICE households experiencing challenging situations with budget and financial literacy training, credit score management services, and a pathway to first-time homeownership.



Since 2007, the Women's Giving Circle has **awarded \$3,229,607** to organizations serving women in the Frederick community. Through the generosity of our members and supporters, our annual grant allocations demonstrate continued growth.

Women's Giving Circle Grant History



2025 Events and Programs

The Giving Circle members value our programs as a way to connect with one another and learn more about the challenges faced by women in our community. Our event schedule in 2025 was full of events that brought our members and the larger community together in both large and small settings.

February 6, 2025

New Member Meet & Greet

April 26, 2025

Bring-A-Broom (Community Service)

November 6, 2025

Sip and Share

February 13, 2025

Galentine's Day celebration

June 4, 2025

Annual Grant Awards Celebration

December 4, 2025

Annual Member Holiday Reception

March 4, 2025

Quarterly Breakfast Meeting

September 9, 2025

Quarterly Luncheon Meeting

Monthly

Informal morning "coffee chats"

In addition several external organizations hosted events that benefited the Giving Circle, including Charm City Run, Frederick Steeplechasers Running Club, ALL-SHRED, Inc, and Color On The Creek.

We look forward to another active event schedule in 2026 featuring both large and small-format events with a diverse schedule that allows for attendance by as many members as possible.

2025 Financials*

With continued growth of our endowment fund and steady member contributions, the Giving Circle displays a healthy financial position. Contributions were up 5.8% year on year, bolstered by our successful Annual Year-End Appeal campaign. This leaves us well-equipped to fund a robust grant program in 2026.

Revenue	
Contributions, including sponsorships and events	\$312,950
Reinvestments and Earnings	\$75,898
Total Revenue	\$388,848

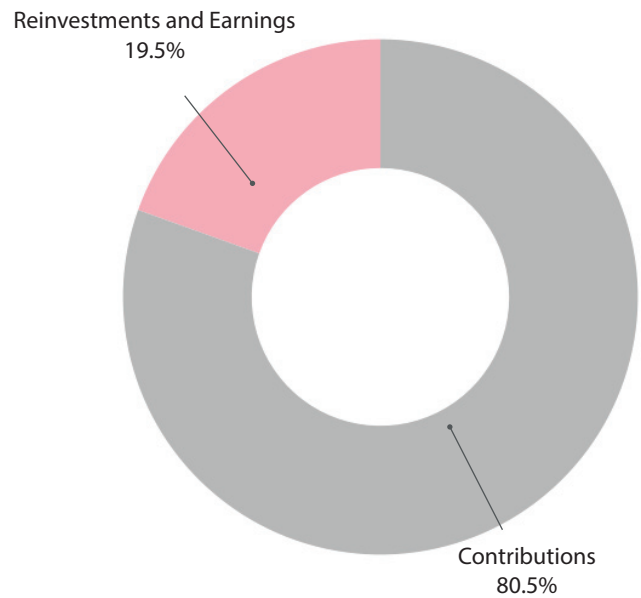
Expenses	
Operational Expenses	\$17,611
Management Fees	\$22,059
Credit Card Fees	\$5,087
Grant Disbursements	\$280,000
Total Expenses	\$324,757

Net Assets as of 1/1/2025	
PassThrough	\$238,896
Endowment	\$1,250,696

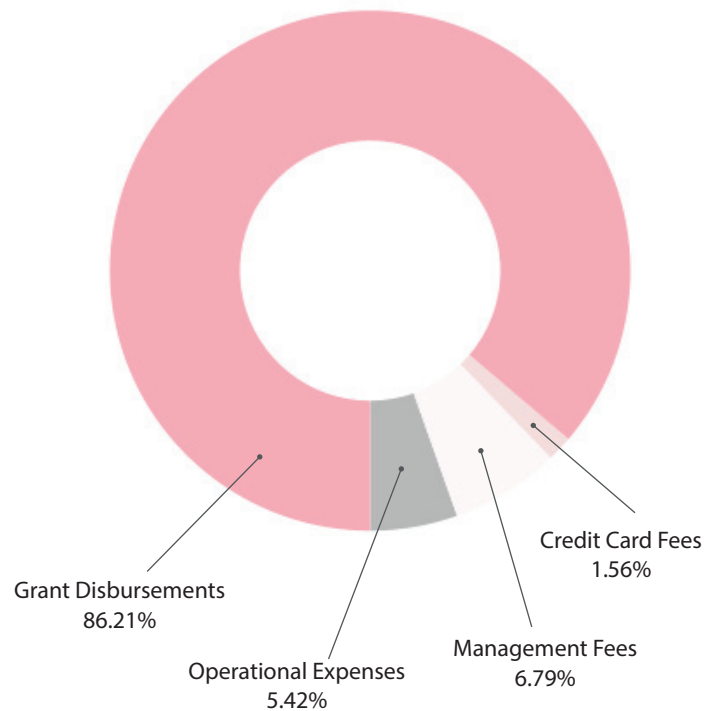
Net Assets as of 12/31/2025	
PassThrough	\$262,649
Endowment	\$1,350,936

* Financials are based on the 2025 calendar year and not the audited financials of the Community Foundation's 7/1 – 6/30 fiscal year

2025 WGC Revenue - \$388,848



2025 WGC Expenses - \$324,757





Fundraising

The key to the continued success of the Giving Circle's mission is our ability to raise the funds necessary to support and grow our grants program. With our donor management system, we have had great success in reaching our members and donors through direct mail and electronic appeals again in 2025.

We have been fortunate to be supported in our fundraising efforts by other organizations in the community. **The Frederick Steeplechasers Running Club** again donated the net proceeds of the Frederick Women's Distance Festival 5k to the Giving Circle. The **proceeds, in the amount of \$34,220**, included donations made by many of the registered participants as well as a large number of race sponsors in 2025. **The total raised for WGC by this race is an impressive \$295,115!**

The seasonal *Sailing Through The Winter Solstice* event in downtown Frederick was quite successful again and the

Giving Circle is grateful to **Yogamour Yoga and Healing Arts** for naming WGC as the beneficiary of donation. **Proceeds of \$3,138** were received in March, 2025 for the 2024-2025 event. Yogamour again chose the Giving Circle as the charitable beneficiary of the boat for the season and we are truly thankful.

Our 2024-2025 annual sponsor, **Charm City Run**, continued to go above and beyond in helping the Giving Circle. We **received \$1,150 from their Courir de Mardi Gras run at Prospect Point Brewing.**

And finally, **ALL-SHRED**, Inc designated their October shred event to the Giving Circle, **raising \$1,636.**

We are deeply appreciative for every contribution, large or small, from our members, supporters, and organizations in the Frederick community.

Giving

While the initial pledges associated with membership growth are a strong contributor to continued funding of the WGC grant program, the donations of members who have fulfilled their initial pledges were our biggest source of funding again in 2025. We are very grateful for the generosity of our members.

New Member Pledges	\$54,500
Renewed Pledges	\$4,000
Member Continued Giving	\$193,201
Non-member Donations	\$3,658
Sponsorships	\$19,125

Sponsorships

The Giving Circle, as an all-volunteer organization, nevertheless has operational expenses that allow us to perform optimally. Our generous sponsors provide vital support in covering these expenses so that we are able to direct our member contributions to our grants program. We are pleased to recognize the following sponsors for 2025:

2025 Annual Sponsor:

Charm City Run

2025 Event Sponsors:

ALL-SHRED, Inc

McCaskill Financial

Frederick Dermatology Associates

Amanda Haddaway, Ashley Goldsborough, Breann

Day, Timika Thrasher

Other Sponsors:

Minuteman Press

Yogamour Yoga and Healing Arts Center

NounHR

Rowan Digital Infrastructure

A New Chapter

In October 2025, the **Giving Circle of Frederick County** and the **Community Foundation of Frederick County** issued a joint announcement regarding the Giving Circle's transition toward becoming an independent 501(c)(3) non-profit organization.

After nearly two decades of successful operation as a component fund of the Community Foundation, this evolution marks a significant milestone in our organizational maturity. Following our formal incorporation in the State of Maryland, we are pleased to report that we received official **IRS 501(c)(3)** status in December 2025.

The coming year serves as a pivotal period of transition. Our primary objectives for 2026 include:

Governance: Establishing an independent Board of Trustees to provide strategic oversight.

Infrastructure: Implementing robust internal systems and operational frameworks.

Sustainability: Ensuring a seamless transfer of assets and responsibilities to maintain our commitment to the community.

While our structure is changing, our mission remains steadfast. We look forward to this next chapter of service as a fully independent entity.



Membership as of December 31, 2025

New member recruitment continues to be strong with **16 new members joining in 2025**. Member engagement is a priority and the Giving Circle seeks to involve its members in committee work, events, fundraisers, and other opportunities.

Our **membership grew to 504 members** by the end of December, and in 2026 we look forward to continued growth to fulfill our mission.

HOPE DIAMOND \$30,000+

Julane Anderson
Wendy Miller
The Nancy Fund
Ellen Perkins *
Helen Reinsch*
Yvonne Reinsch
Lisa Remsberg
Shirley Richardson
Laura Shaff
Marlene Young

RED DIAMOND \$20,000+

Ann Adams
Lisa Aushman
Alexa Bedwell
Amy Clapp
Barb Domer
Nancy Eller*
Sue Ganley
Joanie Hendrickson
Jean Joyce
Susan Korycan
Harriet Langlois
Vicki Lee
Sheila Schaden
Marisa Shockley
Willa Shriver

PINK DIAMOND \$10,000 - \$19,999

Cleopatra Anderson*
Renee Aushman
Sue Basford
Suzanne Beal
Ginny Brace
Barbara Brookmyer

Kimberly Chaney
Angela Chase
Teresa Cooley
Gabriella Damiano
Gail Davis*
Krista Davisson
Janice Deluliis
Bettie Delaplaine*
Cindi Diamondstone
Dee Dolan
Peggy DuFour
Helen Esworthy
Char Frith
Mimi M. Galanis
Carolyn Greiner
Diana A. Grimm
Carole Heine
Carmen Hernandez
Billie Anne Homberg
Lois Jarman
Carolyn Kimberlin
Karlys Kline
Lauren Kremers
Sharon Kuebbing
Judy Lancaster
Diane Laughlin
Greg Light
Becky Linton
Natalie Louden
Brenda Main
Rachel Mandel
Nan Mann
Tracey McPherson
Miriam Meglan
Jana Moberly
Nikki Moberly
Catherine Mock
Shabri Moore
Lisa Orr
Nicole Orr
Betsy Pakenas
Nancy Randall
Mary Ratchford
Anne Reaver
Jim Reinsch
Sharon Riser
Susan Riuli
Kristen Rowe
Karen Ruehl
Robin Sagoskin
Jane Saylor

Shari Scher
Paulette Shockey
Carole Southam
Mary Steggert
Jane Talarico
Cynthia Terl
Maribeth Visco
Juanita Warfield
Melanie Williamson
Nancy Wilson
Becky Windsor*
Renaë Winnan
Adriane Wodey
Behnaz Yalda

DIAMOND \$5,000 - \$9,999

Debra Acerenza
Leigh Adams
Cathryn Alschuler
Lisa Ambrose
Rebecca Barker
Victoria Barron
Marj Berkheimer
Valerie Boltz
Pat Brand
Debbie Brown
Pat Brunner
Faye Cannon
Katie Cantrel
Carol Caywood
Lin Caywood
Arleen Chafitz
Donna Clingan
Joanna Coffey
Sue Collins
Teresa Conto
Kate Costlow
Betsy Cowperthwaite
Catherine Cox
Margie Craig
Kelly Crawmer
Elizabeth Cromwell
Betsy Day
Sooz Edmiston
Jeanette Eleff
Catherine Fairley
Diane Ferren
Laurie Fisher
Phyllis Goldstein
Denise Gouin
Helen Gregory

Karen Grenfell
Erin Guyton
Amanda Haddaway
Marcia Hall
Patti Hart
Kerri Hesley
Sandra Hofmeister
Stephanie Holder
Alice Hoxie
Patty Hurwitz
Paula Jagemann
Darby Jones
Stephanie Jordan
Alyssa Kaszmetskie
Gabrielle Keller
Karen Keller
Alexandra Kelly
Monica Kolbay
Meg Kula
Mary Pat Kulina
Kate Kuranda
Anne-Marie Laboe
Joan Lapera
Carol Lee
Michelle Leveque
Janis Light
Julie Littrell
Marita Loose
Ann Burnside Love
Alyce Luck
Tom Lynch
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Nancy Mackintosh
Michelle Mahan
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Peg McGreevy
Karen L. McNitt
Mary Fran McShea
Charlotte Meierhoefer
Meg Menke
June Mitchell*
Sharen Neale
Kathryn Nicodemus
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Peggy O'Neill
Jean Peterson
Shawn Pitts



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 Deb Powell
 Stacy Reno
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 Lib Rood
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 Leesa Ruderman
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 Kathy Schultze
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 Cindy Shubin
 Mary Ann Simmons*
 Jeanne Singer
 Karen Smith
 Susan Hoadley Smith
 Sue Stanczyk
 Debbie Streeton
 Bonnie Swanson
 Stacy Toy
 Mary Frances Trunk
 Maria Vershel
 Madonna Vitarello
 Deb Voso
 Katy Warehime
 Jan Welty
 Jan West
 Olivia White
 Ann Weigand
 Karen Lewis Young
 Celia Zahler

EMERALD \$3,001-\$4,999

Terri Almac
 Helen Amabile
 Mary Jo Anderson
 Marcy Arndt
 Constance Baptist
 Deborah Bedwell
 Amy Benton
 Dianna Berkey
 Linda Berkheimer*
 Jo Bowersox
 Kathryn Bragg-Stella
 Annette Breiling
 Jo Elizabeth Butler
 Cindy Cantrel
 Barbara Carmichael
 ML Carroll
 Gigi Castleman
 Charlotte Chaney
 Andrea Chapdelaine
 Susan Chapman
 Jennifer Charlton
 Barbara Clary
 Nancy Cline

Jennifer Cooper
 Liz Crabbs
 Whitney Cummins
 Jane Dallimore
 Sandy Dalton
 Breann Day
 Kateri Delaplaine
 Carol DeLaskie
 Carrie Delente
 Elizabeth DeRose
 Judy DiFabio
 Kay Diggins
 Julie Donat
 Linda Dove
 Carol Eaton
 Michelle Emley
 Brigitte Farrell
 Christine Ferguson
 Melanie Galloway
 Theresa Gardiner
 Nancy Garrett
 Nicole Goodwin
 Deb Grove
 Laura Hall
 Holly Harrison*
 Kari Hassler
 Tonya Hatosy-Stier
 Sue Hecht*
 Tracy Hicks
 Maria Higgins
 Jan Hill
 Peggy Hoff
 Lucy Hogan
 Sue Holton
 Susan Hood
 Heidi Horine
 Debra Horton
 Sue Hough
 Sarah Hurwitz
 Georgeann Jackson
 Patsy Jochum
 Sherri Johnson
 Karen Justice
 Marie Keegin
 Susan Kelley
 Julie Krzysiak
 Wilma Kumar-Rubock
 Truby LaGarde
 Vivian Laxton
 Melissa LeClair
 Rita Lenda
 Kim Lenta
 Melissa Lentz
 Allison Levitt
 Sharon Lillard
 Connie Martin
 Dianne Martz
 Kat McEwan

Joan McGrath
 Virginia McLaughlin*
 Natalie McSherry
 Melina Miller
 Mary Ellen Mitchell
 Kathleen Moe
 Stacey Moler
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 Karen Smith
 Sally Smith
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 Jasmine Sneed
 Courtney Stauffer
 Daria Steinhardt
 Lee Stern
 Millie Steir
 Robin Thompson
 Beth Trout
 Jessica Underwood
 Andrea Vaughn
 Jayne Vona
 Cindy Warfield
 Cindy Warner
 Patricia Westgate
 Barbara Windsor
 Linda Wingerd
 Willie Winkler
 Tammie Workman
 Heather Wurzer
 Karen Yoho

SAPPHIRE \$1,000-\$3,000

Carmen Andrade
 Marilyn Bagel
 Fran Baker*

Jill Baker
 Francina Baldi
 Nikki Bamonti
 Pamela Beale
 Ted Bedwell
 Mary Bellamy
 Susan Best
 Traci Bidingier
 Barbara Boden*
 Sharon Boettinger
 Alison Bomba
 Damian Branson*
 Barbara Brittain
 Ena Bromley
 Dianne Brown
 Donna Brown
 Linda Burgee
 Kate Burke
 Libby Burmaster
 Christy Butler
 Cheryl Cioffi
 Kathleen Clem
 Linda Crough
 Kate Cusato
 Alma Dade
 Patsy Davies
 Kathy Davis
 Laura Day
 April Dixon
 Dottie Etzler
 Corinne Farneti
 Lois Filby
 Stephanie Fitch
 Maude Franceschina
 Julie Gaver
 Karen Geoffrey



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 Lettie Golden
 Ashley Goldsborough
 Virginia Grams*
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 Diana Halleman
 Susan Harding
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 Jessamyn Hazeltine
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 Joyce Heptner
 Kinga Huzella
 Debi Jamison
 Jeannine Jennings
 Ruthie Johnson
 Carolyn Judd
 Amy Keating
 Kathy Kinsey
 Deidre Krumpotich
 Rose Labriola
 Nancy Lake

April Lee
 Jill Lee
 Christine Limparis
 Mel Litter
 Alissa Locke
 Tina Lundstedt
 Mimi Mack
 Patti Maluchnik
 Samantha Manganaro
 Janney Marshall
 Mark Mayer
 Joanne McCoy
 Mariam Memarsadeghi
 Stacy Michaels
 Dorothy Moler
 Jane Moore
 Linda Moran
 Verallynn Morris
 Patricia Motter
 Adrienne Murphy
 Melissa Oldham
 Brianne Paugh

Elizabeth Peppe
 Caressa Peterson
 Nichole Pollard-Alford
 Pamela Price
 Caroline Pugh
 Sara Randall
 Mary Louise Riser
 Pam Robey
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 Mary Jane Tabler
 Lori Tauraso*
 Maria Taylor
 Timika Thrasher
 Kathy Tripp
 Nanette Tummers
 Kirsten Tydings
 Doris Vona
 Brandi Wastler
 Jennifer Winkler
 Kristine Yaroschuk
 Carol Zehnacker*
 Gwen Zimmerman

JUNIOR \$500

Lexi Cioffi
 Taylor McFadden
 Zoe Shykind

ORGANIZATIONS/COMPANIES

Above \$100,000

Frederick Steeplechasers Running Club

\$50,000 - \$99,999

William Cross Foundation

\$15,000 - \$49,999

ALL-SHRED, Inc

David & June Trone Family Foundation

Evening on the Riviera

Frederick Dermatology Associates

Sylvana Institute for Medical Aesthetics

\$3,000 - \$14,999

3 Roads Communications

ACNB Bank

Advanced Implants and Periodontics

CARE: Veterinary Center

Catoctin Charities

Charm City Run

Churchill Auto Care

Colonial Jewelers

Dahlia Noir Salon

Dynamic Automotive

Elements Facial Acupuncture

First United Bank & Trust

Frederick Chiropractic Wellness Center

Frederick County Commission for Women

Frederick County Public Libraries

Frederick Mutual Insurance Company

Fundamental Fitness-Wild Woman 8k Run

Goodwill Industries of Monocacy Valley

InBloom Jewelry

Key Pilates

Law Office of Lena A. Clark

Maryland Ensemble Theatre Inc.

May's Seafood Restaurant

McBee Moore & Vanik IP

Memarsadeghi Family Fund

Oasis Senior Advisors

SimpLivefy: Pamela Plante

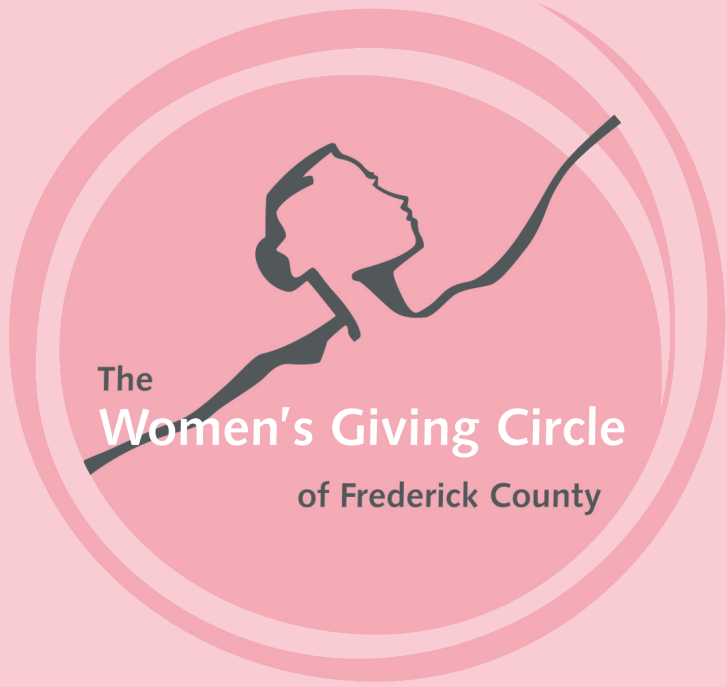
Sky's the Limit

Someone With

Thomas Scott Salon & Spa

Woman's Business Network of Frederick

Woodsboro Bank



c/o Community Foundation of Frederick County
312 E. Church St., Frederick, MD 21701



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