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Impact

IN ACTION FOUNDATION of Georgia

COMMUNITY FOUNDATION of Central Georgia



This Issue:

High Five Grant Spotlight
Competitive Grants Announced
Tax Planning Tips



COMMUNITY FOUNDATION of Central Georgia



Members of the Central Georgia Estate Planning Council with Susan Welsh of Welsh Art and Advisory at the March 2026 meeting.

Connecting Through the Estate Planning Council

The Community Foundation continues to bring together advisors and community partners through opportunities like the Central Georgia Estate Planning Council and the upcoming Central Georgia Philanthropy Forum, creating spaces to learn, connect, and explore charitable strategies.

The Estate Planning Council, founded in 1991, brings together attorneys, CPAs, financial advisors, and other professionals for regular meetings on topics that impact their work and clients. At a recent session, members heard from Susan Welsh of Welsh Art Appraisal and Advisory, highlighting the role of art appraisal in estate planning.

Building on these ongoing conversations, the Central Georgia Philanthropy Forum offers a focused opportunity for professional advisors across the region to deepen their understanding of charitable planning strategies. This year's forum will feature Ali Gant and provides continuing education credit for attendees.

Explore the Forum!



CENTRAL GEORGIA
PHILANTHROPY FORUM

Continuing education for professional advisors on charitable planning.

Connect With the Council!



CENTRAL GEORGIA
Estate Planning Council

Connecting attorneys, CPAs, and financial advisors through regular professional meetings.

\$345,000+ in Grants Strengthen Communities Across Central Georgia

More than \$345,000 in grant funding is helping nonprofits across Central Georgia expand services, support families, and address critical needs.

The Community Foundation awarded grants to 22 nonprofit organizations across its footprint supporting a wide range of efforts throughout Central Georgia.



Community Foundation board members present a grant award to Prevent Blindness Georgia.

From mentorship and empowerment programs for youth facing challenges to initiatives that elevate rural artistic voices and celebrate creative communities, the impact is both broad and meaningful.

The announcement, held at Macon-Bibb Fire Station #3, centered on the theme "Standing in the Gap."



Steve Kruger, Board Chair of the Community Foundation, speaks during the grant announcement

"Today's theme is 'Standing in the Gap: Community Uplifting Community,' at its core that idea reflects the very best of who we are as a community," said Steve Kruger, Board Chair of the Community Foundation of Central Georgia.

"There are moments when people face unexpected challenges, everybody here is going to have them. In those moments, people in our community step forward, they make a difference. They serve; they stand in that gap and bridge that gap for others."

Together, these grants reflect the power of community-driven giving and the lasting impact it creates across Central Georgia.

[Visit our website for the full list of Grantees.](#)



All 22 grant recipients gather for a photo in front of a Macon-Bibb fire truck following the announcement.

Highlighting High-Five

How “little things” make a big impact

When people think about how nonprofits are supported, they often picture large grants and major programs. What is less visible are the smaller, everyday needs, items that may not fit neatly into a budget, but still play a critical role in getting the work done.

Over time, those “little things” can make a big difference, helping organizations operate more effectively and better serve their communities.

Something as simple as an ice machine can make a meaningful difference for an organization like Habitat for Humanity. While it may seem minor compared to the scale of the projects they oversee, volunteers working long hours on build sites in the heat appreciate having reliable access to ice which significantly improves comfort and safety.

The impact extends beyond the build site. For staff preparing for each project, having ice readily available on-site eliminates the need for last-minute trips to purchase it, allowing them to focus on supporting volunteers and keeping projects running smoothly.

It is these “little things,” the items that often slip through the cracks but still make a meaningful impact, that the Community Foundation of Central Georgia’s High Five Grant Program is designed to address.

The program gives nonprofits the opportunity to showcase specific, tangible needs to donors in the community. In 2025, Community Foundation donors funded

84 needs
totaling \$165,064

through the High Five Program.

Ellie Johnson, outreach manager at Macon Area Habitat for Humanity, said the program allows nonprofits to think differently about their needs.

“It gives nonprofits the ability to ask for things that are a little more unconventional, things that might



Zaveion rides in a wagon made possible through a CFCG Donor’s High Five Grant ~~not get funded otherwise.~~

High Five has also made an impact for organizations

like Jay’s HOPE, a nonprofit that supports families navigating childhood cancer. Through the program, Jay’s HOPE was able to purchase 15 foldable wagons, simple but meaningful tools that help families transport medical supplies, personal belongings, and even tired little patients moving between appointments, tests, and treatments.

Across Central Georgia, organizations are seeing the impact of High Five. In Houston County, the Houston County Volunteer Medical Clinic used the program to purchase four cordless illumination screens, improving the clinic’s ability to provide care for patients during exams and procedures.

High Five shows that sometimes the smallest needs can have the greatest impact. By connecting donors directly with these tangible requests, the program helps nonprofits strengthen their work in practical, meaningful ways.

For organizations across Central Georgia, those “little things” aren’t so little after all!

[Learn More About High Five ->](#)

Tax Planning Tips

Making it easier to give in ways that benefit both you and the community.

While tax season has passed, now is great time to plan ahead for next year. Charitable giving can be a powerful part of your financial strategy year-round. With the right approach, giving can both support the causes you care about and improve your overall tax outcome. With recent changes to tax rules, it's more important than ever to understand how charitable giving can fit into your financial decisions throughout the year. **Here are a few tips and ways the Community Foundation can support you in this process:**

Consider Giving Appreciated Stock

A community foundation's ability to accept a wide range of assets is a major advantage for donors. One of the most valuable opportunities is the ability to donate appreciated stock.

Instead of selling the stock and paying capital gains tax, a donor can transfer the stock directly to the community foundation as a charitable gift. By doing so, the donor avoids paying capital gains tax on the appreciation and may receive a charitable deduction for the full fair market value of the stock, if they itemize deductions.

Documentation Made Easy

If you donate more than \$250 to a charity, you will need proper documentation to receive a tax deduction. If you create and give to a Donor Advised Fund at CFCG, you receive one receipt for your contribution to the fund, and you do not have to keep up with separate receipts each time you support a charity.

Even better, you receive the full tax benefit immediately when you make the contribution, not later when grants are made.

Understanding Recent Tax Changes

There are a few new rules in 2026 that apply to charitable giving when filing taxes. One of these changes affects taxpayers who itemize their deductions. There is now a floor on charitable donations which is based on a person's Adjusted Gross Income (AGI).

This might sound complicated, but in practice it is pretty simple. The floor is set based on a percentage of the AGI. That percentage is 0.5%, and that is standard regardless of tax bracket or income level.

For example, if an individual has an AGI of \$200,000 their floor would be:

$$\$200,000 \times 0.5\% = \$1,000$$

With the floor now set, that means the first \$1,000 of charitable contributions is no longer tax-deductible. So, if this individual donates \$15,000 for the year, they will only be able to deduct \$14,000 when calculating their taxable income. What does this mean for donors?

For most, this change will be inconsequential. While these changes introduce new considerations, most donors will find they do not significantly alter their overall giving strategy.

However, for others who aim to exceed the standard deduction and maximize itemized deductions, this new floor reduces the benefit of smaller or consistent annual gifts. It is for those donors that considering a tool like "bunching" could be useful.

Bunching involves combining multiple years' worth of charitable contributions into a single tax year to exceed the standard deduction and maximize the tax benefit of itemizing.

At the Community Foundation, we have seen this strategy work especially well when paired with a Donor Advised Fund (DAF). Donors can concentrate their contributions into one year for tax purposes, and then use their Donor Advised Fund to support their favorite organizations in subsequent years by distributing grants from the fund.

Using Your IRA to Support Charitable Giving

If you're age 70½ or older, there's an additional way to give to charity directly from your IRA without paying income tax on the distribution. This is called a Qualified Charitable Distribution (QCD).

With a QCD, the money goes straight from your IRA to the Community Foundation, so it isn't counted as taxable income. It can also count toward your required minimum distribution (RMD), which many retirees must take each year.

In 2026, you can give up to \$111,000 per person through a QCD. These gifts can support scholarships and a wide range of charitable causes at the Community Foundation, although they cannot be used for Donor Advised Funds.

As always, the Community Foundation is here to help you reach your philanthropic and financial goals throughout the year. Our website is a great place to start if you are looking for more information or wanting to connect with us!

[Find Out More About Starting A Fund ->](#)



COMMUNITY FOUNDATION
of Central Georgia

Stay Up to Date

Upcoming events, deadlines & announcements

MAY

1

Dunlap Williamson Fund Grant Application Deadline

The Dunlap Williamson Fund seeks to help the needs of today's society and to anticipate emerging issues that may become major concerns in the future.

JUNE

15

George E. Jr. and Ann Williams Hatcher Foundation Fund Grant Application Deadline

The George E. Hatcher and Ann Williams Hatcher Foundation was created to support charitable organizations in Middle Georgia that provide for the relief of diseased people and the relief of human suffering which is due to disease, ill health, and physical disability.

JUNE

15

Dr. Michael Bailey Scholarship Fund Scholarship Application Deadline

The intent of this fund is to provide a meaningful scholarship to a fourth year medical school student attending Mercer University's School of Medicine on the Macon Campus.

JUNE

15

G. Michael Shoffner, M.D. Scholarship Fund Scholarship Application Deadline

The intent of the scholarship is to provide a non-traditional medical school student financial support to further their medical education.