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IMPACT

Here Is What 1200 Of The World's Impact Investors Focus On

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The case for aligning your portfolio with your outlook & worldview.

This week saw the gathering of 1200 global impact investors and professionals in Amsterdam for the 10th annual Global Impact Investing Network Forum. The forum, where a wide range of impact investment topics are tabled, began with barely a hundred attendees. Now, ten years later the growth seems to be directly related to various areas garnering societal attention - The UNs global goals, global inequalities and climate change, to name a few.

Impact investments have the intrinsic ability to not only support these areas but also help investors and businesses become more responsible. This is achieved by placing an increased focus on non-financial risks and objectives through a measurable approach.

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Non-financial risks and objectives cannot be ignored anymore

The view that non-financial risks and objectives can no longer be ignored was one shared by many of the speakers and panelists at the event. The core thinking behind impact investing is not to force investors to make an impact but rather to ensure that the investments match and align with the investor's intentions.

This means that investors are increasingly considering non-financial objectives and risks when evaluating their current and future portfolio compositions. One example that many agree on these days is climate change risk, a topic that is attracting increasing attention in many different contexts.

The way we look at climate risk today is very different.

Ross Piper, CEO of Cristian Super, an Australian superannuation fund with 28,000 members and more than \$1.6 billion in funds under management, agrees that climate risk is something that is more widely considered. "There's a case in Australia where a member of a pension fund is suing the board for failing to take into consideration climate risk in the risk profile of their portfolio." This is not an isolated incident, fourteen UK funds were warned by their lawyers that they risk legal action and US funds have also been urged to be more climate-sensitive.

Ever-evolving risk and perceived risk

The appetite for various other areas of non-financial risk has also been evolving and various developments in finance structure, like blended finance, have led to increased security and confidence.

According to Patrick Goodman, co-founding partner of Innpack, "Perceived risk often tends to be higher than the actual risk when it comes to unrated investments." When investors need to rely on their own due diligence for private debt or equity, rather than ratings on bonds and stocks, this makes the risk and return calculation more complex.

In the current low rate environment, investors are looking for returns and are willing to assume slightly more risk. "After structuring blended finance deals, we often have investors come back to us and say that they would be prepared to assume more risk and have a smaller percentage of their capital protected." Goodman continues while stressing that it is, therefore, important to carefully consider the structuring of your funds with the investors you want to attract in mind.

Measurement is becoming increasingly possible

The outcome of investments is the actual purpose or "the why" behind impact investing. For this reason, the desired or expected outcome needs to be clearly defined, measured and reported on as part of the overall investment's reporting. For example, as Loïc de Cannière, CEO at Incofin, puts it, "If the impact is defined as improving the living standards of people affected by a particular investment, the management needs to actually measure the living standards."

In theory, this sounds simple. In practice, various factors make it more complicated. One of the frequently discussed challenges is that of defining which effects to measure and how to do this. This also includes the practical and cost considerations involved in executing this measurement. The second, possibly more difficult hurdle is ensuring that you can get the required data over time.

For early-stage investors with a more substantial stake, it's generally easier to have the management of the company being invested in collect and supply this data. However, in later funding rounds where an impact-first investor's stake might get diluted, this becomes increasingly difficult. For this reason, we're seeing various funds taking innovative approaches to how they ensure that they can maintain ongoing measurement.

One example is the approach taken by Crevisse Partners. This Korean impact startup venture fund includes a budget in the investment for external partners to handle the assessments. According to Executive Director, Wonyoung Kim, "It is also important to word the shareholder agreements in such a way that you can ensure reporting will take place but that there's flexibility around the actual metrics that might be measured in the future."

Metrics will change

With the advent of evergreen investment vehicles that can get involved during various investment rounds, it might become easier to maintain consistency in the reporting. At the same time, this evergreen relationship could place increased attention and focus on the importance of alignment with your partners.

This in itself could be difficult as we're still in the early days when it comes to impact metrics and measuring what matters. As we get more data-points, the measurement and definition of metrics will become easier and better. It is, therefore, essential to ensure that there's the ability to change what's measured in the future.

Again, investor descriptions will play a significant role to ensure mutual understanding between the investment and the investor and ideally provide a values-based match that will make it possible for long term relationships and alignment between companies and their investors.

We need to be brave enough to engage with companies that are not perfect in terms of impact and push them to advance. That's how we'll make an impact.

Liza Jonson of Swedbank Robur

The commercial value of using impact as a differentiator

For all firms, an impact focus can be a strong differentiator. This is especially true for those playing in the financial sphere who could still use impact to position themselves and attract new customers. There is still a lot of ground available to attract better investors that are more aligned with what will matter in the future, or like Mark Grier, former vice-chair of Prudential puts it, "Everything matters over time."

Even though impact as part of a broader portfolio may or may not be directly comparable in terms of financial performance, it is the longer view that matters here and the belief that whatever impact area is being addressed, is something that might, in future, see the right amount of attention and value.

What will shift the dial?

Wealth transfer from one generation to the next is a consideration that will continue to grow in importance as more wealth moves From Baby Boomers to Gen X, Gen Y and Gen Z. With every generation, a new context will shape behaviors and consumption. With the new generation consuming ethically and valuing transparently, we're moving beyond the idealistic materialism of previous generations.

Timberland to Plant 50 Million Trees Over the Next Five Years

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The Company's "Nature Needs Heroes" campaign aims to empower global community to be champions for the planet; since 2001, the brand has planted more than 10 million trees worldwide.

Global outdoor lifestyle brand **Timberland** committed today to plant 50 million trees around the world by 2025, as part of its pursuit of a greener future. This bold goal builds on Timberland's longstanding commitment to make products responsibly, strengthen communities, and protect and enhance the outdoors. One key area of focus has been tree planting; since 2001, the brand has planted more than 10 million trees worldwide.

According to new research led by **Swiss University ETH Zürich**, the restoration of trees remains among the most effective strategies for climate change mitigation, and a worldwide planting program could remove two-thirds of all the emissions that have been pumped into the atmosphere by human activities. Trees help to clean air by removing carbon and releasing oxygen into the air; cool the air through evaporation; prevent erosion and save water, and more — which are just a few of the many reasons healthy rainforests such as the **Amazon** are so vital to the health of the planet. Over the next five years, Timberland says it will support multiple reforestation initiatives around the world in support of a greener future.

"At Timberland, we're conscious of the impact our modern way of life has on the planet. And we believe as a global lifestyle brand, and as individuals, we have a responsibility to make it better," said global brand president **Jim Pisani**. "Trees and green spaces help improve the quality of our planet, as well as individual wellbeing. Our commitment to plant trees is a real, measurable way to act upon our belief that a greener future is a better future. We encourage people everywhere to join the movement by taking their own actions — small or large — to be heroes for nature."



Dozens of volunteers gathered to help Timberland green Detroit's Lincoln Street Art Park on June 3, as part of SB'19 Detroit | Image credit: Sustainable Brands

To kick off its pledge, Timberland has launched its largest-ever global campaign, "**Nature Needs Heroes**," calling on consumers around the world to join the movement by taking simple, small actions for a healthier planet. The campaign celebrates 12 eco-heroes who are making lasting, positive

change for the environment and their communities. Each hero dons new styles from the fall 2019 collection, with city greenscapes as the backdrop.

The campaign is comprised of robust media activations across print, digital, out-of-home, social media and PR. The brand will also engage the global community to be heroes for nature through a series of tree planting and greening events, including:

- A three-day pop-up park and urban greening event in **New York City**, where consumers can meet the heroes, make pledges to live a greener life and enhance their local community
- A REMADE workshop in **Shanghai, China**, featuring Timberland's Global Creative Director, **Christopher Raeburn**; and APAC eco-hero **Will Pan** to advocate responsible design and call on consumers to take simple actions for a better future.
- Greening events in **London, Paris, Milan, Berlin** and **Amsterdam**, where Timberland will work together with the communities on local greening projects and call on consumers to take their own actions for change.

To help realize its 50 million tree commitment, Timberland will partner with a range of organizations that support the environment through large-scale regreening and tree-planting efforts. These organizations include the **Smallholder Farmers Alliance, GreenNetwork, TREE AID**, the **UN Convention to Combat Desertification, Connect4Climate – World Bank Group, JustdiggIt, Las Lagunas Ecological Park, Trees for the Future, American Forests** and **Treedom**.

Projects in year one will focus on **Haiti, China, the Dominican Republic, the United States, Tanzania** and **Mali** – including support of the **Great Green Wall** — an African-led movement to grow an 8,000km line of trees across the entire width of **Africa** to fight climate change, drought, famine, conflict, and migration.

“We are thrilled to have Timberland join the Great Green Wall movement – an emerging new world wonder that promises to grow hope for millions of people in the face of the 21st century’s most urgent challenges,” said Mr. **Ibrahim Thiaw**, Executive Secretary of the **United Nations Convention to Combat Desertification**.

“I believe anyone can be a hero for nature just by doing something small on a daily basis,” said **Inna Modja**, international musician, activist, and ambassador for the Great Green Wall. “Recycle every day, buy fair trade products, research clothing, food, and coffee — at every step you can do something. If you are aware of these little things you can do, you will find yourself doing more and more.” A native of Mali, Modja is one of the eco-heroes being featured in the Nature Needs Heroes campaign.

US, UK Farmers Take Closer Look at Their Role in Fighting Climate Change

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USFRA's new short film marks farmer movement to create sustainable food systems; and new reports from the UK's National Farmers Union and General Mills' Triple Bottom Line Operating Unit outline the way forward.

The US Farmers & Ranchers Alliance (USFRA) has released a new short film that highlights farmers' role in the fight against climate change. Despite uncertain economic times, farmers are front and center as the agents for change in "30 Harvests."

"The next 30 years are the most important in the history of agriculture. Food production will need to increase by 70 percent to feed the world by 2050. How do we nourish a growing population while our farmable land is shrinking?" said USFRA CEO **Erin Fitzgerald**. "'30 Harvests' captures the passion and hope that our farmers have in providing a dependable source of healthy food while addressing economic and environmental concerns for current and future generations."

The docudrama follows the stories of farmer **Jay Hill** of **Dell City, Texas**; and farmer and soil scientist **Meagan Kaiser** of **Bowling Green, Missouri**. In the short film, they articulate the challenges farmers face while embracing the opportunity to meet the increasing demands for food, and ultimately help solve one of the greatest challenges of this generation: climate change.

"As farmers, we need to let the world know that we're on the front lines of climate change," Hill says. "If you think that we're not scared of a changing environment, then you've got it wrong."

30 harvests represents the crop cycles left before 2050, the year the global population is expected to be 9 billion people. According to the **American Farmland Trust**, the US loses 175 acres of farmland every hour, mostly to urban encroachment. And the effects of climate change are already being felt — with increases in average temperature, extreme heat conditions, heavy rainfall, droughts and extreme weather events contributing to excessive runoff, flooding and soil erosion, loss of soil carbon, and reduction of the availability and quality of water.

However, agricultural soils have the capacity to capture and store carbon, making every acre of farmland more important than most ever believed, and putting farmers and ranchers in a position to be the change-makers. Recognizing this, **Indigo Agriculture**, for example, announced its ambition to do just that with the June launch of its **Terraton Initiative™** — aimed at accelerating carbon sequestration to an unprecedented level.

“‘30 Harvests’ is just one story. There are hundreds – thousands – of other stories about how farmers are continually innovating and evolving with climate smart agricultural practices, even in a tough economic environment,” Kaiser said.

USFRA is convening leaders in the agriculture and food value chain to create a strategic plan to meet the challenges of the next decade of nourishing an unprecedented population while enhancing the environment on which we all rely and benefit from.

“This is a call to leaders in food, finance and science to be part of the solution to co-create sustainable food systems with US farmers and ranchers,” Fitzgerald says. “We’re starting with climate change and how we can pull down carbon on our farms. Our hope is that one day soon, we can be the first sector in our country that is carbon neutral; and over time, helping offset for other sectors.”



British farming aims to reach net zero, without eliminating beef

Over in the UK, the **National Farmers Union (NFU)** has unveiled its vision for how British farming can reach net zero greenhouse gas emissions by 2040.

Achieving Net Zero: Farming's 2040 Goal sets out three pillars of activity that will help the industry to reach its ambitious goal. These are:

- Improving farming’s productive efficiency
- Improving land management and changing land use to capture more carbon
- Boosting renewable energy and the wider bio-economy.

The first of these pillars is about reducing emissions, using a wide variety of techniques to enhance productivity and deliver the same output or more from every farm, and working smarter to use fewer inputs.

The second is about increasing farming’s ability to capture more carbon through bigger hedgerows, more trees and woodland, enhancing soil organic matter and conserving existing carbon stores in grassland and pasture.

The third pillar involves displacing greenhouse gas emissions from fossil fuels and removing carbon dioxide from the atmosphere through **bioenergy** and **bio-based materials** such as hemp fiber and sheep’s wool.

“There is no doubt that climate change is one of the biggest challenges of our time and rising rapidly on the political agenda both at home and globally,” said NFU President **Minette Batters**. “Representing British farming, we recognize our unique position as both a source and a store for greenhouse gas emissions and, importantly, how we can build on our work so far to deliver climate-neutral farming in the next 20 years.

“We know that there is no single answer to the climate change challenge facing us all,” Batters added. “That is why we must work across a range of internationally recognized inventories and utilize the best available science, working in partnership with concerted support from government, stakeholders and the wider supply chain. This ‘white paper’ provides a strong foundation on which to talk to others about joining us on our journey.

More and more studies point to the heavy environmental toll inherent in beef production and the role of a massive shift to plant-based diets in mitigating climate change, but, as Batters told the *Guardian*, UK beef production, at least, does not rely on high-intensity farming or clearing forests for pasture, and is not nearly as emission-intensive as the global beef production average, so cutting the NFU doesn't see a reduction in beef production as necessary to achieving its climate goals.

“We aspire to be producing the most climate-friendly food in the world,” Batters said in a statement. “The carbon footprint of British red meat is only 40 percent of the world average. And we can go further, whether that is through improving our productivity, using our own land to take up and store carbon, planting hedgerows and trees to capture even more, and boosting our renewable energy output.

“We can deliver on our commitment to net zero while retaining, if not growing, our agricultural capacity. British farmers are proud to produce food to some of the highest standards of animal welfare and environmental protection in the world. We must avoid anything that undermines UK food production, and merely exports our greenhouse gas emissions to other parts of the world.”

The Triple Bottom Line Operating Unit at General Mills has published its inaugural sustainability report



Meanwhile, aiming to show how all of this is done in practice is **General Mills**: In March, the food giant committed to advancing regenerative agriculture practices on one million acres of farmland by 2030. Now, a report released this week by four of its more conscientious brands — now collectively referred to as General Mills' **Triple Bottom Line Operating Unit** — digs deeper into how the company plans to achieve that goal.

In 2018, **Annie's**, **Cascadian Farm**, **EPIC Provisions** and **Muir Glen** came together as a new Operating Unit (OU) within General Mills, now named after the brands' collective commitment to drive positive outcomes for the triple bottom line of planet, people and profit. While each brand has unique product offerings and core consumers, the decisions made across all four brands strive to advance the balanced triple bottom line.

“We chose to identify ourselves by the common thread that runs through these four brands,” said **Carla Vernon**, president of the Triple Bottom Line Operating Unit at General Mills. “And while some folks might not see the strategic importance in choosing an unconventional name for a subdivision of a corporation, we were very intentional in the choice. Now, every time someone in our company talks about our division, they learn something about our impact on all three bottom lines.”

Among the highlights in the new OU's inaugural sustainability report is a comprehensive outline of the TBLOU's approach to regenerative agriculture, which includes Version 2.0 of the General Mills Regenerative Agriculture Self-Assessment — a user-friendly, open-source tool for farmers to understand alignment between their agricultural practices and the principles of regenerative ag — to measure farming practices; as well as working collaboratively with farmers, scientists and partner organizations to build measurement systems that track farm-level impact. The report also details a life cycle assessment conducted on **White Oak Pastures** — an EPIC supplier — that shows that the farm's beef production is net carbon negative.

Catholic Institutions Pledge to Increase Impact Investments in Climate Action and Social Equity

Published by Sustainable Brands October 7, 2019



Catholic congregations long known for providing healthcare and services for the poor are expanding their ministries to drive positive impact through their pension and investment portfolios.

Six U.S.-based Catholic institutions with a combined \$40 billion in assets issued a “Catholic impact investing pledge,” committing more of their capital toward the twin crises of climate change and social inequity.

Members of the Catholic Impact Investing Collaborative are issuing a global call to action to other Catholic institutions to boost allocations from pension and other

investment funds to create “measurable, positive, social and environmental outcomes in service of people and planet.”

That proactive approach goes beyond merely screening out “sin” stocks, as many Catholic institutions have done for years. The new pledge calls for “meaningful allocation targets” for impact investments, as well as measurement and disclosure of investments’ impact. The pledge does not include specific new commitments of capital.

“Putting the pledge out there is intended to inspire,” says John O’Shaughnessy, CEO of the Franciscan Sisters of Mary in St. Louis, who helped organize the collaborative. “It’s truly time to get off the sidelines.”

O’Shaughnessy will launch the pledge today in a keynote address in London. Later this week, the collaborative will focus on climate change at an event in the House of Lords, its first gathering outside the U.S. Lord Deben, who heads the UK’s independent committee on climate change, will host the event, which also will feature Mark Campanale, founder of Climate Tracker.

Common home

Pope Francis himself has accelerated the Catholic shift toward impact investing. In encyclicals, speeches and meetings with heads of state, he has urged financial leaders, including Catholic institutions, “to take account of ethics and solidarity.”

“It is important that ethics once again play its due part in the world of finance and that markets serve the interests of peoples and the common good of humanity,” the Pope said in 2014. “It is increasingly intolerable that financial markets are shaping the destiny of peoples rather than serving their needs.” The next year, he issued his encyclical letter on climate change, *Laudato si’*.

The Catholic Impact Investing Collaborative will roll up the pledges and commitments at a Catholic impact investing summit at Loyola University in Chicago next September, marking the five-year anniversary of Pope Francis' encyclical "on care for our common home."

The signers of the new pledge include Ascension Health, the second-largest nonprofit health provider in the U.S., and Mercy Investment Services, the investment arm of the Sisters of Mercy and Mercy ministries. Four Catholic women's religious groups, including the Franciscan Sisters of Mary, Catherine Donnelly Foundation, Daughters of Charity and Missionary Sisters of the Sacred Heart of Jesus, are also on board.

All six pledge signatories have already broadened their strategies to include private market impact strategies.

Faith ministries

Catholic congregations have long practiced faith-aligned investing through low-interest loans, public market screens and shareholder advocacy.

What's changed is the growing recognition that mission-aligned strategies exist now across asset classes and that impact investments can deliver the returns necessary to support operations and pension obligations.

The shift could unlock more capital for solutions to global health, small business lending, sustainable land management and other sectors that impact climate change and economic inclusion in emerging as well as developed markets.

At the Global Impact Investing Network investor forum in Amsterdam last week, a group of panelists including representatives from OIP Trust and Skopos Impact Fund, two Catholic impact investors, agreed they wouldn't consider an investment in a company that produced or sold abortion drugs.

At Franciscan Sisters of Mary, O'Shaughnessy has carved out 15% of total assets for private impact investments, like Lyme Timber's sustainable timber fund. Another 63% of the portfolio is directed toward so-called ESG, or environmental, social and governance, strategies in public equities. The Sisters recently put another 5% of its assets in Morgan Stanley's Climate Solutions Fund. The U.S. Dominican Sisters Congregations is an advisor to the public markets fund. (Franciscan Sisters of Mary does not disclose its total assets, O'Shaughnessy said.)

Impact investors in the U.S. Catholic investing community and impact advisors and consultants have been meeting for several years. Among the original participants were Goldman Sachs' John Goldstein (then with Imprint Capital, which was acquired by Goldman), Kathleen Haggard of Merrill Lynch and Ryan Strode of Arabella Advisors, who has since joined Franciscan Sisters.

The idea for the pledge was hatched at the group's meeting last November in St. Louis, "a watershed moment for Catholic Impact Investing Collaborative," says O'Shaughnessy. The group formalized the collaborative and agreed to hire staff.

“What we discovered is the idea that there could be business enterprises that, one, could generate market-rate returns, and two, can scale up solutions in ways that loan funds are not going to do,” says O’Shaughnessy.

Shared learning

One of the largest Catholic impact investors, Mercy Investment Services, the investment management program of the Sisters of Mercy of the Americas and its ministries, has committed its full portfolio to pursue its mission of nonviolence, anti-racism, immigration, care for the Earth and fullness of life for women.

As part of the pledge to “share progress,” Mercy is sharing publicly for the first time details on dozens of private equity impact investments.

Mercy has burnished its rep in shareholder advocacy. The investment manager co-founded Investors for Opioid Accountability, which has filed 50 resolutions on board oversight of opioid risks at pharmaceutical companies. The firm annually engages about 150 companies covering 200 engagements.

“Whether your impact is accomplished by engaging companies, voting proxies, making impact investments, or some combination of these approaches, we challenge everyone to take action,” Mercy writes.

The Mercy Partnership Fund has made 60 below-market rate investments benefiting the economically poor, especially women and children. The fund’s early investments include El Salvador-focused Azure Source Capital; Shared Interest, a Southern Africa-focused capital provider to small businesses; and First Nations Oweesta Corporation, which finances Native community development financial institutions.

Its Environmental Solutions Fund, which has helped create 5.1 gigawatts of clean energy capacity since 2015, has backed Berkeley Energy, a renewable energy developer in the Philippines, Indonesia and India; U.S.-based vertical farm startups AeroFarms and Living Green Farms; and electric vehicle charging network Volta

Impact in the News



- Sustainable Investors Representing \$90 Trillion Rally to Fight Amazon Fires

The world’s largest responsible investor group is campaigning to end the manmade fires raging through the Amazon, as latest assessment reveals increased deforestation since the 2014 New York Declaration on Forests.

- Welsh development bank commits £2 million for social enterprise lending.

The Development Bank of Wales is earmarking the capital from its £16.2 million Wales Micro Loan Fund. Two support organizations, the Wales Council for Voluntary Action and Landsker Business Solutions, will use the funds to make small social enterprise loans.

- Schneider Electric impact fund targets energy access in Asia.

The energy multinational company says two earlier energy impact funds have reached 24 million people. The new fund will invest €20.9 million in energy startups in India, Bangladesh, Myanmar, Indonesia and the Philippines. It’s backed by the European development finance association EDFI, Norway’s Norfund and French asset manager Amundi.

E3 = Epic Time, Talent & Treasure

Epic Capital is a mission-driven firm with a genuine heart for community, both locally and around the world. We focus specifically on social outreach initiatives. We give our time, talent and treasure to organizations that support families in need, the working poor, homeless or impoverished. This is meaningful to us because we recognize the incredible blessings in our lives and the opportunities that we have been given to do work that we love. So we have taken our personal passion for empowering others and made it a part of our corporate charter. We call it **E3**.

- We give **our time** through our quarterly *Epic Outreach* program, serving where the greatest needs are through local charities.
- We give **our talent** through our *Epic-EDU* program, in addition to our partnership with [CommonWealth Charlotte](#), administering financial workshops for organizations and churches that minister to low income families, the working poor and the previously incarcerated.
- And we give **our treasure** through our *Epic Impact Grant* program to local community and global organizations that meet our social outreach criteria.

We believe that we are all called to serve. We also believe that the positive impact one can make by empowering the life of another can alter the direction of that life forever.

We are pleased to announce that we have opened up our quarterly Epic Outreach initiatives to include volunteer participation from clients of Epic Capital. Please consider joining us during one of our upcoming volunteer efforts.



Renaissance West Community Initiative (RWCI) & The Bulb – Q3 2019

What a nutrient-dense and inspirationally-packed 2-for-1 volunteer effort today, getting to take park in The Bulb's mobile food market at the Renaissance West Community!

If you've never been to the [Renaissance West Community Initiative](#), or have yet to learn about it, please go and please do. It is flat-out impressive what they have pulled together in such a short time here in Charlotte. RWCI uses a holistic community redevelopment approach, focusing on multiple critical factors, including mixed-income housing, educational opportunities, youth and adult development programs, as well as health and wellness services.

[The Bulb](#) is a spectacular grass-roots non-profit founded by Alisha Pruett six-years ago. Their mission is to provide access to (mostly) local, fresh and healthy produce as well as education on health and wellness to vulnerable and underserved neighborhoods in our local communities. As BIG fans of healthy eating (yes, we love our veggies!), we were awestruck by the incredible variety of amazing fruits and vegetables that they provided any RWC resident who stopped by.

Please, take a minute to click on the links above and learn more about these two extraordinary organizations doing “real work” to improve the lives of others.



If you would like to consider other volunteer opportunities, or to learn more about over 400 local non-profits in the Charlotte region, please visit a community partner of ours who we hold in very high regard: **Share Charlotte** <https://sharecharlotte.org/>

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