

Impact Report

Building a More
Philanthropic
Equipment Finance
Industry — Together



LETTER FROM THE FOUNDER



Dear EF Cares Community,

As we reflect on 2025, I want to thank our sponsors, partners, volunteers, and industry leaders who continue to believe in the mission of Equipment Finance Cares.

EFCares was created with a simple but powerful belief: **when an industry leads with heart, meaningful change follows**. This year reinforced that belief as we continued to deploy resources intentionally, strengthen partnerships across the equipment finance ecosystem, and invest responsibly in the long-term sustainability of our mission.

In 2025, EFCares donated **\$50,000 directly to charitable organizations**, while continuing to steward sponsor support in a way that prioritizes impact, transparency, and long-term effectiveness. We also made thoughtful investments in systems and infrastructure to better serve our sponsors, partners, and the broader equipment finance marketplace.

None of this happens without trust. Thank you for walking alongside us and helping prove that generosity, discipline, and purpose can — and should — coexist.

With gratitude,

A handwritten signature in black ink that reads 'Jesse Johnson'. The signature is written in a cursive, flowing style.

Chairman & Founder
Equipment Finance Cares

2025 By The Numbers

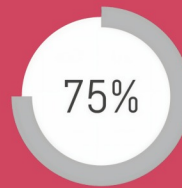


\$50,000

donated directly to charitable organizations

~75%

of annual sponsor dollars deployed to nonprofit impact



Strategic partnerships expanded across the equipment finance industry

Industry-hosted charitable events held nationwide



Intentional reserves maintained to support future mission growth

Our Stewardship Commitment

Transparency and responsible stewardship are foundational to Equipment Finance Cares.

In 2025, **approximately 75% of sponsor dollars were directed straight to charitable organizations**, resulting in **\$50,000 donated to causes supported by the equipment finance community.**



The remaining funds supported:

- Essential event operations
- Awareness and outreach initiatives
- Strategic investments in infrastructure and systems

In addition, EFCares will close the year with **intentional financial reserves** in place.

These reserves are maintained to:

- Support future charitable initiatives
- Invest in sponsor and partner stewardship
- Respond to emerging needs
- Ensure long-term sustainability of the organization

This approach allows EFCares to remain disciplined, responsive, and mission-focused not reactive.



Investing in Infrastructure to Better Serve the Industry

As participation and partnerships continue to grow, EFCares has a responsibility to steward relationships well.

In 2025, EFCares invested in a **CRM platform** designed to:

- 01** Improve sponsor and partner engagement.
- 02** Enhance transparency and reporting.
- 03** Strengthen connections across the equipment finance marketplace.
- 04** Support scalable, long-term impact.

This investment was made intentionally to protect and extend impact — ensuring EFCares can continue deploying the majority of sponsor dollars directly to charitable causes year after year.

Impact Project Spotlight

Clean Water for Vo Thi Sau Primary School Supported through the Tam Ky Project

Access to clean water is foundational to health, dignity, and education — yet for students at **Vo Thi Sau Primary School** in Dak Glei District, Kon Tum Province, Vietnam, it remains a daily challenge.

The school serves **372 students across 18 classes** in a remote, mountainous region facing prolonged dry seasons and extreme poverty. With no borehole well or clean water system, the school relies on an unreliable mountain stream that becomes dangerously low during dry periods and contaminated during heavy rains.

As a result:

- Toilets often cannot be used due to lack of water.
- Teachers and students carry water from nearby homes.
- Hygiene and daily learning are consistently disrupted.



More than **90% of students come from the Giẻ-Triêng ethnic minority group**, and families in the region lack the resources to fund local infrastructure.

Through the **Tam Ky Project**, Equipment Finance Cares is supporting efforts to **drill a borehole well**, providing a stable, long-term source of clean water for the entire school community.

This initiative reflects EFCares' commitment to addressing real needs with sustainable solutions.



Partnership Impact Spotlight

Collaboration with AACFB

In 2025, Equipment Finance Cares proudly partnered with the **American Association of Commercial Finance Brokers (AACFB)** to expand charitable impact through industry collaboration.

By embedding philanthropy directly into industry events, this partnership **raised over \$8,000 for charitable organizations**, demonstrating the power of shared platforms and aligned purpose.

This collaboration reflects EFCares' belief that **strategic partnerships amplify impact** without increasing overhead — allowing more resources to flow directly to meaningful causes.



+\$8,000

raised for charitable
organizations

Industry Events & Engagement

Throughout 2025, EFCares partnered with industry leaders to host charitable events across multiple regions. These gatherings created opportunities for:

01 Charitable awareness

02 Professional connection

03 Direct nonprofit support

Event details and hosts are maintained on the EFCares website to ensure accuracy and real-time updates, allowing this report to remain focused on outcomes rather than logistics.



Leadership & Governance

Equipment Finance Cares is guided by a dedicated Board of Directors and Advisory Council who provide oversight, accountability, and servant leadership in support of the organization's mission.

Their commitment ensures EFCares remains aligned with both industry values and community needs.

Board of Directors



Jesse Johnson
President



Jeff Bilbrey
Vice-President



Blair Dawson
Advisory Council
Liaison



RJ Grimshaw
Treasurer



Donna Yanuzzi
Sponsorship
Chair



Stephanie Costa
Partnerships
Chair



Hilary Bilbrey
Secretary

Leadership & Governance



Sean McKenna
Chair



Kirsten Dargy
Secretary



Hollis Bufferd



Daniel Krajewski



Kristi Schon



Robert Hornby



Riley Nemeth



Andrew Pace



Steven Holben



Craig Colling



Keara Piekanski

**Advisory
Council**



Looking Ahead: Our Focus for 2026

As EFCares looks to 2026, our focus remains centered on people, partnerships, and purpose.

Expanding Strategic Partnerships

We will continue building **additional strategic partnerships within the equipment finance industry** to integrate charitable giving more deeply into the marketplace.

Developing a Mentorship Program

EFCares will work toward launching a **mentorship program sponsored by EFCares**, designed to support emerging professionals, foster leadership development, and strengthen the industry's human capital.

Elevating Charitable Awareness

We will continue raising awareness for **charitable organizations and causes supported by the people of the equipment finance industry**, ensuring meaningful missions receive both funding and visibility.



Thank You

Equipment Finance Cares exists because of the generosity, trust, and leadership of this industry.

Together, we are proving that **doing good and doing business well are not mutually exclusive — they are stronger together**

Thank you for being part of the EFCares community.

