

A NEW PLAN FOR LIVING WELL



ANNUAL REPORT 2016



STILL HOPES
Episcopal Retirement Community

THRIVING *like never before*



DANNY SANFORD

Executive Director

If you were to capture the essence of 2016, you would need two distinct images to depict the year accurately. One image would be serene. It would show Still Hopes residents enjoying Main Street and all the offerings which were completed in the previous year. It would feel like a breath of fresh air – we crossed the finish line! Our campus is more beautiful than ever and we are thriving like never before. However, if you pulled back the curtain, you would see a second image.

2 | This image would show the bricks being laid to pave the road to an ever brighter future; a future where Still Hopes expands its ministry; a future serving even more people and touching even more lives.

This future will unfold in the coming years in the form of HealthPointe and WellPointe. In addition to providing a state of the art skilled nursing center inspired by the household model of resident care, HealthPointe will provide apartments for assisted living. These 22 spacious, new one and two bedroom assisted living apartments will allow even more folks to come and experience a life well lived at Still Hopes. HealthPointe will be completed in early 2018. Upon completion of HealthPointe we will begin construction on our new WellPointe apartments for independent living. These 81 state of the art, luxury apartments will be centered around the concept that all aspects of wellness are equally important – from physical wellness to social wellness to spiritual wellness;

incorporating the latest in air quality and biophillic design, WellPointe will set a new standard for senior living. HealthPointe and WellPointe will symbolize how Still Hopes never settles and never stops striving to be the very best in our profession. WellPointe will become a reality in early 2020.

To each of you who have chosen to support Still Hopes in all our endeavors, please accept my heartfelt thank you. This community would not exist without the generosity of people who believe in Still Hopes and its honorable mission. Our strong presence exists solely because of your kindness and faith to the vision. We believe that the best way we can say thank you is to continue to look and plan ahead, and continue to pave the road that will lead Still Hopes toward the brightest future possible.

Peace to you all,

Danny Sanford

Executive Director



**A FUTURE WHERE
STILL HOPES EXPANDS
ITS MINISTRY;
ABLE TO SERVE EVEN
MORE PEOPLE AND
TOUCH EVEN
MORE LIVES.**

SERVING *our ever evolving community*



BILL THEUS
Board Chair

As we close on 2016, we reflect on the recent projects that have lead Still Hopes to be the vibrant campus it is today, and we look forward to the years to come. The future at Still Hopes involves new growth with our state of the art upcoming projects of HealthPointe and WellPointe. Our Board of Trustees has held an active role in the development of these exciting new additions to Still Hopes which will expand our assisted living facilities and create more independent living options on our beautiful campus.

The excitement of this new expansion at Still Hopes will continue to serve our ever evolving community to keep Still Hopes on the cutting edge of senior living.

Mr. William (Bill) H. Theus
Board Chair

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Dr. Robert Malanuk
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Mrs. Rhonwen (*Rhonn*) L. Newton
Dr. Scott Strohecker
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The Rt. Rev'd Mark J. Lawrence
The Rt. Rev'd Gladstone B.
(*Skip*) Adams III

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Ms. Pamela K. Guess

Executive Officers

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Mr. Raymond O. Colston, Jr.
Ms. Nikki Robertson



**THE FUTURE AT
STILL HOPES INVOLVES
NEW GROWTH WITH
OUR STATE OF THE ART
UPCOMING PROJECTS
OF HEALTHPOINTE
AND WELLPOINTE.**





WELLPOINTE
AT STILL HOPES



2016 *financial year in review*

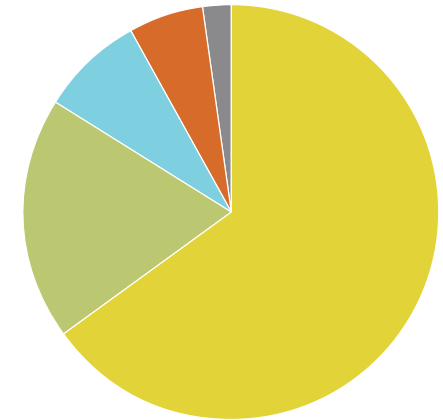
STILL HOPES CONTINUES TO BE ONE OF THE BEST RETIREMENT COMMUNITIES IN THE COUNTRY. Colin Milner, CEO of the International Council on Active Aging, stated last year that we were one of the top 10 communities internationally. Our focus is truly on wellness and that includes all eight dimensions of wellness. The completion of the Marshall Shearouse Center for Wellness in 2007 and Main Street in 2015 are just a sampling of our wellness focus. Our mission statement speaks to a “community where life will be rich and full as God intends it to be ... and promoting health and wellness for all”. Living and working at Still Hopes truly lives up to that mission. The 8 dimensions of wellness include financial wellness. Our residents have planned and saved throughout their lives. They know that they can rely on Still Hopes to be a thriving retirement community that is strong financially and one that will be here for the long haul. Change has been exciting with all of the new venues on Main Street. Now we plan for the replacement of our existing long term care facility (40 units) with the new facility having 22 new assisted living apartments and 48 new spacious skilled nursing units opening in 2018. Our financing for this expansion and the new apartment building coming in 2020 makes us financially stronger as well. This construction will complete another portion of the strategic plan the Still Hopes’ Board developed in 2001. Stay tuned as there are still some pieces of those plans yet to come.

2016 FINANCIAL HIGHLIGHTS

- The Board continues to refine and implement Master Plan for future growth. Plans to build a replacement for the current long term skilled nursing neighborhood, adding assisted living and skilled nursing apartments are being implemented with construction beginning in late 2016 and completed in early 2018. The new facility’s construction program is called HealthPointe. Once HealthPointe is completed, the WellPointe project will begin and will contain 81 apartments with a focus on wellness. The WellPointe project is scheduled to open in early 2020.
- As part of the expansion cited above, Still Hopes continues to work on any new debt structure being rated at BBB or better. Still Hopes currently meets or exceeds the medians for most of the financial indicators from Fitch. Still Hopes continued to strengthen its financial position during the 2016 year.
- Provided \$158,000 in resident assistance for 2016 and have provided a total of \$2,731,000 since the endowments were established.
- Rate increases were held to 2.5% for apartments and cottages compared to the national average of 3.09% for 2016.
- Cash contributions were \$211,000 for the year. There are also a number of pledges for Main Street that are being donated from future entrance fee refunds. The original pledges totaled about \$4 million.
- The waiting list for apartments and cottages grew by 6% in 2016 to 102 prospective residents or couples. This does not include the number of prospective residents for the WellPointe project.

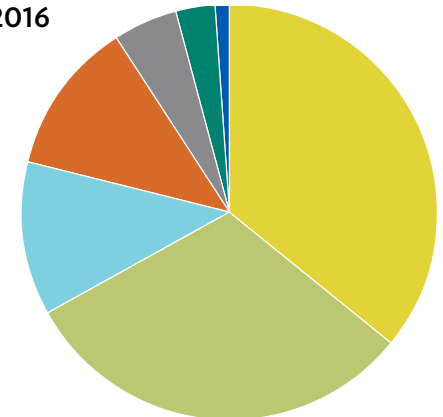
ASSETS 2016

- 70% Property and Equipment
- 19% Investments
- 6% Assets Limited to Use
- 4% Current assets
- 1% Other assests



LIABILITIES AND NET ASSETS 2016

- 38% Bonds payable, less current maturity
- 33% Refundable portion of entrance fees
- 13% Deferable Revenues, nonrefundable portion of entrance fees
- 8% Unrestricted net assests
- 4% Current Liabilities
- 3% Temporarily and permanently restricted new assests
- 1% Other Liabilites



KEY PERFORMANCE INDICATORS

	2016	2015
Operating Ratio (expenses as a percentage of revenues)	95.50%	95.81%
Net Operating Margin Ratio	6.63%	3.38%
Debt Service Coverage Ratio	4.13:1	3.45:1
Days Cash on Hand	355	351
Cash to Indebtedness	0.70:1	0.66:1

CONDENSED BALANCE SHEETS*

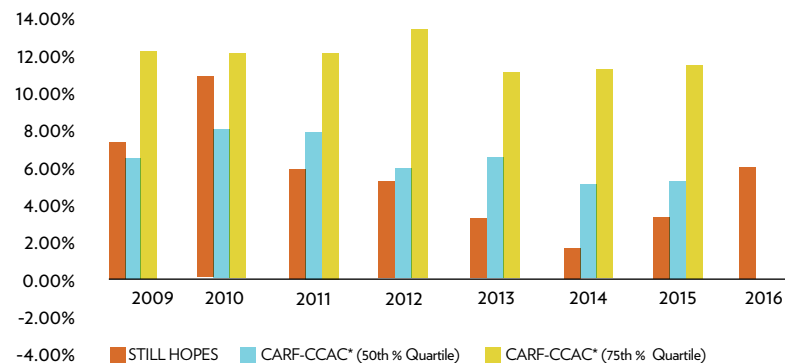
ASSETS	2016	2015
Current Assets	\$ 2,850,406	\$ 3,129,879
Property, Plant, & Equipment, net of depreciation	58,136,315	55,823,652
Assets whose use is limited or restricted	5,175,661	5,622,325
Investments	15,686,374	14,493,881
Other	\$1,087,295	\$996,548
Total Assets	\$82,936,051	\$80,066,285
LIABILITIES AND NET ASSETS		
Current Liabilities	\$ 2,929,634	\$ 3,974,359
Bonds Payable, less current maturity	27,285,000	28,115,000
Other Long Term Debt	105,667	128,535
Refundable Escrowed Deposits	10,638,794	9,955,099
Deferred Revenues from entrance fees	31,452,432	28,543,770
Other Liabilities	917,720	801,473
Total Liabilities	\$ 73,329,247	\$ 71,518,236
Unrestricted net assets	7,037,875	6,133,104
Temporarily restricted net assets	1,040,922	889,628
Permanently restricted net assets	1,528,007	1,525,317
Total Net Assets	\$ 9,606,804	\$ 8,548,049
Total Liabilities and Net Assets	\$ 82,936,051	\$ 80,066,285

CONDENSED STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS*

STATEMENT OF ACTIVITIES	2016	2015
Operating Revenues	\$ 22,726,442	\$ 22,007,422
Operating Expenses	22,692,184	21,945,324
Excess of Revenues over Expenses	\$ 34,258	\$ 62,098
Net assets released from restrictions - capital projects	-	-
Unrealized investment gains	870,513	(1,130,922)
Increase in Unrestricted Net Assets	\$ 904,771	\$ (1,068,824)
Increase in temporarily restricted net assets	151,294	(209,097)
Increase in permanently restricted net assets	2,690	526,743
Increase in Net Assets	\$ 1,058,755	\$ (751,178)
Net Assets, beginning of year	8,548,049	9,299,227
Net Assets, End of Year	\$ 9,606,804	\$ 8,548,049

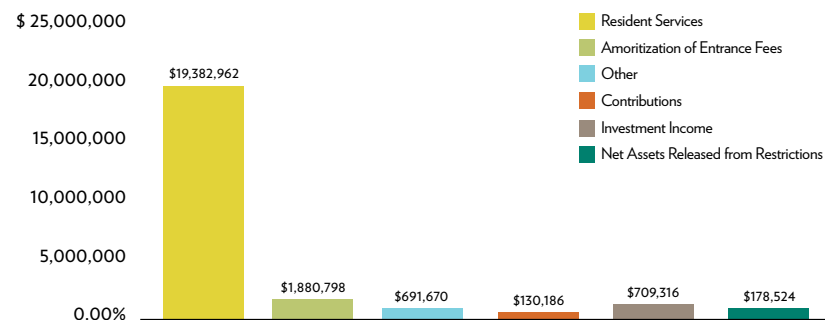
* Condensation of Financial Statements audited by independent certified public accountants
Additional information is available from the Chief Financial Officer by request.

NET OPERATING MARGIN RATIO (%)

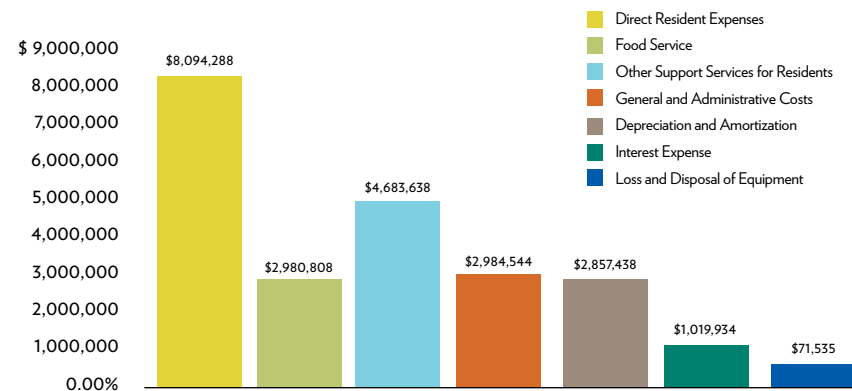


* Obtained from CARF-CCAC 2015 "Financial Ratios & Trends Analysis" Single-site providers

INCOME 2016



EXPENSES 2016



YOUR GIVING SPIRIT *strengthens this community*



MEREDITH S. WALKER

Director of Development

My journey with Still Hopes has just begun as I joined the Still Hopes Family as the Director of Development in late 2016. With the hustle and bustle of the holiday season, it was a great time to be at Still Hopes and witness the life and joy that the holiday season brings. As the year closed, it is often a time of reflection and memories. I was amazed at the generosity shown to Still Hopes in 2016.

Dr. Jane Bruce Guignard had a vision of nurturing and sustaining health for mature adults in the best years of their lives. Still Hopes is able to continue this ambitious

vision through the generosity of individuals, churches and corporations. The donors listed in the Annual Report have entrusted their valuable resources to Still Hopes in good faith, believing we will use their gifts to strengthen this community and minister to the broader community.

The vision of Dr. Guignard continues as we are in the process of expanding our campus with the addition of the HealthPointe and WellPointe projects. We plan to not only expand our physical campus, but expand our ministry as well; these projects will allow Still Hopes to grow in new ways and welcome more residents than ever before. Thank you for the support and generosity to Still Hopes and I look forward to being a part of Still Hope's journey and all that is to come.

All the best,

Meredith S. Walker

Director of Development

PLANNED GIVING FOR THE FUTURE OF OUR MISSION

The Guignard Society was formed in 1998. The Society was named in honor of Dr. Jane Bruce Guignard, who willed the Guignard Mansion and its 38 acres of land for the establishment of a retirement community. Her vision and gift became the foundation for the compassionate, caring, and vibrant community that Still Hopes is today. Her additional generous gift of a \$100,000 endowment began a lasting tradition of support for the Still Hopes mission – one that continues to endure.

Guignard Society members have accepted the call for planned and estate giving, with the goal of a sustainable financial foundation for Dr. Guignard's vision. Gifts like these will help ensure stability for today, while continuing to strengthen mission and ministry for generations to come.

There are many ways to include Still Hopes in your estate planning. Among these are bequests, retirement plan designations, charitable gift annuities, gifts of real estate, qualifying cash gifts, charitable trusts and insurance.

If you haven't considered the rewards of a legacy gift to Still Hopes, we encourage you to do so. For more information please contact Meredith Walker in the Development Office at (803) 739-5006 or mwalker@stillhopes.org.



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Mrs. Harriet Keenan
Mr. William J. Keenan III
Mr. Bascom Lynn

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Mrs. Marshall T. Mays
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Mr. and Mrs. Joel A. Smith III
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Mrs. Marcine Thompson
Mr. Harold A. Turner
Mrs. G. Cameron Todd
Ms. Margaret Twomey
Ms. Virginia Ann Van Seters
Mrs. S. Ernest Wright

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Mr. & Mrs. Leroy E. Cranston
Mr. & Mrs. John S. Crowe
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Mrs. Mary Alice Patterson
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Mr. & Mrs. Gettis D. Wood, Jr.

ANNUAL DONORS

From January 1, 2016 – December 31, 2016

Our Annual Report only includes cash gifts given during the 2016 calendar year. The Annual Report does not include pledges made during this period. Thank you for your ongoing commitments to Still Hopes' ministry.

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Dorothy D. Smith Charitable Foundation
Mr. E. Eugene Oliver

AMBASSADOR (\$10,000 - \$19,999)

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CVS Corporation
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Frank J. and Laura M. Dana Fund
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Mr. and Mrs. Danny L. Sanford
Mr. Daniel B. Smigay
Mr. Craig R. Zion

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NBSC Corporation
Protestant Episcopal Church in the Diocese of SC
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Dr. and Mrs. Ronald C. Rogers
The Honorable and Mrs. Alexander Sanders
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Mr. and Mrs. Robert S. Bly
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Mrs. Faye A. Brooks
Mrs. Lois S. Brunton
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Mr. Craig R. Zion

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Daughters of the Holy Cross, Trinity Episcopal
Cathedral
Episcopal Church Women, Diocese of Upper
South Carolina
Episcopal Diocese of Upper South Carolina
Protestant Episcopal Church in the Diocese of SC

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Mrs. Jessica L. Lane
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Ms. Angela Perry
Ms. Pat Pugh
Ms. Nikki Robertson
Ms. Hazel Smart
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FOR WELLNESS**

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**MEET ME ON MAIN STREET:
A CAMPAIGN FOR STILL HOPES**

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Rev. Dr. and Mrs. W. Stewart Rawson
Ms. Nikki Robertson
Mr. and Mrs. Danny L. Sanford

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B C Ziegler & Company
Callaway Construction Co.
CFE Management, LLC
CVS Corporation
Door To Door Floors
Heritage Healthcare
NBSC Corporation
Neal Advisors, LLC
TWH Design

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Ms. Heidi A. Beckwith
Mr. Wallace B. Behnke, Jr.
Mrs. Jane G. Berry
Mr. George S. Betsill
Mr. and Mrs. Vance J. Bettis
Ms. Carol B. Black
Mr. and Mrs. Richard R. Blencowe
Mr. and Mrs. Robert S. Bly
Ms. Cynthia Bond
Mr. and Mrs. M. John Bowen
Mrs. Ann D. Bowman
Mrs. Alice Forbes Boyle
Mr. and Mrs. James B. Brady
Ms. Amy E. Bramlett
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