

# Home Sweet Home

## Bank Strives for ‘More Than Just Making a Donation’

EDITOR’S NOTE: First in a series of stories on organizations that “give back” in unique ways.

By Katie Coffin

They say home is where the heart is. That’s especially true for Home Bank in Martinsville.

But home is also where the organization’s time, talents, leadership and charitable efforts are making a big impact.

For starters, Home Bank gives 10% of its earnings back to local initiatives in Morgan County each quarter (a practice president Dan Moore refers to as “tithing”). The bank has donated almost \$100,000 since the community program began in 2012, with another gift announcement set for the end of 2014.

The breadth of Home Bank’s significance as a philanthropic business leader reaches well beyond the dollars.

### Overcoming adversity

Morgan County had a particularly difficult year in 2008. The Great Recession took a toll on local businesses. Harman-Becker Automotive, one of the county’s largest employers, eliminated hundreds of jobs and vacated a 225,000-square-foot industrial facility in Martinsville. Also that summer, a flood devastated the area.

Moore says it was hard to watch the community struggle to bounce back, and he knew it was time to take action.

In 2012, Home Bank’s leadership team approached its board of directors with concerns about the challenges facing Morgan County, including the loss of philanthropic leadership due to major employers moving away. Because many of Home Bank’s employees were already involved and well connected in the community, Moore says it was natural that they step up to the plate.

“We’ve been in Morgan County since 1890. We’ve got a lot invested in the community,” he declares. “We wanted to do everything we could to turn the tide. We’re not naïve enough to believe that we

by ourselves can have a major, major impact, but our thinking was that if we set the example, others will follow.”

And they have.

### Bridges Out of Poverty

A prime example of this community buy-in is the Bridges Out of Poverty project, which began with Home Bank financing community forums featuring keynote presentations by experts on addressing poverty. Nearly 200 community members energetically participated, and the initial idea has turned into a cross-sector, boots-on-the-ground effort.

Lisa Arnold, senior vice president and chief operations officer, remarks that the steering committee looks at not only working with businesses in the community to better understand poverty, but actually helping people escape difficult situations.

“Since (starting the program), we’ve had what are called ‘Getting Ahead’ classes where people in poverty participate in a program with facilitators who work with them and make them aware of resources. There’s a follow-up where people in the community serve as mentors,” she describes. “Bridges Out of Poverty has been ongoing and very active. It has expanded – Putnam County has an initiative going, and we’ve worked with them. It’s something that has just really taken root.”

Moore asserts that community banks, by nature, are important engines for economic growth. Home Bank’s organizational structure as a mutual institution means that it is owned by its depositors. Without private ownership or stockholders, all profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

“We believe that we bring a community orientation – the bank and the community are both winners when you have that model,” Moore affirms. “We’ve been here for 125 years and in a way, we represent stability. We don’t plan on going anywhere.”



Home Bank employees participate in a Habitat for Humanity Build in Morgan County. “There really aren’t too many things going on in this community that we’re not involved in,” president Dan Moore observes.

**RESOURCES:** Lisa Arnold and Dan Moore, Home Bank, at [www.homebanksb.com](http://www.homebanksb.com)

## Team effort

The heart of Home Bank's goodwill mission is its employees.

"When we do these things, we like to find where our employees have passions and encourage them to give of their time, in addition to the bank giving financially," Arnold explains. "To see their heart for service and their charge to try to make a difference is so rewarding."

In 2012, Home Bank donated \$14,000 to Indiana University Health Morgan Hospital for free public cancer screenings at the county fair. Home Bank employees also offered hands-on help in that effort. They built a Habitat for Humanity house, for instance, and developed a Read Up program in partnership with United Way, in which employees read with and tutor elementary school children once per week.

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Home Bank's recipe for corporate giving involves employee input from across the organization. During the holiday season in 2012, the bank gave staff "the gift of giving" by providing each with \$200 to donate to a local charity of their choosing. The quarterly community gifting program decisions are also made by a committee of employees from all levels of the bank.

The people doing the heavy lifting in the organization every day, Moore points out, are the ones making the decisions on where the money goes.

"Our employees are completely invested," he concludes. "They want to be part of something bigger than themselves. That is encouraging, and the more people we get thinking about the greater good and servant leadership, the better."

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