

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 1, 2026

A HIGH SCHOOL AUTOMOTIVE CLASS THAT GIVES BACK

In a class at Louisa County High School in Mineral, Virginia, students go beyond learning how to repair cars. They work with the nonprofit Giving Words, in which students **repair a car and gift it to a family in need**. The organization was founded in 2018 and has since **donated more than 60 cars** through the school course. About 20 students work on cars each semester, with their teacher instructing them on how to perform brake and tire repairs, change fluids, test batteries and maintain heating and cooling systems.



EVERENCE NAMED PREFERRED PARTNER AT CCDA CONFERENCE

Everence® was announced as a **preferred financial wellness partner during the Christian Community Development Association's National Conference** in late 2025. The two entities hope this new partnership will help strengthen the financial well-being in communities across the country and expand access to more financial resources. For its part, Everence plans to nurture meaningful relationships that bring diverse perspectives. CCDA is one of the nation's leading faith-based organizations focused on holistic community development. **With nearly 3,000 members across urban, suburban and rural settings**, CCDA equips churches, nonprofits and community leaders to connect people in under-resourced communities with resources and partnerships that help them thrive.

A WASHING MACHINE FOR EVEN THE MOST REMOTE PLACES

A former Dyson engineer has developed an **off-grid, flat-packable washing machine to reduce the workload** in remote and developing regions where most people – the majority women and girls – wash clothes by hand. Positive News reports that Navjot Sawhney started The Washing Machine Project, which has now shipped almost 500 hand-crank machines to 13 countries, including Mexico, Ghana and the U.S. The washer takes 30 minutes to wash an 11 lb. load and needs only a few minutes of manual turning. **It saves 75% of time for the user and halves water consumption**. The organization hopes to reach a million households by 2030.

GETTING STRONG MIGHT TAKE LESS TIME THAN YOU THINK

Building strength and muscle is important for an aging body, yet most Americans don't lift weights or practice muscle-strengthening exercises, according to NPR. While many say it's lack of time, exercise physiologists argue that **even a minimum dose can help make meaningful progress**. One physiologist, a professor at Memorial University of Newfoundland, reviewed studies on resistance training and found that a beginner could start with one 30-minute workout a week for the first three months and work their way up. **Even doing the minimal amount can bring health benefits, as long as enough effort is put into the workout.**



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FEMALE ENTREPRENEURSHIP IS UP



More women are becoming their own boss, with data showing a surge in female entrepreneurship between 2019 and 2024. **Data shows that 49% of new businesses were started by female entrepreneurs**, according to financial services company Empower. New business applications in the U.S. were up 37% in January 2026, compared to January 2025. Empower linked the uptick to research that shows nearly half of all women interviewed in a survey (46%) **list financial independence as important to happiness**, a value that aligns with other reasons as to why women are turning to entrepreneurship.

WHY SOME PEOPLE LEAVE THEIR FAITH WHILE OTHERS STAY

People who had a positive religious experience as kids **are most likely to keep their faith as adults**, while those who had negative experiences are more likely to change faiths or give up religion entirely. A new report from the Pew Research Center used data from its 2023-24 U.S. Religious Landscape Study and a survey of 8,937 American adults. It found that while a majority of people still identify with their childhood faith – about 56% of respondents – **a third have switched, of which 20% say they now have no religion.**

THE RETURN OF BRICK-AND-MORTAR FINANCIAL INSTITUTIONS

While a growing number of customers conduct more banking business digitally, physical branches still matter to most. Axios reports on research that shows **64% of customers surveyed said they still rely on branches for conflict resolution when they can't find a simple solution online.** Large banking institutions are planning to open new locations this year. This is a reversal of a trend, over the last decade, of financial institutions steadily closing branches as mobile banking has surged. Leaders in the industry cite **the importance of building customer and community relationships for this recent growth.**



EFCU LAUNCHES DEBIT CARD ROUND UP

Everence Federal Credit Union now offers free debit card round up, an optional feature that allows members to **save money every time they make a purchase.** When enabled in online banking, each transaction made with an EFCU debit card is rounded up to the nearest dollar, and the difference is automatically transferred to a savings, checking, or money market account selected by the member. It's a simple way to watch your savings grow with everyday purchases. To learn more, reach out to your local branch or visit everence.com/banking.



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Toolkit is published quarterly for people who attend churches with ties to the Anabaptist faith tradition.

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