

Maximizing the Power of Company Volunteer Programs to Drive Growth with Emily Gardner

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Susan Quinn: Today's guest, Emily Gardner, is the chief lending officer at Atlantic Bay Mortgage, and I learned a lot of new things when it comes to selecting and partnering with a nonprofit, and how it has returned dividends for their firm and elevated their company culture, and what it means to give back to your community with purpose. Emily, it is such a pleasure to welcome you to Better Experiences by Design.

Emily Gardner: Thank you so much, Susan. I'm so glad to be here today.

Susan Quinn: Well, today we are going to probably do it a little bit differently because I think a lot of times everyone's looking at ways to grow your business, and, in an interesting way, I think this is a way that you grow your business, certainly, the interest of your team. I want to have you introduce what your company is and then quickly get into the subject of what we're going to be talking to today, which is one of my favorite things of how do you build a culture and have your team excited to come to work every day? But before we jump into that, tell us a little bit about your company.

Emily Gardner: Sure. Well, thank you again for having me. I'm the Chief Lending Officer at Atlantic Bay Mortgage Group, and we are an East Coast regional lender doing residential mortgages and serving the communities that we're in, and headed to the topic we are today, culture and community is something that's incredibly important to us. Not only just being able to serve the families, but also to be able to give back and to create a culture for our employees that they can do that. And Eric Newman with Roc Solid, who we're going to kind of talk some about today, always says that you can give time, treasures, or talents, and I think that's one of the things, a lot of times is you have an organization and you're looking to have your team involved, they can't necessarily give treasures, you know, as a company we can, but ways to engage with folks is really important with us and all along being able to provide people the American dream of getting in homes, which is really important to us. And just like you, I am a marketing person at heart, and then got into sales, and a big part of what we do at Atlantic Bay is you have to go out there and drive business, so when it comes to kind of the nonprofit side and the philanthropy side of the business, it is one of those things you may not think of. But for us as a company has been so important over the years and our growth, and for how we position ourselves with our employees and in the community, so I'm excited to talk with you about it.

Susan Quinn: So, for our listeners, the way that our worlds connected was actually last year. At circle S, we have a grant program called Spur, and we donate, to a nonprofit, \$20,000, and it can be a combination of our consulting, our creative, our digital services, and Roc Solid was the recipient for the grant in 2023. And that's where we met, and I remember I was so impressed with

the way that your company selected Roc Solid to be part of your organization. So, if you can, tell us a little bit about Roc Solid.

Emily Gardner: Sure, and I'll kind of back up a little, you know, I personally got involved with Roc Solid in 2011 through Atlantic Bay and one of our realtor partnerships, And I was involved over the years, and I actually have the honor right now of being chair of the Board of Roc Solid. And one of the things, it's just like growing in the other business; you've got to go out there and raise funds to be able to do what you need to do to support the mission. Eric Newman is the founder of Roc Solid, grew up in the Hampton Roads, Chesapeake area and has really grown that foundation outside of that area to across the East Coast and even into California, which is amazing over the years, and one of the things that's really important is being able to partner with folks and get grants. We get funding from a number of different sources, from individual donors, from corporations, from grants, and that's not an easy thing to do. We've got an amazing development team that goes out there and does that. But also, as the board, it's, you know, our responsibility to help drive that, too. And when Atlantic Bay first partnered with Roc Solid, I was not on the board. That's something that came about later on, I was just someone that had volunteered, was actively involved. And, as a company, we were looking to get involved with one organization. We have Atlantic Bay Cares, which gives to a number of different organizations, and we still do, and our employees can choose where that money goes, and we have a segment of our giving that is dedicated to that. But we wanted somebody that we could partner with and say, okay, for every loan that you close at Atlantic Bay, we want to give to this organization. And we also wanted something that our employees could actively be involved with and be able to feel like they, like we were talking about, could do more than just giving money.

So, we did an extensive search. We went out, we actually hired a PR firm and marketing firm at the time. They brought to us about 10 to 15 different companies. Some were nationwide and some were local in the Hampton Roads area where we're based, and we started sorting through them. And I had obviously nominated Roc Solid to be one of the organizations, but as an executive, I didn't necessarily want it to be me pushing that, I wanted it to be something that the team chose as a whole. And we did a lot of due diligence, and we've got some pretty smart, analytical people and asked a ton of questions, grilled these charities, asked for their financials and dug into those because that was something that was really important, how much money is actually going into the organization and the mission versus just paying for some of the folks to be working there and benefiting financially versus what you can do for others. It was amazing the amount of money that actually goes toward the mission versus the team and staff, and Eric Newman, the founder does a great job with managing that still to this day, and that can be hard to do as you grow. So, we did all of the research and I think the things that really stuck out to us and the reasons that we love, to this day, the partnership with Roc Solid, is how you can be involved, and you can really touch and feel, and feel like you're making a difference and giving hope to these children that are fighting pediatric cancer.

Roc Solid has two big missions, and one is the ready bags. At Atlantic Bay, we are a corporate sponsor of the ready bags, and what that is, is when a child is diagnosed with cancer and they're in the hospital, the family, they just are admitted immediately and they can't leave, they can't go home, and you've got nothing. You just thought your child was sick, you were coming to the doctor and now you're being admitted and hearing absolutely the most horrific words that you could ever imagine. When Eric Newman personally was diagnosed as a little boy, he asked his mom what she remembers of that day, and it was how his dad had to leave and go home and gather things, and she was left there alone, just completely devastated and not knowing what to do. So, this bag contains so many essentials so that the family can stay together. They can be there in that moment. And it's got a tablet for the children, or the child, or other siblings

if they're there. It's got other games, it's got toiletries, it's got so many things, and again, that bag can be a go bag for the future and be somewhat of a comfort to them. So, that's a really important side of it, and one of the ways that our team can get involved is we help pack those ready bags, and we do drive for supplies for those ready bags, and you can write notes to the family that are going to be in that ready bag. So again, you can feel like you're a part of trying to tell them that they're not alone in that time, and our team really, really appreciates that. The second part of it is they build these amazing playsets for the children because if they're going through these treatments, they can't necessarily go to the playground or if they're in school, they've got to really be careful because they can't get exposed because their immune system is so down, so you really lose that gift of play, and that can be such a healing and wonderful time to really forget about all of the horrible things that are going on and just have that release of play. And one of the things we say at Roc Solid is we can't cure cancer, and that's not what we do – there's many organizations that are out there raising money about research – but what we can do is we can help the children and family of how they live with it, and part of that is that play and that quality of life that they can have with being able in their backyard to have a place that that some of them maybe never imagined. And the cool thing about that is, as an organization, we obviously help fund these, but our team can go help build them so they can really get out there and put their time in. And then one of the most magical things is when you surprise the child at the end and they see their playset, they can be there for that moment and experience it and really connect that emotional side with just giving. You know, everyone wants to give back and help, but being able to experience that just draws you in closer. And I know that was something that was really powerful for me in the beginning and just, it hasn't stopped. Again, like I said, I've been involved since 2011 and sadly, cancer isn't stopping, and these children that are affected are still there. And 16,000 children are diagnosed with cancer every year, and the mission of Roc Solid is to make sure that every single one gets a ready bag in the hospital, and if we can also give them that gift to play through a playset, then we're doing our job. And then beyond that, we've got visions of taking it even further to outside of the United States. So, I think that was a long answer for you, Susan, but how kind of Atlantic Bay got involved, and the reasons behind the charity was so important to us as a company.

Susan Quinn: I love that. You all really did your due diligence to find a partner that would align with your organization as you were looking for ways to give back to the community. I think you said there were ten or 15 different organizations. I mean, that is impressive. I mean, number one, for you to go into the breadth and depth of that, what was the deciding factor? I think I heard you say their mission was important, but also their balance sheet of how they were giving back. What was at the top of the list? Was there a synergy there that felt important?

Emily Gardner: Yeah, there was, and there was a couple of things. And I think, one, being in housing, kind of the construction and building side of it was an interesting correlation. And a couple of the other ones that we had looked at too were kind of similar. There was one that built like playground sets in different communities and there were some different things like that that spoke to us. Back to the financial side, obviously, being a financial institution, that was important for us, but also the longevity of the organization. We didn't want to do this again in five years or ten years, we wanted somebody that we could grow with and be important to them. For us like I said, we are a regional company. We're not one of the huge, big mortgage companies out there but we're not small, and we wanted somebody that we could grow together and matter to, which was also important. We in the past partnered with large charitable organizations, nationwide, huge, and they appreciated our support because they had local chapters, et cetera, but we wanted to grow with it.

Part of the conversation that we had that was neat is, Roc Solid was in a growth place. We partnered formally in 2018. They were growing geographically too, along with Atlantic Bay, and we thought there was a great synergy for us to grow together as they wanted to go into North Carolina. We were established and so we could partner with introducing them to folks there and our teammates there. As they looked to go into Florida and Georgia and other areas, Northern Virginia, Maryland, that was where our footprint was expanding, so it was really great partnership to say, okay, you're looking to go into these areas, we have teammates, we're growing so we can do this together and help introduce each other to different folks in those communities and be able to say, hey, here we are together, let's market together, let's show the community what we can do.

And so that was really a big part of it also, and just meeting the team, and I think the engagement with the Roc Solid team was really important and what they were willing to do for us as a company. We meet with them monthly still on our strategic plan together. It's not just here's money Roc Solid. Thank you. We put together a plan every single year going into the year of what we want to do, and it's mapped out by month, and then every single month we talk about that and see how do we get the internal engagement, how do we make sure that we're supporting their mission and vice versa. And then there's things that they do for us. They come in and talk and do speaking engagements and leadership talks, and we have an amazing video that every single client that closes a loan with us gets a video explaining the partnership, so those things that they were willing to do that we really appreciate to take our level of engagement to another place, and that was really important.

So, all of those different things came together, and it just seemed to make sense. They were based in Hampton Roads, which is where our corporate offices are too, but that wasn't a deciding factor because they were actually, when we got it narrowed down to the final few, the only one that was local, but it wasn't it because I would say that a lot of our engagement that we have as a company is not even in that local market. So, if people are looking to partner and you think, well, you know, does it have to be somebody in your local community? It really doesn't. If you've got a good partner, then it doesn't matter where they are. So that was a lot of our thought process, and it's been really great. We have done builds, I want to say, probably in like seven different states with Roc Solid. Last weekend alone, I think we had one going on in the Maryland market, in the North Carolina market, I was in Florida with one with Roc Solid, so they are really expanding, and it's been great for our teammates to really feel it, too, because in the past we'd been partnered with certain organizations and they just felt like they couldn't connect with it. And this has been one that our team is absolutely for about six years been actively engaged and we see no signs of that changing for the future.

Susan Quinn: Actively connected with, hmm. Let's stay in that space just a little bit. I think you said that you started working with them in 2018, is that correct?

Emily Gardner: That's when we formalized our corporate partnership. Yep.

Susan Quinn: Well, I know that the research that we do, it's a whole lot around how do you build a strong employee experience and, oh, by the way, attracting and retaining talent, it's one of the top things that executives face, and it's just the reality. I think after 2020, the assumptions of how you manage a team was kind of thrown out of the window. And that sense of purpose, that sense of belonging and the experience is what the employees, the staff are really seeking. As part of that purpose, volunteering is something special. In fact, we have witnessed through the work that we do with the grants that there are some that are doing it better than others, and we actually recommended Roc Solid to one of our national clients. And after their national event, the

survey that went to their team said this is one of the best volunteer experiences we've ever had, and they are asking for them to come back for more and more. And what Roc Solid did is they set up in the hotel room, these different stations for building playsets. So, hundreds of their people were there. I think ultimately, they deconstructed the playsets, but the point was that a team could come together, feel part of a team, and I believe there is a benefit when you can actually touch it and feel it. And you even talked about you can write notes to the children. That's got a power to it. So, tell us from a leadership perspective, is this work that you're doing with Roc Solid helping with the recruiting and retention of talent?

Emily Gardner: Exactly. And I think you bring up a great part of it, Susan, I know that, again, as a company, part of our culture is giving and that's something that we want to do, but from a leadership perspective, recruiting and retention of talent is very, very important. And that was something that again, was a driving factor, is that we knew that people want to be part of something. They want to say, okay, I'm coming to work and I'm doing something great because we're putting people in homes, but I want to give back, and what does that look like? And that was why it was a driving factor that we did have a corporate partnership. And that's something that I talked to other organizations and leaderships all the time, and if you don't, you're really missing out. They're like, I don't know if I want to take some of the bottom line to give back. I'm like, it is a small investment, even if it's, you know, hundreds of thousands of dollars that you're giving every year to think about what it can do to recruit and retain talent. We have folks all the time apply because of our affiliation with Roc Solid. They may not even understand who the organization is, but they see it on our website. They see it as part of our culture and they're like, I want to know more about this because they may not be able to give monetarily, but what Roc Solid does that is so different is you can be a part of it. You can feel like you're helping without having to give money.

And that's one of our rules with our employees, is that we don't ask them to give their money. And so, the corporation does, and as part of that, we put together like a set of plans each year what we're doing, how many playsets builds we're going to do, how many packing parties, we're going to do different things like that. Now if they want to throughout the year, we'll do different things like we have a little virtual 5K that we'll do that you can raise money for, but we're not even asking them if they want to be part of it, you know, you can put it on your Facebook page and try and get donations or you can pay, a small little fee to get a t-shirt as part of it. But usually, we don't ask them for any money because we really just want them to donate their time and be a part of it and feel like they can give back without that. And that's what's so different than Roc Solid. Again, most charities you're involved with and organizations you're just giving money. And again, it can be fun. We've done plenty before this partnership of 5Ks, and we used to get really, we still do, with creative ways to raise money internally with coin drives and different things. But the fact that we can partner with them to do touch it, feel it activities, and like I said, the first one is the packing parties. They have arranged it so in your organization they come in, it's amazing, they set up all of these stations with all of the items that go into the ready bag, and you go around and it's an assembly line of what you do to pack things very precisely, and then you put them in these ready bags that are going to go to the families. And then, like you were saying, then you sit down, and everyone gets to write a note. There's a bit of a script that goes with it, but you can put a little bit of your touch on it and sign that so that the family is going to see that note when they get that ready bag. And that's a big part of Roc Solid is that community. That community to say as you're going through this, you're not alone. That there was a hundred people at an organization that packed these bags that care about you and that want to be there as a big hug with this bag as you get it. And that's amazing. And then the builds, like I said, we probably have one a month with our organization in different

areas, and that's when you can get about 10 to 20 of your teammates out there in the field. Their stations set up, they have got this down to a T to be able to assemble these playsets, and if you've ever of your parent and you've ever put together a playset, it is not an easy thing to do. I don't personally have children, but I have helped both sets, my brother and our brother-in-law and my husband and I have put them together and ours were not very successful and I think it took us like two weeks. These are efficient and they've got amazing volunteers that help do it from the organization. But your team can go out there and that team building is important. Again, as a leadership group, we want activities that our folks can do outside of the office to build the relationship, to get to know each other. You can bring your family. I've taken my nieces and nephews on these builds. I love it when we see people bring their children, bring friends, from a business perspective, from marketing, for our sales team, they're able to invite realtors and builders and other folks that they want to partner with and say, come, let's, you know, instead of getting coffee or lunch and talking about business, let's put that aside and let's go do this and give back together. And that just builds a bond that is so important and so, I just strongly suggest any company that is looking for a partner to check out Roc Solid, because it has just been amazing. And we are into 2024 and we've already had a number of engagements, and I think the problem we've got now is we want more and more and more and we have to kind of throttle back our team and say, okay, well this is all that we've contracted for, for the year, but we're looking to continue to grow that in the future because we're seeing our team really thrive with it.

Susan Quinn: Emily, you use the word we partner with Roc Solid. I don't know that that's a language I often hear when you are supporting a philanthropic organization, and I think those are really special words. You know, I know in the research that we follow, it says that if you can involve your team in volunteerism, that they will perform better at work. I mean, when you think about, okay, you're going to allow people to go out and they're going to come back and do better at work. Do you agree with that?

Emily Gardner: I do. We actually give people 8 hours PTO to volunteer a year. So like if Roc Solid is not their thing, you can go do whatever you want and that you're passionate because everyone else has their passions. There's so many people at Atlantic Bay that have just really taken to Roc Solid, and they're still actively involved, but they maybe have other charities that they're passionate about because of a family connection or personal connection, and we strongly encourage that and say, hey, we're going to also give you 8 hours of time that you can take a day off or multiple days if you want to break it up and go volunteer. And I think that just makes people feel good. And it's not just that grind of work every day that you can say, okay, my company cares enough to say they will pay me to go take time off. And even our sales team, who are not hourly employees, they are on commission, we actually give them a gift card of funds to say, hey, thank you for going and volunteering. And I think that's really important, and it does create a happy culture, for sure.

Susan Quinn: Well, I think we're certainly known by the company we keep, so those extended partnerships really do matter. So, has it positively impacted the brand of Atlantic Bay Mortgage?

Emily Gardner: It definitely does. And I think a lot of times, you know, we have a probably a wider breadth of that clients than know about Roc Solid, so I think one of the things that's neat is us educating the folks about it. But I love hearing the stories of folks that are connected with it that then see Atlantic Bay. Like, I was with one of our loan officers in Georgia last week, and he said, you know what? My pastor just sent me this picture and it was a picture of his pastor's daughter holding a ready bag with our logo on it. And his, sad story, his pastor's daughter was just

diagnosed with cancer. They went to the hospital and were given this bag, and his pastor has not done a loan with us, but knew that this loan officer works for Atlantic Bay and says, is this your company? And he said, yes. He said, wow, I mean, and put that connection together and has then gone out and told so many people about how not only is this loan officer serving the community and helping people get in homes, but what they're doing and how it even personally affected him and his family.

And I love getting stories like that. We'll see this and our loan officers get emails back and say, look, my cousin just got a ready bag, and I talked to them about how I worked with you at Atlantic Bay, and it really just connects us at a different level versus just the marketing and branding that we're doing as a company, and I just love those stories. We have people, we'll be wearing Roc Solid gear and be in an airport somewhere and they're on vacation and people will be like, you're involved with Roc Solid? And it's a conversation starter, so I'm like, yeah, and they are too, and it's an amazing connection that again, just outside of business has helped us as a brand, and I think as you choose a charity to partner with, you have to be careful about what that brand is, and that's one of the reasons, again, back to choosing Roc Solid that we were so confident because it's something you can be proud of. Just like you're wearing your own brand, it's very proud to be out there wearing our Roc Solid brand and connecting us, so I strongly recommend having a charity partner that you feel that way about.

Susan Quinn: Well, there's a lot of magic in what you just said that you need a congruency of your guiding principles, whatever your mission, that you need a sense of that connectivity. And Roc Solid isn't an everyday name that people around the country know, it's a growing organization. And I think we both know Eric would one day like that all 16,000 children who are diagnosed with cancer will be able to say they are building hope through play. And as you mentioned, this organization isn't about eliminating cancer, and I guess we all hope that one day, yes, one day we can eliminate it, but right now, they're clear on their mission. They're clear that through play we can defeat cancer. They know their space. But let's just go back a moment as we're wrapping up our thoughts here. The experience that Eric and their team provide is something exceptional. I mean, let's face it, we all know someone who's been diagnosed with cancer. I don't think a human being out there can say they don't know someone and, in some ways, filling a ready bag, helping to build a playset, it's almost an easy lift, but you walk away feeling like you've done something big, that you know that there's someone on the other side of it that is going to benefit. I think they do a good job of that, and even in customizing it, I know they did with the client that I spoke about. But in your experience, and maybe let's just do a summary, you mentioned time, Talent, Treasure; can you just summarize how they create a special way to spread their mission?

Emily Gardner: I agree, and I think that is a big part of it. I mean, it's okay to go and feel good about doing that, and, you know, to see a family that is going through such a tough time that you helped. And, I was on a build this Saturday with the board of directors and Eric, and Eric turned to us at the end of the day – it had been hot, we were eaten by bugs and there was pollen everywhere – and he said, you know what, today we help defeat cancer for this family because that little girl was running around, playing on her playset, serving drinks and pretzels in the little underneath area like it was her kitchen. And she didn't think about cancer, she didn't think about how she was having trouble walking, she didn't think about how she was swollen from steroids and going through treatment, she didn't think about how awful she's feeling. At that moment, she was just playing. She was playing, and she was a little concerned about who all these strangers were in her yard, but just enjoying the moment with her family and going down that slide and playing on the swing and running around, and that's what it's all about, going and experiencing that and feeling that is what can really keep you coming back and wanting to be a part of that and

having people like you said, you know someone in your life that's probably got cancer right now or you've lost from it, and if you could help make a little bit of their day better and change that, that's huge.

And that's the mission of Roc Solid, and to make sure that all of those families, we can continue to do that and the then community from there on because those families want to give back and, you know, and be a part of this too, and you can all just band together and continue to help more and more people, and it just makes you feel really, really good. And amongst everything, I think that's really awesome what Roc Solid is doing for these families, and everyone associated with them. So, it's powerful.

Susan Quinn: Emily, for the companies that may want to learn more about Roc Solid and how they could come in and get creative together, how should they get in touch with the organization?

Emily Gardner: Sure. Thank you. Great question. We have an amazing website, it is RocSolidFoundation.org. So you can go there and learn about the organization and contact us. Also, feel free to contact me. I'm Emily Gardner at Atlantic Bay Mortgage. You can google me, I'm pretty easy. My phone number is 757-575-3289, or EmilyGardner@AtlanticBay.com. And even if your company is not interested, it only takes one. And that's one of our things, is every single person can start helping with this mission and it just takes one, and every single one person that can reach one more and that we continue to get this out to one more person and one more person knows about it, that's what's so powerful. But the website for Roc Solid is great. You can also check us out on social media, on Facebook and Instagram, they're incredibly active and you can even direct message through one of those. And please check us out and reach out and we'll get back to you as soon as we can to kind of start a more in-depth conversation.

Susan Quinn: Great, we'll make sure to put all of that in the show notes. Thank you so much Emily for all that you do, and we will continue to spread the word so that companies can find moments that matter and continue to build this sense of cause that they can provide for their staff. And it is important to make sure that we are making a difference, that we're igniting energy and elevating organizations. Thank you so much. I look forward to seeing you soon.

Emily Gardner: Yes, thank you, Susan, I appreciate it.

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