



Each  
of US  
it takes a  
village



**Saginaw**

community foundation



**Many** Have  
come  
Before **US**

Once there was a quiet, little community that merely existed as boundary lines drawn on a map. But, as it began to expand, it also grew in the hearts and minds of the people who lived there.

## It Became Home

Many good and generous people from generations ago worked hard to make our area a better place to live, work and play. Unfortunately, many of their accomplishments have been forgotten over time. They did not have an opportunity to do what can be done today – leave an indelible mark on the future of Saginaw County through Saginaw Community Foundation.

## FOR ALL OF US

Thirty-eight years ago, the Saginaw Community Foundation was established by individuals who planted the philanthropic seeds that have

helped transform a community. Working together, those folks combined a spirit of hometown pride with pooled resources to make Saginaw County a place all of us are proud to call home. Fast-forward to today and the Foundation has supported hundreds of organizations and those organizations have helped thousands of individuals since our creation.

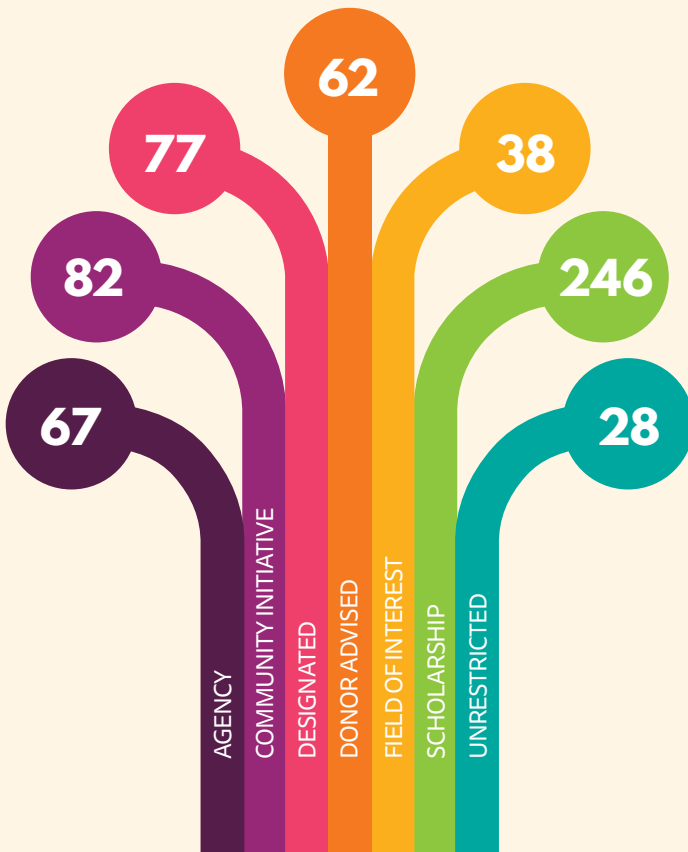
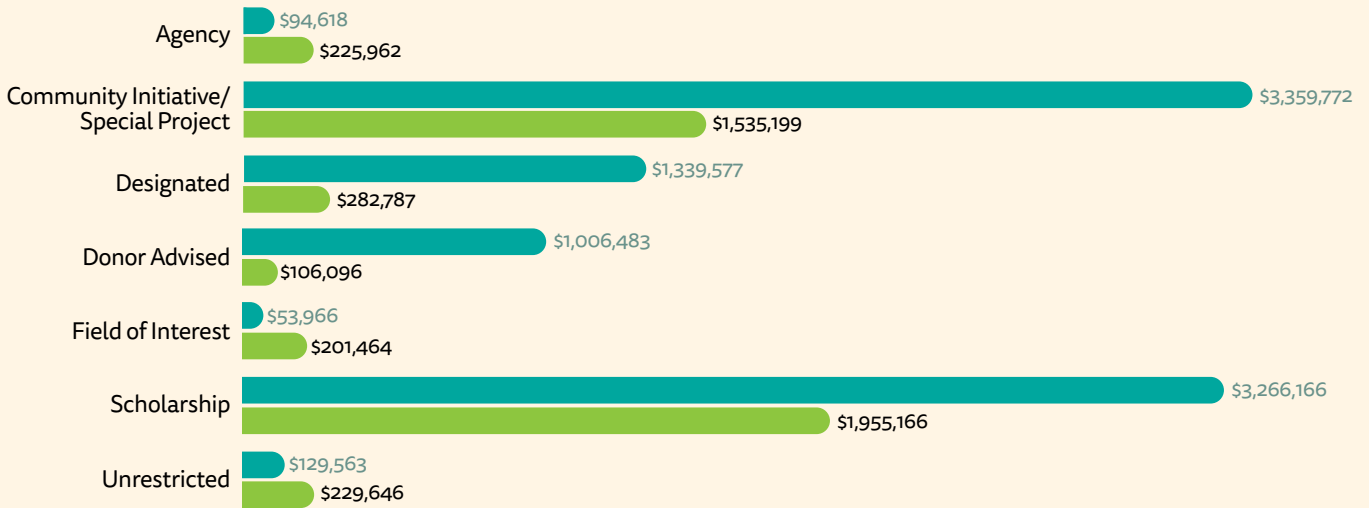
## HOW WE DO IT

Saginaw Community Foundation supports non-profit agencies in our community by bringing together the financial resources of individuals, families and local businesses. We also act as a convener by bringing groups and individuals together to reach common goals. We're a place where diverse interests and different voices come together to make a lasting philanthropic impact and create a flourishing community for all, forever, for each of us.

Here's a quick look at 2022 at Saginaw Community Foundation. Later in this report you will find a detailed financial review (see page 26) as well a listing of contributors (see page 30).

## Where Donors Have Directed Their Gifts

by fund type, 2021 vs. 2022    2021 (total: \$9,250,145)    2022 (total: \$4,536,270)



## Number and Types of Funds

As of December 31, 2022

### Agency

Enables nonprofit organizations to establish funds for their benefit within the foundation

### Community Initiative/Special Project

Established to provide support for specific community projects or initiatives

### Designated

Established by people who want to support a specific organization or accomplish a specific purpose

### Donor Advised

Enables donor to be personally involved in grantmaking, subject to board approval

### Field of Interest

Administered by the foundation to benefit a general field of interest

### Scholarship

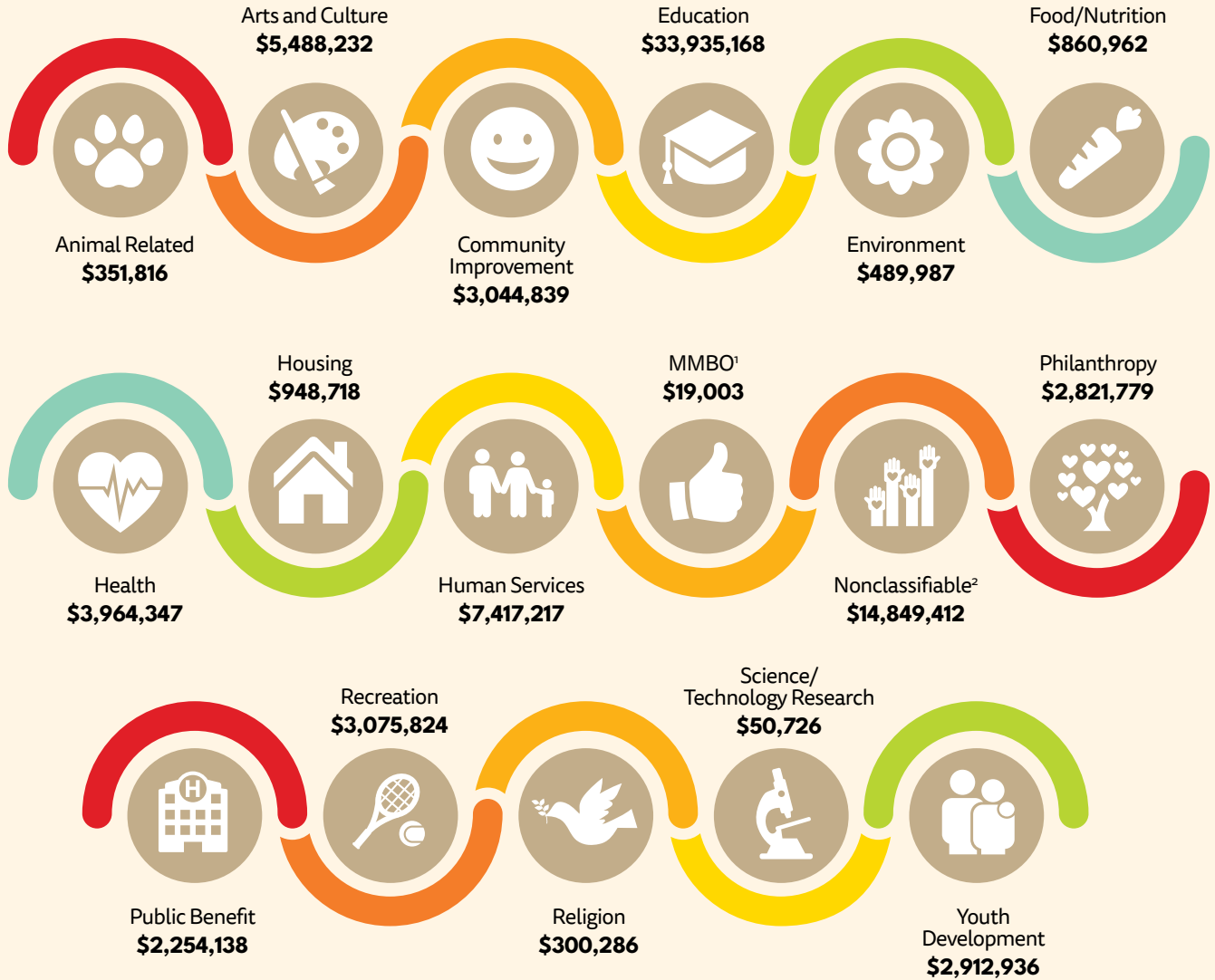
Provides financial support for students seeking higher education

### Unrestricted

Administered by the foundation to meet the urgent and changing needs in Saginaw County

## Assets by Donor Interest Area

As of December 31, 2022



<sup>1</sup>Mutual/Membership Benefit Organization

<sup>2</sup>Defined as funds that support more than one interest area

## Asset History

Five-year, 2018-2022



# Friends ...

For many, the past three years have been a blur. As a community, we have faced many challenges and changes in the way we live, work and play. While Saginaw Community Foundation has been able to share our stories via social media and other media outlets, we have not been able to deliver an annual report to tell the amazing accomplishments that occurred between 2020 and 2021. Before reflecting on 2022, I'd like to share a few highlights from 2020 and 2021.

## EXCELLENCE IN EDUCATION

Our annual scholarship awards and recognition program, Excellence in Education, was unable to happen in-person in 2020 and 2021. We created an online gallery on our website to celebrate our 2020/2021 scholarship recipients. In 2020, we awarded 586 scholarships to 390 students representing 50 schools from across the Great Lakes Bay Region, the State of Michigan, and other parts of the United States totaling \$803,250 in awards. In 2021, we set records when we awarded 649 scholarships to 396 students representing 62 schools from across the Great Lakes Bay Region, the State of Michigan, and other parts of the United States totaling \$889,650 in awards. Nearly \$1.7 million dollars in scholarship awards was presented in just these two years, thanks to our donors.

## ANNUAL CELEBRATION

In 2021, we held an outdoor, smaller scale Annual Celebration event after postponing the event in 2020. We gathered at the 2019 Community Improvement Initiative (CII) grant recipient project – the City of Saginaw National Fitness Court on Fordney St. At the event, we also recognized and received an update from the 2020 CII grant recipient – Bethel A.M.E. Church Community Garden. We were able to recognize individuals for their leadership in philanthropy and education and also bring members of our community together to highlight positive accomplishments and the people making a difference in our village.



John Shelton, Board Chair (left)  
Renee S. Johnston, President & CEO (right)

## DIVERSITY, EQUITY AND INCLUSION

Towards the end of 2020, the SCF Board of Directors and Staff identified the need to begin SCF's Diversity, Equity and Inclusion (DE&I) journey. This journey that kicked off in 2021 and will no doubt be an ongoing activity.

At the beginning of this journey, we identified the need for continuing education and training, the need to better understand our community's demography and needs, and the need to better articulate our Diversity, Equity, and Inclusion intentionality in SCF's policies, procedures, and materials. In doing so, this process would allow SCF to develop the tools necessary to address our community's critical needs through a Diversity, Equity, and Inclusion lens and communicate to our community partners and agencies the importance of embodying principles of DE&I in the work they perform.

As a leader in the community, and as an organization motivated by relationships and partnerships, the Saginaw Community Foundation (SCF) must represent the diversity of the community it serves, provide equitable grant opportunities to support broad community needs, and listen to residents voices when making impactful decisions. We recognize that for our community to thrive, now and in the future, SCF must affirm its commitment to DE&I in the work it does and the culture it creates in its workplace.

The SCF Board of Directors and Staff also found it necessary to engage in a strategic planning process that would outline a new roadmap for SCF to best serve Saginaw County. Beginning in September 2021, the SCF Board of Directors and Staff began work on the development of a new strategic plan. This work also involved creating a new mission, vision and value statements. It is our hope that the plan will help guide our work for the next several years, receiving updates along the way where needed. See pages 10-11 to review our strategic priorities and our new mission, vision and value statements.

## FORWARD INTO 2022

There was no doubt a stark difference between 2020/2021 and 2022. As the year progressed, and with some precautions, we found ourselves planning and hosting in-person events. In May 2022, SCF celebrated our scholarship recipients, donors and volunteer scholarship application reviewers at our Excellence in Education event. More than 800 guests joined us at the Temple Theatre. It was wonderful to bring scholarship recipients together with donors and it was nice to hear throughout the evening how the students and their families appreciated receiving the scholarship awards.

In June 2022, SCF hosted our Annual Celebration in Morley Plaza. We recognized individuals, highlighted successes, and presented the 2022 Community Improvement Initiative grant award to Restoration Community Outreach for their Life Skills Training program. With the grant, they hope to expand and include services like trauma informed care training, additional substance abuse training and services, as well as additional courses on self-motivation and improvement coaching. Participants will be those who are 18+, identify as male and reside in Saginaw County. This population of men will fall under the category of hard-to-serve as outlined under Housing and Urban Development (HUD) definition (i.e., justice-involved individuals, persons experiencing homelessness, persons with a mental health diagnosis or physical health ailments).

Our keynote speaker that evening was SCF Board Member Pastor Chris Pryor from Victorious Believers Ministries (who is also a Board member of the Saginaw Community Foundation). Pastor Pryor's message reminded everyone of the importance to be kind and caring to your neighbor. His message lifted SCF up as a vehicle for everyone to do good for our community, by creating and/or encouraging partnerships

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# What DO We DO?

Some people know us as the community savings account – saving for future needs or opportunities. Some know us for the scholarships we provide. And some know us for the hundreds of grants we award annually. It's all true, but we're so much more.

When donors choose to support Saginaw Community Foundation, their generosity makes it possible for us to:

- **Be a leader in our village** by convening groups and individuals together to combine resources, talents and shared visions to reach common goals – neighbor helping neighbor
- **Invest in projects** in our village that will generate positive social returns
- **Provide grants** to help fund projects and initiatives here in Saginaw County – a \$52 million impact since 1984
- **Award nearly 700 scholarships** annually for post-secondary education
- **Guide young philanthropists** via FORCE, our youth advisory council
- **Offer our Youth First After School Program** – a valuable resource for children and parents



**\$9 million+**  
total value of  
scholarships  
awarded since 1987



**2,900+**  
grants benefiting  
local programs  
since 1984



**1,000+**  
student  
participants in  
Youth First  
since 2008



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to work together for the good of all. It was a powerful message that we believe left everyone feeling inspired.

In October 2022, we celebrated our volunteers at our Volunteer Appreciation Event. Unfortunately, the event was slightly rained out. We planned to showcase the new Garber Tennis Courts and the efforts of Ken LeCureux and Pharrington Douglas on their wonderful achievement of refurbishing and expanding the tennis facility, as well as highlight the Saginaw Community Foundation's role as the fiscal sponsor for the project.

After a hiatus since 2019, we once again hosted Philanthropy Uncorked – a beer, wine and bourbon fundraiser tasting event. Proceeds raised were directed to the Lucy R. Allen Cornerstone fund (SCF's operating endowment fund). The evening also brought awareness about SCF and work we do across Saginaw County and the entire Great Lakes Bay Region. Thanks to our media sponsor Cumulus Radio, we were able to attract attendees from outside the Great Lakes Bay Region.

Lastly, 2022 allowed us many opportunities for community engagement, including the Harm Reduction initiative (see more on pages 16-19), and BWell Saginaw and the partnership around obesity, behavioral health and maternal/infant health. Also, in partnership with the Saginaw Police Department, SCF applied for and was awarded the

Project Safe Neighborhood federal grant for a third time. These funds will allow us to convene community partners and law enforcement partners to work together to address criminal activity in the community.

At Saginaw Community Foundation, we bring together the financial contributions of individuals, families and local businesses to support nonprofits in our community. We act as a convener by bringing groups and individuals together to reach common goals. We're a place where diverse interests and different voices come together to build an equitable community and make a lasting philanthropic impact. Over the years, we've been saying that it takes a village. And in our village, it takes each of us to work together. When we work together – neighbor helping neighbor – we'll build a flourishing community for all, for ever.

Sincerely,



Renee S. Johnston  
**President & CEO**



John Shelton  
**Board Chair**

# a new Strategic Path

## SCF unveils new mission, vision and values statements as part of a new strategic plan

Since our founding in 1984, Saginaw Community Foundation has worked to improve the quality of life across Saginaw County by connecting our donors to the causes that matter most to them. We have a 38-year legacy of impact in our region via grants, partnerships, philanthropic services, and scholarships. As our community has changed and evolved, we realized that the role of your community foundation has also changed. In the last part of 2021 and into the first part of 2022, SCF embarked on a strategic planning process to help shape our organization in the coming years and guide how we focus our efforts to best serve our community. In conjunction with developing a new strategic plan, the planning process also produced a new mission statement, a new vision statement, and a set of values for SCF.

"When we initiated the strategic planning process, we didn't originally plan to revise our mission statement. As we applied the work, we started with Diversity, Equity and Inclusion and it became obvious that our current mission statement did not reflect our DE&I efforts," said Reneé Johnston, president and CEO, Saginaw Community Foundation.

### WHAT WE EXPLORED

Before diving into the strategic planning process, we conducted a survey with key community stakeholders. We asked what opportunities, challenges, and needs SCF should address in our strategic plan, as well as for survey respondents to indicate their top three priorities they believe SCF should focus on moving forward. We also looked internally, conducting interviews with SCF Board Members, surveying SCF Staff Members, and conducting strategy sessions with our staff. Our previous strategic plan, established in 2013 and updated with slight revisions twice since, was also reviewed.

### WHAT WE LEARNED

Each set of interviews and surveys identified priority areas for SCF to focus on and/or address during the

planning process. However, when analyzing and grouping similar responses, a collection of priorities emerged:

- Diversify/grow funding
- Strategic leadership/focus
- Impactful grantmaking
- Collaboration/convening/leveraging partnerships
- Awareness/communications
- Diversity, Equity, and Inclusion (DE&I)

### WHAT WE HAVE IMPLEMENTED

After months of work, our Board of Directors and Staff are excited to share our updated mission, vision, and values statements. See the next page for a deeper dive into these exciting new elements that will shape and guide our work.

### WHAT'S NEXT

Just as the challenges facing our community have changed over time, our work will change in meaningful ways as we embrace and live our new mission, vision, values, and strategic focus. Since adopting our new strategic plan, an internal workplan has been created with objectives for the SCF Staff to achieve in support of our focus areas. We are evaluating our internal policies and procedures to align with our new priorities and values. We're also looking at how we can best partner with donors in areas of shared interest, how we can help strengthen our nonprofit agency partners through endowment fund growth and opportunities for capacity building, how we will evaluate ourselves, and how we will communicate with the community about our work.

The Staff and Board of Directors are excited to put our new strategic plan into action. We know that to be effective, we will need to continuously learn, listen, evaluate and adapt; and we look forward to doing this with you – our community.

## Our Mission

We bring people and resources together to build an equitable community, making a lasting philanthropic impact.

## Our Vision

A flourishing community for all, forever.

## Our Values

- Equity
- Diversity
- Inclusiveness
- Collaboration
- Sustainability
- Stewardship
- Community engagement in philanthropy

## Strategic Focus

### SCF Sustainability

Sustainable resources to fund current and future operations

#### Goals

- Establish a sustainable SCF Financial/Fund Development Plan
- Expand awareness of SCF in the community and with targeted stakeholders
- Evaluate and optimize staff and board capacity to appropriately resource an effective work plan

### Enhance Community Capacity

Cultivating community resources to have a measurable positive impact

#### Goals

- Grow overall assets to \$110 million by 2025
- Grow and align collaborations across the community by participating in and/or leading efforts to maximize community outcomes
- Expand opportunities for grant making and social impact investing
- Further strengthen non-profit agencies and community partners by expanding resources to improve long-term sustainability
- Support efforts to create a system to collect and share community data and analytics

### Diversity, Equity and Inclusion

An inclusive community where all are valued

#### Goals

- Develop an internal Diversity, Equity and Inclusion (DE&I) Plan to ensure that policies, procedures, language and practices are equitable and inclusive
- Identify opportunities to lead and/or support efforts to build a DE&I culture throughout the community
- Provide community-wide DE&I resources and share DE&I best practices



PLANNED  
GIVING



# A LASTING LEGACY

**Marjorie and Ernest Flegenheimer**  
embraced For Good, For Ever with a  
planned gift from their estate

Ernest Flegenheimer was born in Zurich, Switzerland and lived in Germany, Italy and Switzerland until the age of 12, when his family fled Nazi Germany in 1939. Winnipeg, Canada became his new home and ultimately the United States in 1942, where he became a naturalized citizen a year later.

In the early 1950s, while living in New York City, Ernest met Marjorie McGinn on a blind date. In 1952, the two were married in New York City.

Ernest's father, Albert Flegenheimer, who had been working in the sugar industry for many decades, encouraged Ernest move to Wisconsin if he was interested in working in the sugar industry as there were jobs there. In 1955, Ernest and Marjorie moved to Green Bay, Wisconsin and Ernest began working for a sugar manufacturer – learning everything there was to learn about the sugar industry.

Eight years later, in 1963, Ernest's father presented him with an opportunity. Albert Flegenheimer had become involved with Michigan Sugar Company in Saginaw. The company was struggling financially and Albert believed Ernest was the right person to help improve the company's financial footing.

The sugar beet growers were skeptical that a young and unproven individual such as Ernest would be up to the task and they requested to meet with him personally before deciding to continue growing sugar beets.

In a quote from the book, *The Sugar Man* by Andy Bigford, Ernest said: "They wanted to meet me. They asked me if I was going to fire everyone, and I said 'No.' I guess I passed the test."

One of the challenges was to convince the local farmers to continue to grow sugar beets and believe in Michigan Sugar, despite its financial woes at the time.

"The growers could have grown anything – beans, corn or wheat," said current Michigan Sugar President and CEO Mark Flegenheimer, son of Marjorie and Ernest. "Our dad convinced them that sugar beets were the crop for them and that Michigan Sugar Company was there to help."

After Ernest took the position at Michigan Sugar Company, Ernest and Marjorie moved to Saginaw from Green Bay. They quickly felt at home in Saginaw and became involved in numerous community organizations. Ernest served on the boards of Saginaw General Hospital, United Way of Saginaw County, Junior Achievement and the Saginaw Bay Symphony Orchestra while Marjorie served on the board of the Saginaw Art Museum and often could be found volunteering in the Saginaw Township Schools.

Marjorie enjoyed gardening, painting, reading and playing tennis. She had a great sense of adventure and loved exploring many places across the globe. Her generous spirit and hospitality were legendary; this truly came to life during summers spent at

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# PLANNING YOUR LEGACY

Leave a mark on your community and create an impact for the causes that matter most to you with a planned gift – for good, for ever

Anyone can make a lasting gift by including a charitable bequest to Saginaw Community Foundation in a will, trust, or estate plan. SCF can help predetermine the type of fund to be established and how that fund will benefit our community. The fund can be set-up in the donor's name, the name of the donor's family, or in honor of any person or organization. Giving to an existing fund at SCF is also an option.

## WHAT IS A PLANNED GIFT?

A bequest from your estate is a simple way to make a planned gift to SCF. Naming the Foundation among the beneficiaries in your will or trust ensures that your philanthropic wishes will be honored on your passing.

Beyond naming SCF as a beneficiary in a bequest, there are other options available for making a planned gift of any size including charitable gift annuities, retirement plan assets, charitable remainder trusts, charitable lead trusts, and life insurance.

Knowing your options is the most important step to successful giving. Working with you and your financial advisor, SCF can help you determine

what planned gift technique to use and consider which assets to give and when to create a lasting philanthropic legacy for yourself and your family.

## WHY MAKE A PLANNED GIFT?

A planned gift to SCF can be made for any number of reasons, enabling you to:

- Create lasting support for Saginaw County
- Reduce your income tax liability
- Avoid or defer of capital gains taxes on appreciated assets
- Provide supplemental income for yourself or your beneficiaries
- Provide asset diversification in your investment portfolio

## WE'RE HERE TO HELP

For more information and ideas on ways to create a planned gift from a will, trust or estate plan and how it can benefit you and your community, contact Saginaw Community Foundation at (989) 755-0545, visit [saginawfoundation.org](http://saginawfoundation.org), or ask your financial advisor.

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their beloved cottage on Crystal Lake in northern Michigan. Today their children, grandchildren and great-grandchildren continue to gather there honoring traditions while creating new memories of their own.

Meanwhile, with Ernest in charge at Michigan Sugar, the company was transformed from an industry laggard to a leader. Ernest inspired and fostered an atmosphere of mutual respect with his employees and growers. Ernest was a gentleman in every aspect who earned an unblemished reputation for honesty, integrity, and goodwill.

### **FOR GOOD. FOR EVER.**

In the mid-1990s, Ernest and Marjorie worked with Saginaw Community Foundation to create a donor advised fund that would be named as the beneficiary from an IRA fund upon their passing. At the time, Saginaw Community Foundation was a relatively new charitable organization in the Saginaw area. Ernest and Marjorie had a history of giving back to the community and quickly realized that SCF was the organization that would help them achieve their philanthropic goals.

“They embraced the idea of ‘for good, for ever,’” according to their children. “The planned gift they committed to would be endowed and would last forever – and SCF would handle all the details. They understood that to attempt to do something charitable on their own would be difficult and challenging. SCF simplified the process.”

Marjorie passed away in 2017 and Ernest earlier this year in 2021. With their planned gift now fully realized, their children – Ellen, Lauren, Eric, and Mark – will be recommending grants from the Flegenheimer Family Fund.

Through the fund, the Flegenheimer siblings will continue to look to support organizations and

projects that their parents would have supported. The family agreed that each sibling, starting with the oldest and working their way to the youngest, will take turns each year making recommendations from the fund. This way, each sibling will get a turn once every four years.

“The fund has the flexibility to broadly support a variety of organizations and projects or to look to make an impact with a single project,” said Mark. “Our parents were very good role models. It’s in our DNA to continue giving back to the community.”

Besides creating a donor advised fund to be later funded by a planned gift, Marjorie and Ernest also established a scholarship fund at SCF. They believed strongly in the merits of higher education and this fund would recognize the importance of education and the difference it can make in a young person’s life.

In a video interview recorded in 2020, Ernest remarked: “We felt that the area had been good to us and our family and we wanted to give back in a small way by establishing a scholarship for local students. They didn’t have to go on to become PhDs or anything like that. That was my wife’s wish that anyone that wanted to further their education or develop new skills be given an opportunity.”

The fund awards scholarships to Saginaw County high school seniors pursuing an undergraduate degree or Career and Technical Education (CTE) training at an accredited Michigan institution.

By working with the Saginaw Community Foundation, Marjorie and Ernest were able to have their philanthropic goals – their dreams for a better tomorrow in Saginaw – realized. They understood that the things they loved and the causes that were near and dear to them would continue to receive support, forever.



◀ The Flegenheimer Family



HEALTH &  
WELLNESS



# HOPE & CARING

SCF leading grant funded  
Harm Reduction Project





“ Many programs exist to educate others on the harms of opioid addiction, but not as well-known are harm reduction programs committed to engaging with and caring for the health and wellbeing of people who use drugs. ”

In January 2021, as part of the Michigan Opioid Partnership activities, the Community Foundation for Southeast Michigan, in partnership with global public health organization Vital Strategies, announced grants to ten community foundations located throughout Michigan to reduce overdose deaths by expanding harm reduction services within their communities. Saginaw Community Foundation is one of the ten community foundations to receive this grant in the amount of \$60,000.

Upon receipt of the grant from the Community Foundation for Southeast Michigan, The Dow Chemical Company Foundation contributed an additional \$50,000 to the program.

Opioid overdoses are the leading cause of death for Americans. Fatalities in Michigan are among the highest in the nation, behind just nine other states. Preliminary data from 2020 suggests that COVID-19 pandemic has only exacerbated the trend, both locally and nationally. Many programs exist to educate others on the harms of opioid addiction, but not as well-known are harm reduction programs committed to engaging with and caring for the health and wellbeing of people who use drugs. Harm reduction strategies include naloxone distribution, syringe services programs, and partnerships with first responders – these are critical overdose and life-saving measures.

“For many communities, COVID-19 has turned a dire situation into a desperate one,” said Mariam Noland, president, Community Foundation for Southeast Michigan. “Community foundations like ours are well positioned to translate these funds into life-saving resources and support for individuals who truly need it. As we work to address this public health issue in Michigan, we are pleased to partner with a global public health leader in Vital Strategies, as well as our fellow community foundations to create immediate and effective impact.”

Within the City of Saginaw, Saginaw Community Foundation has been collaborating with the following organizations to address harm reduction strategies in our community: Saginaw County Health Department, Great Lakes Bay Health Centers, Families Against Narcotics, Peer 360 Recovery Alliance, Saginaw Police Department, Mobile Medical Response and Saginaw Transit Authority (STARS).

The goals of the harm reduction grant included opening a syringe service program in the Saginaw County Health Department, providing stigma reduction training to first responders, support the Comeback Quick Response Team, educate the public through art to help reduce the stigma attached to drug addiction and create awareness on where individuals can receive help substance misuse.

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◀ *One of the projects associated with the Harm Reduction Program was the creation of a mural. The five-story tall mural was painted in May 2022 on the south facing facade of the Saginaw County Health Department building. Designed and painted by Flint, Mich. muralist Kevin Burdick, the mural was created using input from individuals in recovery to tell their story.*

# overdose prevention

Michigan is one of four focus states identified by **Vital Strategies** to support health-centered solutions to address the overdose epidemic in the United States

More than 93,000 people died of drug overdoses in 2020, the highest number of overdose deaths ever recorded in a single year in the United States. Every overdose death is preventable.

Vital Strategies is a global health organization that believes every person should be protected by a strong public health system. The organization works with governments and civil society in 73 countries to design and implement evidence-based strategies that tackle their most pressing public health problems. Vital Strategies' goal is to see governments adopt promising interventions at scale as rapidly as possible. The organization helps governments acquire the knowledge and tools they need to make rapid progress against cancer, heart disease, obesity, drug overdose, road crashes and other leading causes of disease, injury and death.

Overdose and drug use touch multiple systems and sectors from public health to criminal justice, social services, health care, and others. Progress will require leadership across all sectors, and must include people who use drugs as well as their families and friends. Vital Strategies' approach is multidisciplinary, inclusive, and highly responsive to local conditions.

Addressing populations who have been historically disadvantaged and marginalized, including Black, Latinx, and Indigenous communities, requires a special commitment to racial equity. It is important to address how people of color experience the collateral consequences of drug use criminalization, including mass incarceration and surveillance, loss of eligibility for public housing and public assistance, poor access to medications, and punitive policies and practices related to child welfare, parole and probation. Progress will require an approach grounded in racial equity.

## ABOUT VITAL STRATEGIES

In November 2018, Bloomberg Philanthropies announced a \$50 million investment to address the country's overdose crisis. The initiative – a first-of-its-kind partnership between Vital Strategies, Pew Charitable Trusts, CDC Foundation, and Johns Hopkins Bloomberg School of Public Health – is helping up to 10 states implement solutions over three years to strengthen and scale up evidence-based data, data-driven interventions to reduce risks of overdose and save lives.

For more information, visit [vitalstrategies.org](https://vitalstrategies.org).

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Through this collaborative effort to address Harm Reduction:

- Saginaw Police Department and Mobile Medical Response employees participated in stigma reduction training provided by Peer 360.
- Overtime costs were covered for Saginaw Police Department officers to accompany Families Against Narcotics' Comeback Quick Response Team to the homes of those who recently experienced an overdose
- Individuals in recovery were able to speak with a local professional muralist who captured their recovery experience through art. This story came to life as five story mural on the side of the Saginaw County Health Department
- An ordinance was changed by Saginaw City Council no longer prohibiting a syringe services program in the City of Saginaw
- The Saginaw County Health Department opened Room 202, a judgment-free space where people can connect with friendly faces, ask questions, and pick up free supplies to reduce their risk for disease transmission, illness, or accidental overdose

On July 26, 2021, Saginaw City Council approved an ordinance change allowing the Saginaw County Health Department to begin the process for opening a Syringe Services Program (SSP). The SSP is not limited to only city residents, but is available to all individuals in Saginaw County.

SSPs are designed to provide sterile injection equipment for individuals utilizing injection drugs. These programs are associated with a 50% reduction in HIV and hepatitis C virus (HCV) incidence. When combined with medications that treat opioid dependence, HIV and HCV transmission is reduced by over two-thirds.

"Overdoses are increasing in Michigan as COVID-19 amplifies the risks shaped by social isolation and economic decline," said Reneé Johnston, president and CEO, Saginaw Community Foundation. "Harm reduction strategies like naloxone distribution, syringe services programs, and partnerships with first responders are critical overdose prevention and life-saving measures. This new funding will invest in community-rooted harm reduction programs that are committed to engaging with and caring for the health and wellbeing of people who use drugs."

- ▶ *Candlelight vigil held on Overdose Awareness Day, Aug. 31, 2022, near the mural at the Saginaw County Health Department.*





EDUCATION



# SCHOLARLY SUCCESS

**Another record-setting year for SCF  
with scholarship awards for students**

Since awarding our first \$500 scholarship in 1987, Saginaw Community Foundation has awarded scholarships to area students totaling more than \$9 million. Each year, hundreds of individuals benefit from our scholarship awards.

In 2022, Saginaw Community Foundation presented **691 scholarships to 375 high school, college and nontraditional students. A total of \$915,0555 was awarded** to recipients, marking a record-setting dollar amount and record-setting number of scholarship awards.

Our scholarships are diverse and wide-ranging with each fund reflecting the individual interests and personal philosophies of its donor.

“Many people in our community are aware of our scholarships,” said Chamika Ford, program officer at the SCF. “Some can be used for Career and Technical Education (CTE) training, others are awarded only for undergraduate or graduate studies. Some scholarships are restricted to specific areas of study, while others are very broad. Some of the Foundation’s scholarships are need-based where others are based solely on merit and some are a combination of the two.”

Students from across Saginaw County, the state of Michigan or even other parts of the country use SCF Scholarships to pursue education beyond high school. They come from all walks of life and all areas. Their backgrounds may be very different, but they all have one thing in common – the desire and the drive to achieve a higher education.

## INVESTING IN DESERVING STUDENTS

Some donors create a scholarship as a memorial to someone special, selecting eligibility criteria that exemplify that person’s goals and values. Or, they use it to express their educational values, family values or your company values. But one thing that is common among all of our donors is passion. A passion in the belief that someone will be able to pursue his or her dreams of post-secondary education.

“We are here to help guide donors through the process. We are always open to new ideas when it comes to scholarships,” said Ford.

Chamika meets with donors and guides them through a process to determine eligibility requirements. Typically, the requirements are based on a student’s field of study, academic achievements, extracurricular activities, financial need, background or geography.

“The Foundation handles all the administrative details, awards the scholarships and tracks performance to ensure students continue to meet the terms for scholarship support.”

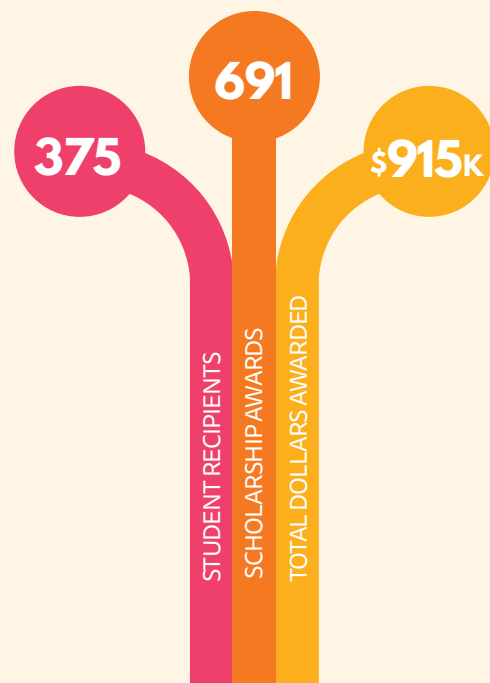
To start a scholarship, donors can make a bequest or give cash, appreciated stocks, real estate or other assets.

“We do have donors who establish a scholarship with a zero-dollar balance and fundraise to add to the fund,” said Ford. “Rummage sales, golf outings and even a fishing tournament are just a few of the creative ways our donors are fundraising.”

As of Dec. 31, 2022, SCF administers 246 scholarship funds that have been established by our donors.

“Education is vital to the growth and future of every community. Scholarships can help people in our region obtain a degree, certificate or other training that will help further their aspirations and goals,” said Reneé Johnston, president and CEO at the Foundation.

## 2022 Scholarships





Last year, we welcomed 20 new funds at SCF – each with its own purpose, meaning and desire to help create a flourishing community for each of us.

## 2022 New Funds

<p><b>Community Initiative/ Special Project Funds</b></p>	<ul style="list-style-type: none"> <li>• BWell Saginaw</li> <li>• Celebrity All Star Basketball Game</li> <li>• Michigan Health Endowment Building Bridges Fund</li> <li>• Shine Bright Saginaw</li> </ul>
<p><b>Designated Funds</b></p>	<ul style="list-style-type: none"> <li>• Camp Timbers Summer Staff Scholarship</li> <li>• Straub YFU</li> </ul>
<p><b>Donor Advised Funds</b></p>	<ul style="list-style-type: none"> <li>• Megan L. Drumhiller Memorial Dance Fund</li> <li>• Saginaw Police Department K9 Fund</li> </ul>
<p><b>Scholarship Funds</b></p>	<ul style="list-style-type: none"> <li>• Dr. Scott Amman Memorial Scholarship</li> <li>• Raymond and Mary Jane Barry Educational Scholarship</li> <li>• Drumhiller Scholarship</li> <li>• Denny Gatz Memorial Scholarship</li> <li>• Hemlock Business School Partnership Foundation</li> <li>• Gerald and Inez O'Brien Scholarship</li> <li>• Juneteenth Celebration</li> <li>• Dan Liebrock Basketball Scholarship</li> <li>• Nexteer Embedded Coding Scholarship</li> <li>• Frank Rios, Jr. Line Worker Scholarship</li> <li>• E. Woodruff and A. Wlock Foundation Scholarship</li> </ul>
<p><b>Unrestricted Fund</b></p>	<ul style="list-style-type: none"> <li>• Louis &amp; Vera Hanisko Family Community Service Fund</li> </ul>

# Creating a Charitable Legacy

## A Guide to Establishing a Fund at Saginaw Community Foundation

Everyone can be a philanthropist. When choosing a giving vehicle, many people turn to Saginaw Community Foundation to create a charitable fund. Foundation staff will help simplify the process, offer community expertise and add a variety of services that help donors set-up funds, award grant dollars to nonprofit organizations or achieve short-term fundraising goals for special community projects.

Hundreds of individuals, families, companies and organizations have created a charitable legacy by establishing a fund at the Saginaw Community Foundation. Interested in how to get started? Our philanthropic experts have outlined six simple steps to help guide donors to meet their philanthropic goals.

### 1. CHOOSE YOUR PASSION

*What social impact area do you want to support? Are you interested in helping students attain a college degree or Career and Technical Education (CTE) certification? Or, maybe you have a passion for supporting access to the arts. Or, possibly you want to support a local nonprofit organization that aligns with your values. The first step in setting up a charitable fund is identifying who or what you want to support. Saginaw Community Foundation is a great resource if you need information on community needs and opportunities.*

### 2. DECIDE WHEN TO GIVE

*Do you want to establish a fund today so you can give during your lifetime and witness the impact? Or, would you prefer to defer your gift through a will, estate plan or other planned gift? The SCF Philanthropic Giving Team will work with you, your family and your professional financial advisor to determine how you can best achieve your philanthropic goals.*

### 3. CHOOSE WHAT TO GIVE

*Almost any kind of asset may be used to start your fund at SCF, including cash, publicly traded securities, closely held stock, interests in limited partnerships, real estate, life insurance, personal property and private foundation assets. If you open a donor advised fund, tax deductions*

*are earned at the time of your gift and you can award grants any time in the future.*

### 4. PICK A TYPE OF CHARITABLE FUND

*Saginaw Community Foundation offer several types of funds to help you meet your philanthropic goals, including unrestricted, field of interest, designated, donor advised, scholarship and community initiative/ special project. Each type of fund provides its own set of benefits, flexibility and timeline based on your philanthropic goals.*

### 5. DECIDE TO MAKE YOUR FUND ENDOWED OR NON-ENDOWED

*An endowment is a permanent fund. Endowment funds are pooled for maximum benefit and invested to achieve long-term capital growth. Contributions are irrevocable and become assets of Saginaw Community Foundation. Non-endowment funds have no permanent principal balance and are immediately available for grant distribution.*

### 6. NAME YOUR FUND

*The fund you establish with Saginaw Community Foundation can be set-up in your name, in the name of your family, in honor of any person or organization, or on behalf of a business. If you prefer anonymity, you can choose a name that reflects your philanthropic purpose.*

### WE'RE HERE TO HELP

Saginaw Community Foundations will guide you through the necessary steps to establish your fund and explain investment portfolios and important policies. If you have further questions, give us a call at (989) 755-0545 or visit [saginawfoundation.org](http://saginawfoundation.org).



Each year, the Saginaw Community Foundation infuses millions of dollars back into Saginaw County and beyond in the form of grantmaking.

## NON-COMPETITIVE GRANTS

### Agency Fund Grants

Agency Funds are an endowment fund established by a nonprofit organization and designated for its use. Grants from this type of fund can only benefit the designated nonprofit organization.

### Designated Fund Grants

Designated Funds are an endowed fund established by a donor to benefit designated nonprofits or other institutions. Grants from this type of fund provide vital support for the designated organization.

### Donor Advised Fund Grants

Donor Advised Funds enable donors to remain actively involved in recommending grants from their fund. Grants from this fund type allow donors to support the causes and organizations they care about most.

## COMPETITIVE GRANTS

### Who Can Apply?

Other than grants made to individuals through designated scholarship funds, grants will be made only to those 501(c)(3) nonprofit organizations, local units of government and religious institutions requesting funds to support programs or projects benefiting the citizens and communities of Saginaw County. Grants may be awarded to entities outside of Saginaw County to honor the wishes of a donor. Grants are typically made for one year.

### What types of programs and projects does the Saginaw Community Foundation support?

The foundation is particularly interested in funding:

- Projects enhancing and preserving the quality of life in Saginaw County
- Projects not adequately being served by existing community resources
- Projects providing leverage for generating other funds and community resources
- Projects facilitating cooperation and collaboration between organizations

Grants usually do not support operating budgets, basic municipal services, basic educational functions, endowment campaigns, previously incurred debt and sectarian religious programs. Low priority is given to requests for travel for groups such as school classes, clubs or sports teams. The foundation does not give grants to individuals, including requests for utility payments and food. Individuals in need of these types of services are encouraged to call 211 for assistance.

### Competitive Grant Application Process

To begin the application process for a competitive grant, contact Kendra Kempf, program officer, at (989) 755-0545. She will review your proposed project for eligibility, as well as answer your questions. Appropriate programs will be assigned a grant number, which must be included on your application. Once your full proposal is received, SCF will conduct a comprehensive review.

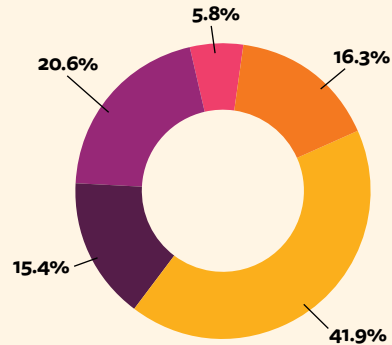
For additional information, visit the Grants section of our website at [saginawfoundation.org](http://saginawfoundation.org).



# 2022 Grants Review

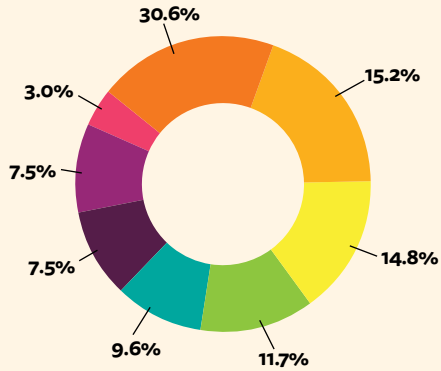
## Grant Commitments by Funding Source

Agency	\$387,445.71
Competitive Grants	\$996,075.10
Designated	\$365,849.14
Donor Advised	\$489,645.61
Other Grants	\$137,300.00
<b>Total</b>	<b>\$2,376,315.56</b>



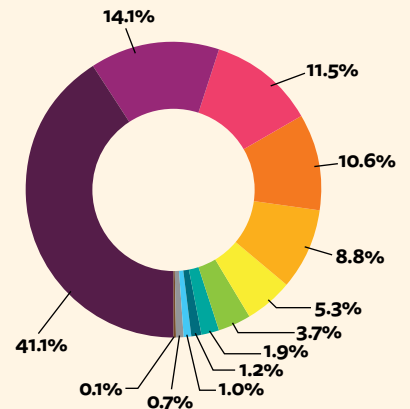
## Competitive Grantmaking Support Areas

Animal	—
Arts & Culture	\$95,593.60
Community Improvement	\$117,000.00
Education & Youth Employment	\$305,081.50
Employment	\$147,000.00
Environment	\$30,000.00
Food	—
Health & Human Service	\$151,400.00
Housing	\$75,000.00
Recreation	\$75,000.00
Religion-Related	—
Transportation	—
<b>Total</b>	<b>\$996,075.10</b>



## Non-Competitive Grantmaking Support Areas

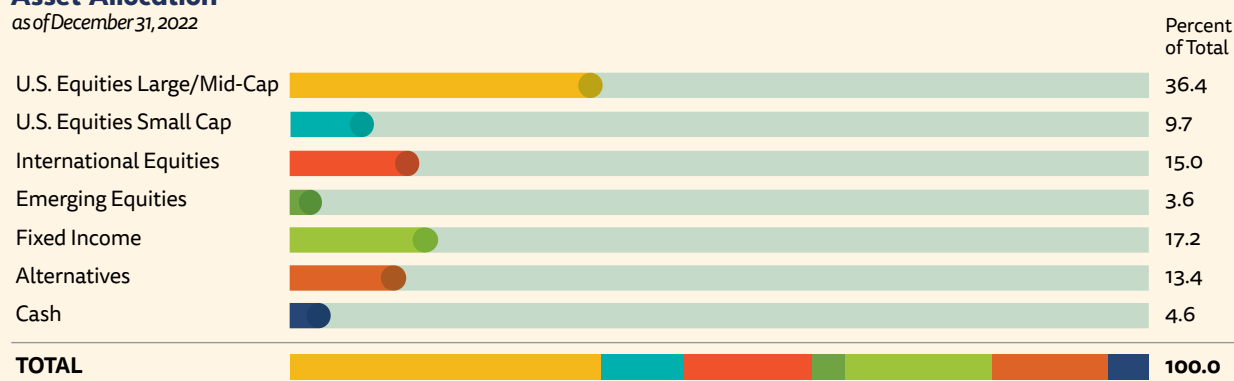
	Agency	Designated	Donor Advised	Other Grants	Total
Animal	\$8,692.00	—	\$4,577.08	—	\$13,269.08
Arts & Culture	\$126,131.00	\$27,938.00	\$33,938.33	\$6,000.00	\$194,007.33
Community Improvement	\$16,261.00	\$33,372.07	\$68,125.00	\$42,000.00	\$159,758.07
Education & Youth Development	\$68,246.56	\$225,915.00	\$244,177.38	\$29,000.00	\$567,338.94
Employment	\$14,084.00	—	\$2,000.00	\$9,500.00	\$25,584.00
Environment	\$16,261.00	\$425.00	—	—	\$16,686.00
Food	\$84,285.15	—	\$35,500.00	\$1,000.00	\$120,785.15
Health & Human Service	\$7,717.00	\$45,341.00	\$52,257.82	\$42,000.00	\$147,315.82
Housing	\$45,768.00	\$3,777.00	\$18,570.00	\$5,000.00	\$73,115.00
Recreation	—	\$1,791.07	\$5,000.00	\$2,800.00	\$9,591.07
Religion-Related	—	\$27,290.00	\$23,500.00	—	\$50,790.00
Transportation	—	—	\$2,000.00	—	\$2,000.00
<b>Total</b>	<b>\$387,445.71</b>	<b>\$365,849.14</b>	<b>\$489,645.61</b>	<b>\$137,300.00</b>	<b>\$1,380,240.46</b>



We believe it is important that an organization be fiscally responsible and that the funds entrusted to its care be used as intended. The Saginaw Community Foundation takes our stewardship role very seriously. On these pages, we have included information regarding the investment of our assets, our condensed financial statement and a breakdown of our grants and administrative expenses. If you would like to review a copy of SCF's audit, please give us a call.

## Asset Allocation

as of December 31, 2022



## Target Asset Allocation and Current Managers

as of December 31, 2022

### Large/Mid Cap U.S. Equities 32.5%

AMCAP Fund  
Brown Advisory Large Cap Growth  
FCI Large Cap Value  
Growth Fund of America  
Investment Company of America  
Jennison Large Cap Growth  
Washington Mutual Fund

### Small Cap U.S. Equities 7.5%

RBC Global Small Cap Growth  
Silvercrest Small Cap Value

### International - Developed Equities 17.5%

DFA International Core Equity  
DFA International Small Company  
Harding Loevner International

### Emerging Equities 5%

DFA Emerging Markets Core Equity

### Fixed Income 17.5%

FCI Aggregate Fixed Income  
PGIM High Yield  
PIMCO Real Return  
Vanguard Total Bond Index

### Alternatives 20%

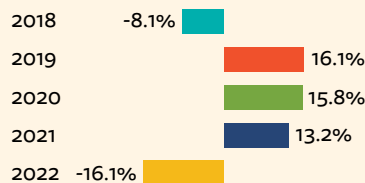
Absolute Return 7.5%  
Ironwood International, Ltd.

Natural Resources 5%  
Credit Suisse Commodities  
Return Strategy  
Tortoise MLP & Pipeline Fund

Hedged Equity 7.5%  
Alkeon Growth Offshore Fund  
Boston Partners Long/Short  
Research Fund

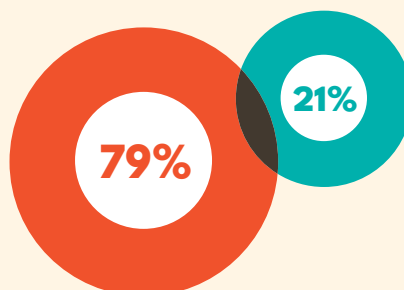
## Net Annual Returns

as of December 31, 2022



3-year average return..... 3.2%  
5-year average return..... 3.8%  
Average return since 1991..... 7.4%

## Analysis of Expenses



**21%**  
Support Services as a percentage of Total Expenses

**79%**  
Program Services and Grants as a percentage of Total Expenses

## Statement of Financial Position

Assets	Years ending December 31		
	2022*	2021	2020
<b>Current Assets</b>			
Cash	\$4,436,499	\$2,692,977	\$3,320,717
Accounts receivable	9,794	6,910	13,631
Promises to give, current portion	10,304	11,977	15,611
Note receivable, current portion	53,100	195,862	284,300
Prepaid expenses	32,305	9,481	9,241
<b>Total Current Assets</b>	<b>\$4,542,001</b>	<b>\$2,917,207</b>	<b>\$3,643,500</b>
<b>Other Assets</b>			
Long-term investments	\$75,991,037	\$96,087,572	\$83,167,022
Notes receivable, net of current position	100,000	121,497	200,000
Charitable remainder trusts	2,649,616	2,649,616	281,104
Other assets	784,147	44,831	44,831
<b>Total Assets</b>	<b>\$84,066,801</b>	<b>\$102,460,545</b>	<b>\$87,997,080</b>
<b>Liabilities and Fund Balance</b>			
<b>Current Liabilities</b>			
Accounts payable and accrued expenses	\$149,915	\$278,944	\$62,431
Deferred revenue	11,012	5,511	5,511
Grants payable	77,066	14,786	17,284
Deposits	4,750	4,750	2,750
Long-term debt	0	0	140,540
<b>Total Current Liabilities</b>	<b>\$242,744</b>	<b>\$303,991</b>	<b>\$228,516</b>
Other Liabilities	3,294,275	4,551,099	3,956,198
<b>Total Liabilities</b>	<b>\$3,537,019</b>	<b>\$4,855,090</b>	<b>\$4,184,714</b>
<b>Net Assets</b>			
Unrestricted	\$77,868,189	\$94,943,862	\$83,515,651
Temporarily restricted	2,661,593	2,661,593	296,715
<b>Total Net Assets</b>	<b>\$80,529,782</b>	<b>\$97,605,455</b>	<b>\$83,812,366</b>
<b>Total Liabilities And Net Assets</b>	<b>\$84,066,801</b>	<b>\$102,460,545</b>	<b>\$87,997,080</b>

## Statement of Activities

<b>Revenues</b>			
Investment income	(\$16,295,768)	\$11,675,975	\$10,910,783
Gifts and bequests	3,801,746	7,255,604	4,669,279
<b>Total Revenue</b>	<b>(\$9,454,690)</b>	<b>\$21,360,579</b>	<b>\$15,589,436</b>
<b>Expenses</b>			
Program services			
Program grants	\$3,148,308	\$6,551,846	\$3,612,550
Support services			
Management and general	901,527	826,842	876,604
Fundraising	34,129	31,142	24,134
<b>Total Expenses</b>	<b>\$4,083,964</b>	<b>\$7,567,490</b>	<b>\$4,681,669</b>
Change in net assets	(13,538,654)	13,793,089	10,907,767
Net assets, beginning of year	97,605,455	83,812,366	72,904,599
<b>Net Assets, End Of Year</b>	<b>\$84,066,801</b>	<b>\$97,605,455</b>	<b>\$83,812,366</b>

\*2022 financials are preliminary and subject to audit.

# Our Volunteers

To our hundreds of volunteers, you are an inspiration. Without your commitment of time and talent, we would not be able to do all of the great things we do in our community – and for that we say “thank you.”

David Abbs	Lisa Coney	Andrea Henning	Sally Meyer	Patty Shaheen
Kwame Akowuah	Carol Cottrell	Jessica Hernandez	Shannon Meyer	Rumi Shahzad
Bobbi Allen	Dr. Brenda Coughlin	James Hewitt	Jill Miller	Laurie Shell
Daphne	Kathy Cozad	Amy Hlavacek	Paula Miller	John Shelton
Allen Bardell	Janet Crane	Marla Hoffman	Tom Miller, Jr.	Sarah Shemanski
Joshua Anders	Susan Crane	Jill Hogenson	Jim Milroy	Jake Shinners
Deb Andersen	Amy Culver	Smallwood	Aimee Minard	Linda Sims
Kelsey Anderson	Dana Curnutt	Holloman, Jr.	Eduardo Mondragon	Dave Skolnik
Karen Angers	Megan Dahl	Cecelia Hopkins	Nikole Montalbano	Tom Slivinski
Angela Appold	Culli Damuth	Veronica Horn	Brenda Moore	Alois Smith
Deb Arnst	Rosa Davis	Rebekah Hornak	Jennifer Moore	Bridget Smith
Andy Ault	Bobby Deleon	Kendra Hrymecki	Carmen Mora	Dan Soza
Habeeb Ayantayo	Rebecca Delgado	Dr. Deborah Huntley	Viloshinee Murugan	Matthew Space
Trisha Baker	Rianna Di Jesus	Gail Hutcheson	Tiffany Muylle	Herb Spence, III
Laurie Barr	Vickie Dillon	Bill Inman	Kathryn Myers	Jenny Spyhalski
Tamara Barrientos	Shelby Dils	Marissa Irish	Tammy Neitzel	Carol Stahal
Angela Barris	Jim Doane	Brian Jackson	Steven Neumann	Geri Stajdl
Patricia Barry	Trish Dobis	Monica Jackson	Susie Nielsen	Carrie Strohkirch
Robert Bash	Lynda Doepker	Eugenia Jarema	Karla Parker	Andrew Switalski
Brooke Beebe	Dr. Stephanie Duggan	Bob Johnson	Janet Patrick	Heather Szafranski
Larry Benjamin	Rose Ederer	Jennifer Johnson	Jenny Peake	Sarah Tackebury
Joyce Bierlein	Pam Elkins	John Johnson	Raquel Perez	Jack Tany
Susannah Biskupski	Jessica Elliot	Reneé Johnston	Jodi Peters	Sam Tany
Diane Bofferding	Scott Ellis	Dr. Kenneth Jolly	Kim Pittel	Allison Taylor
Colin Bohlinger	Pat Evans	John Kaczynski	Melissa Polzin	Ericka Taylor
Heidi Bolger	Rhonda	Rob Kain	Patricia Preston	Christal
Jeff Bookmyer	Farrell-Butler	Brian	Jack Provenzano	Taylor-Lawson
Kerri Boros	Amanda	Keenan-Lechel	Corinne Provoast	Dana Tell
Genna Bosco	Fausnaugh-Moran	Cathleen Kelley	Terry Pruitt	Jordan Thieme
June Bouvrette	Mary Lou Feldotte	Michelle Kettler	Odie Pruitt, III	Dr. Mamie Thorns
Sheilda Braddock	Elian Fichtner	Kayla Kipfmiller	Pastor Christopher	Larry Toft
Ivy Braden	Paul Fisher	Katie Klaczkiwicz	Pryor	Tiffany Torain
Ruth Braun	Mark Flegenheimer	Kathy Klawuhn	Ceciel Reed	Tom Trombley
Kelly Breasbois	Shawanna Fletcher	Nicole Kokx	Kaye Reimers	Shannon Vasko
Brittany	Chamika Ford	Bryan Konieczka	Stephanie Revard	Christina Vasquez
Breyer (Gillett)	Pat Franklin Lindsey	Tiffany Kukla	Monica Reyes	Jane Vondette
Mary Bridgewater	Sherrie Fritze-Harris	Carol Laux	Norman Rezler	Jason Vottero
Daniel Broderick	Amy Fuller	Dionre Lawson	Lindsay Richardson	Evan Waddell
David Brown	Fred Gardner	Kristy LeVasseur	Brooke Riley	Bethany Warezak
Heather Brown	Gordon Gatza	Ashley Lewis	Holly Roenicke	Richard Watson, IV
Talia Brown	Dr. Michael Gavin	Art Lewis	Emma Rogers	Victoria Wenzel
Ann Bueche	Jenny Geno	Jaime Lopez	Minnie Rosales	Marti Wesley
Karen Butler	Lynne George	Leia Lopez-Gamboa	Felicia Rose-Barry	Amanda Weston
Stephanie Calvert	Mary Georges	Amy Luplow	Barb Russell	Katie Wiley
Daniel Cannon	Becky Gerszeny	Brandi Lykins	Eric Rutherford	Marcia Wilohan
Terianne Carey	Alexandrya Giddens	A. Michael Manzoni	Mary Salamon	Meghan Wininger
Julie Ann Caris	Jane Girdham	Kathie Marchlewski	Sheila Salo	Erin Yantz
Beth Charlton	Mary Goedert	Shelly Marner	Vanessa Salogar	Shandelier Yarn
William Chernenko	Miguel Gomez	Dr. Iris Marteja	Linda Sanbourn	Laura Yockey
Morrall Claramunt	Amber Goodyear	Antione Martin	Crystal Sanders	Melissa Young
Michelle Claypool	Michelle Gorzela	Alexandria Martinez	Nicholas Sanislo	Sarah Zieglemann
Pastor Hurley	Kristine Gotham	Catherine Martinez	Jessica Sargent	Beth Ziemann
Coleman, II	Andrea Green	Celestina Martinez	Anna Schaenzer	Cassi Zimmerman
Hurley Coleman, III	Tanya Gregory	Heather Masters	Abby Scherzer	Christian Zummer
Rev. Hurley	Todd Gregory	Crystal Mays	Amy Schnople	
Coleman, Jr.	Heather Grigg	Sierra McKissick	Raegan Schultz	
Jeffrey Collier	Elizabeth Hagen	Debbie Melkonian	Darci Seamon	
Melisa Colton	Rev. Sue Hand	Guy Merriam	Michelle Senkowski	

# Tribute Gifts

A great way to honor someone special is to give an honor or memory tribute gift. These gifts become lasting, living legacy's and help Saginaw Community Foundation make grants to a wide variety of charitable, educational, health and cultural programs

## Honor Donations

A thoughtful way to honor and commemorate an important moment by recognizing a birth, graduation, anniversary, special achievement or simply "just because." Below are contributions made during 2022 in honor of:

Don & Janet Amman	Todd & Julie Mayer
Dr. Michael P. Campeau & Staff	Sarah Nothelfer
David DeGuise	Mr. & Mrs. J. Obian
Matthew Gronda <i>in honor of Matthew's 39<sup>th</sup> birthday</i>	Marjorie Orr
Joyce & Jack Guttowskyz <i>in honor of their 70<sup>th</sup> wedding anniversary</i>	David Schanz
	Allan Wilke

## Tribute Donations

A meaningful way to honor a friend or relative or to express your condolences. When you give to Saginaw Community Foundation, you honor a special life by helping us meet the ever changing needs of Saginaw County. For good. For ever. Below are contributions made during 2022 in memory of:

Scott Amman	Steven Kyle Kowalewski
Maryann Bauer	Patricia A. Learman
Betty J. & Leo "Smokey" Boyd	Rob Leslie
Evans Browne	Thomas Luplow
Emmarie Buchan Dess-Collins	Tim MacKay
John Cammin	William G. Mason
Shirley Canole	Bill Matson
Tamisha Carroll	Lee Essie and Charlie McMillan, Jr.
Marquettea Carroll	Kathryn & Arthur Menapace
Beulah Collison	Matthew Morgrette
Dixie Cronin	Evelyn Mudd
Katie L. Davis	Maurice & Sue Pahr
Megan Drumhiller	Alfred "Ben" Pococke
Kathryn Duncan	Jack Rehmann
Alexander Farrel	Kenneth John Reimus
Ernest & Marjorie Flegenheimer	Frank Rios
David Foy	Dennis Rogers
Caleb Gantkowski	Sandra Ruth
John George	David Schanz
Louis Hanisko	Howard Schmaltz
Jim Hayes	Ronald Schneider
Katelyn Howay	William Thibodeau
Tony Jackson, Jr.	Robert Uberroth
Gregory Jones	Garth Westendorf
Martha Ann Joseph	Judy Zehnder Keller

# A Village of Supporters

Listed here are the names of individuals, corporations, organizations and foundations who supported Saginaw Community Foundation in 2022. **Thank you for your support!**

1st State Bank	Joyce Baugh & Roger Hatch	Rhonda Bullock	Covenant HealthCare
A Man In A Hole Bowling Club	Bavarian Inn Motor Lodge, Inc.	Nancy Burdick	Covenant Neighborhood Association
Dave & Kathy Abbs	Bay Area Community Foundation	Chris Burditt	David & Kathy Cozad
Michigan Sugar Company	Bay Area Runners Club	Burt Watson Auto Group	Tim & Susan Crane
Michigan Lighting Systems	Sara & Marlene Bean	Jerome Burton	Janet J. Crane
Advanced Magnet	Russ & Debra Beaubien	Business Hemlock Schools Partnership	Jay & Leisa Crane
Source Corporation	Alissa & Ryan Beauregard	Louis & Elizabeth Byrne	JoAnn T. Crary
Air Boss Flexible Products	Lesley A. Becker	C. K. Eddy Family Memorial Fund	Crime Prevention Association of Michigan
Dr. Waheed Akbar	Susan Benaway	Dawn & Steffen Cameron	Crime Stoppers of Saginaw County
Al Serra Auto Plaza	James & Nancy Benjamin	Camp Fish Tales	Irvin and Brenda Culpepper
Albosta Law, PLC	Brian & Ruth Berkobien	Steven E. Canole	Cumulus Media
Mary Ann & Thomas Alfano	David & Tammy Bernier	Capstan Atlantic	Bart & Betty Currie
Alice E. Turner Memorial Trust	Michele & Hugh Bernreuter	C&U Americas	Reva Curry
Allegro Microsystems	Beth & James Reindel	Carolanne Killmer School of Dance	Eric Curtis
Dr. Paul W. Allen	Pfizer Foundation	Carrie M. & Alex A. Reid Trust	CW Bearing USA, Inc.
James & Coleen Allen	Andrew & Andrea Bethune	Carrollton Public Schools	D & R Earthmoving, LLC
Christopher & Dafina Allen	Scott A. Bickel	Mary Case	Katrina Dailey
Allen Supply	Roberta J. Bidwell	Bonnie & John Cavendish	Tom & Culli Damuth
Lucy Allen-Smith	Patricia Bierlein	Center for Wealth Management	Vinnitta Dansby
Katharine & Randy Almirall	Bierlein Companies Foundation	Center of Attraction Outreach	Drue & Kristine Darby
Alpha Delta Kappa – Alpha Sigma Chapter	Murielle Bigaud	Central Transport	Dart Bank
Amanda	Garber Automotive Group	Certech	Dautomotive
AmazonSmile	Karl Bihn & Mary Jo Wagner	Marc Cesere	United Way of Saginaw County
Ambrose Squires Funeral Homes	Paul Birchmeier	Bonnie & Paul Chaffee	Don & Janet Davis
American Land Clearing & Forestry Mulching, LLC	Justin Bird	Catherine Champagne	Barbara & Joseph Day
American Maintenance & Cleaning Corporation	Marianne Bird	Charles Stewart Mott Foundation	Linda DeGuise
Jule Amman	Sarah Blass	Laurie A. Chavira	Lauren & Thomas Deisler
Janet & Donald Amman	Steve & Christy Boehler	Children's Grief Center of the Great Lakes Bay Region	Ryan & Jennifer Deisler
Anonymous	Janet Boes & John Sweeney	Ashley Chippi	Joyce & David DeKarske
Applied Tech Industries	Heidi Bolger & David Wallace, DVM	Jim & Beth Church	Dale DeLizio
Arlyne & Lewis Imerman Philanthropic Fund	Kimberly Bond	Janet Ciesla	Tiffany DeLosSantos
Cindy & Thomas Arnold	Tamara Booker	Circle Michigan	Delta College
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“We become  
**neighbors**  
When we are willing to  
**Cross the Road**  
for one another.”

HENRI J. M. NOUWEN



**SCF**

**Saginaw**

[community foundation](http://communityfoundation.org)

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YEO & YEO

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There are various levels of public and printed recognition available – including introductions at events, listings in foundation publications and logos on our website – depending upon your membership level. For more information, call (989) 755-0545.