

SCF

Saginaw

community foundation



2023 Annual Report

# EACH OF US





**"WE LIVE IN A WORLD IN WHICH WE NEED TO SHARE RESPONSIBILITY. IT'S EASY TO SAY IT'S NOT MY CHILD, NOT MY COMMUNITY, NOT MY WORLD, NOT MY PROBLEM, THEN THERE ARE THOSE WHO SEE THE NEED AND RESPOND. I CONSIDER THOSE PEOPLE MY HEROES."** *Fred Rogers*

#### **EACH OF US.**

Creating community takes all of us pitching in. Think about it – when everyone gets involved, Saginaw County becomes a place people are proud to call home. Whether volunteering, shopping at local businesses, donating to a cause, or just being a friendly neighbor all make a huge difference. When we give back, we're directly improving our surroundings and helping those in need.

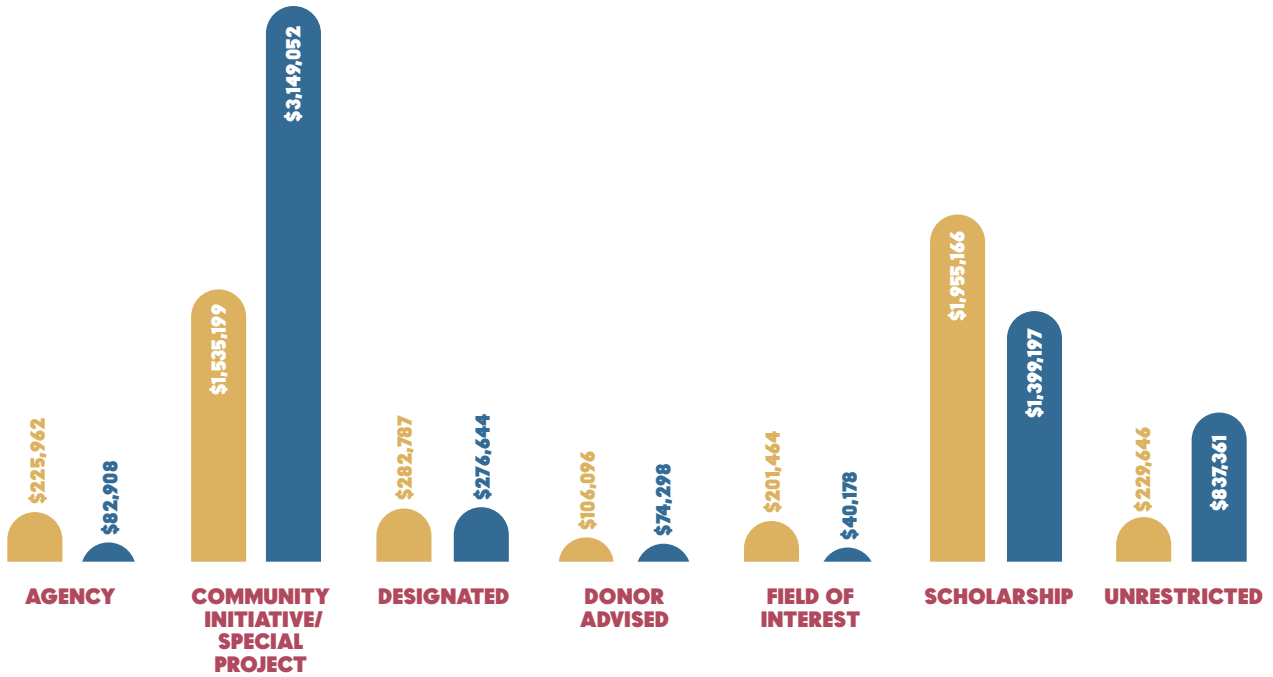
Saginaw Community Foundation is uniquely positioned to connect donors to the causes they are most passionate about. We bring together the financial resources of individuals, families and local businesses to support nonprofits in our community. We also act as a convener by bringing diverse groups and individuals together to reach common goals and build relationships.

It takes each of us, doing our part no matter how big or small, to build a stronger, more connected, and flourishing community for all, forever, or each of us.

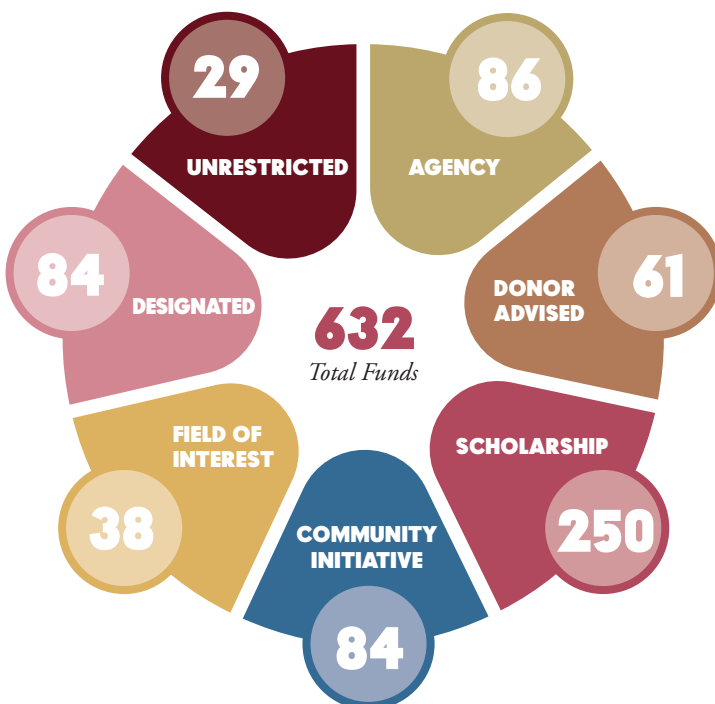
# YEAR IN REVIEW

## ■ WHERE DONORS HAVE DIRECTED THEIR GIFTS

by fund type, 2022 vs. 2023 ■ 2022 (total: \$4,536,270) ■ 2023 (total: \$5,859,638)



## ■ NUMBER AND TYPES OF FUNDS as of December 31, 2023



### 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

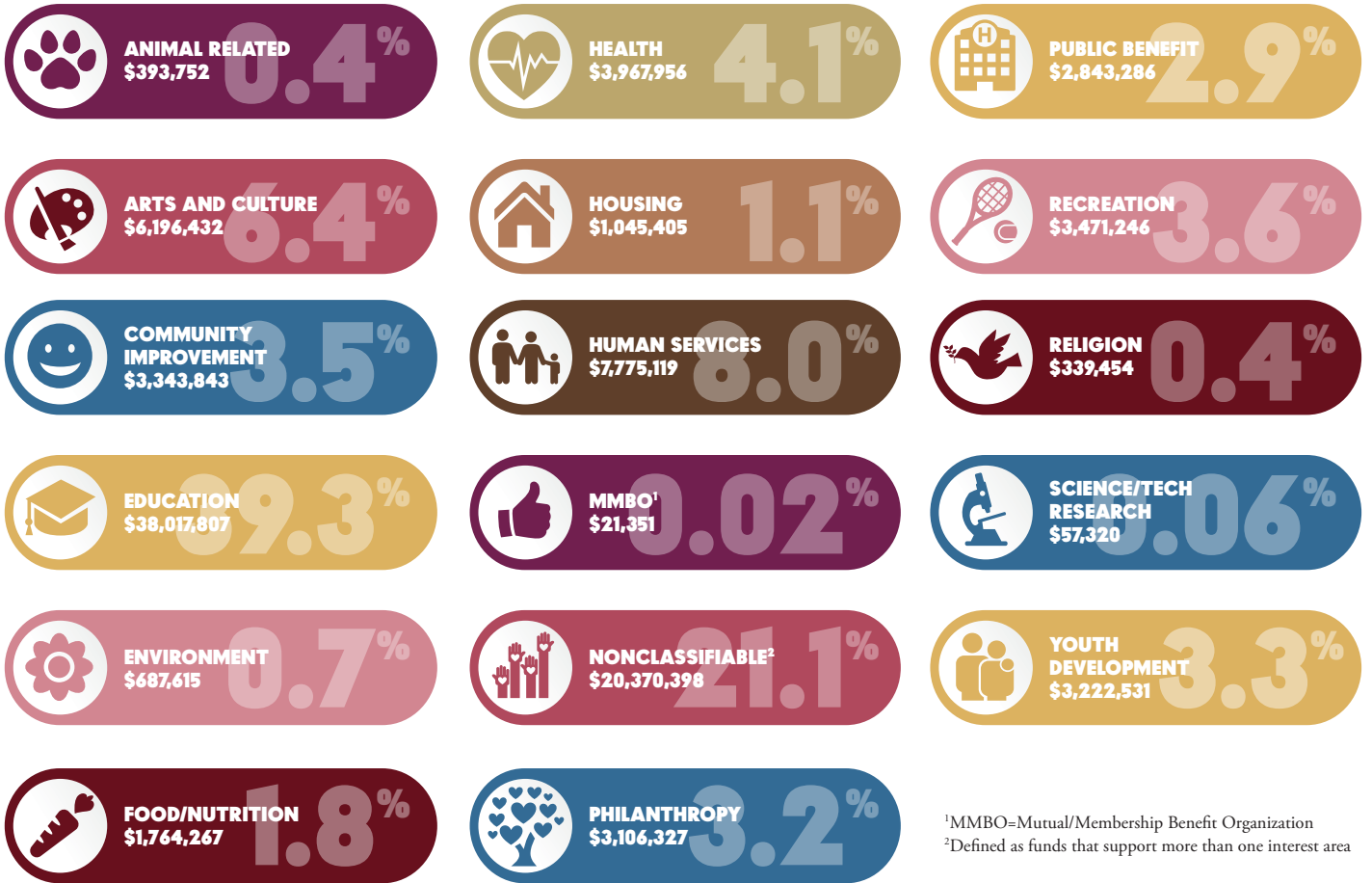
### SCHOLARSHIP

Provides financial support for students seeking higher education

### UNRESTRICTED

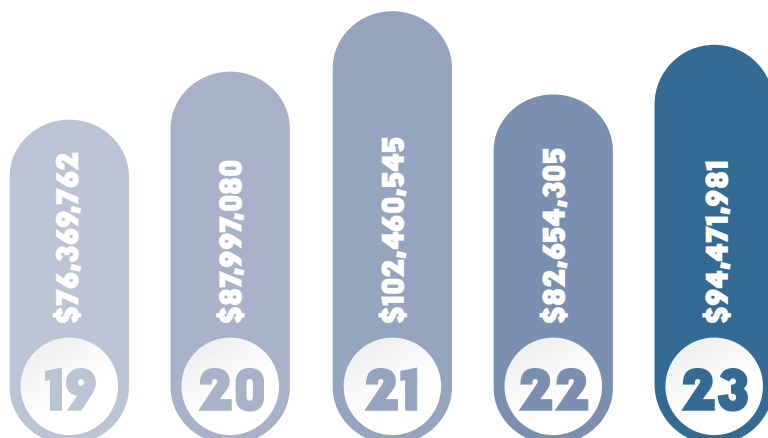
Administered by the foundation to meet the urgent and changing needs in Saginaw County

■ **ASSETS BY DONOR INTEREST AREA** as of December 31, 2023



<sup>1</sup>MMBO=Mutual/Membership Benefit Organization  
<sup>2</sup>Defined as funds that support more than one interest area

■ **ASSET HISTORY** Five-year, 2019 – 2023



Additional financial information can be found on pages 22-23, including a statement of financial position, net annual returns, asset allocation, target asset allocation, and analysis of expenses.

## A MESSAGE FROM THE PRESIDENT & CEO AND BOARD CHAIR

*For good. For ever. For each of us.*

It was another year of mission-driven accomplishments in 2023. We assisted donors with giving to causes that matter to them the most – helping them realize their philanthropic goals. We provided support to nonprofit agencies with grant support. Thanks to our scholarship fund donors, nearly 400 students received scholarship awards to pursue post-secondary education opportunities. We convened groups together – working to address common goals, deliver results, and build an equitable future for all.

In 2023, we worked on setting the stage for commemorating Saginaw Community Foundation's 40<sup>th</sup> Anniversary in 2024. We established an anniversary planning committee in early 2023 to plan a variety of events and activities to ensure our 40<sup>th</sup> Anniversary would be spectacular.

Extensive planning has been done around our Diversity, Equity, Inclusion, Belonging, and Justice (DEIBJ) journey. In 2023, we shared our new strategic priorities that would guide SCF to best serve Saginaw County. One of those priorities included a strong commitment and focus on our DEIBJ work. The SCF staff conducted an internal audit by using an Organization Justice Assessment and Transformation Tool (OJATT). Through this tool, the following items were identified by the staff as areas of focus:

1. Have a culture of collaboration, support and trust
2. Have a clear and consistent protocol in place for publicly communicating about and responding to issues of bias and discrimination
3. Have regular and productive conversations about issues of organization justice

In addition, our strategic plan outlined that we wanted to make this journey for SCF and for our community. To accomplish this, we convened organizational leaders expressing interest in a diversified, equitable and inclusive Saginaw County, and as a group we defined what DEIBJ would mean for our community. We established a Vision Statement and specific goals for each element of this work (*see plan overview on next page*). This work was not meant for a select few. It is intended for our community. A press conference was planned for early 2024 to share this information and introduce everyone to this DEIBJ journey.

During 2023, we provided capacity building for our area nonprofit agencies which you will learn more about later in this report. We also served as a fiscal sponsor last year for the Saginaw County Health Department's Health Equity Council. As their fiscal sponsor, SCF received and redistributed grant funds from the Michigan Public Health Institute to address COVID-19 disparities through an equity lens across Saginaw County.

In May, we hosted our annual Excellence in Education event where we distributed \$994,750 in scholarship awards to 394 high school, college and nontraditional students.

*continued on page 9 ...*



**JOHN SHELTON**, Board Chair (*left*)  
**RENEE S. JOHNSTON**, President & CEO (*right*)

# DIVERSITY EQUITY INCLUSION BELONGING JUSTICE (DEIJB) STRATEGIC PLAN

## VISION

Saginaw is an inclusive community where everyone can thrive, be their authentic self, has a voice and is heard, has access to opportunities, feels a sense of belonging, advocates for safety, equity and justice, and openly celebrates differences.

## VALUES

• Diversity • Equity • Inclusion • Belonging • Justice

## STRATEGIC INITIATIVES

### DIVERSITY

A community that appreciates and celebrates the unique differences that makes us who we are



#### GOALS

- Seek to educate Saginaw County residents about our diversity (unique differences)
- Celebrate Saginaw County's diversity

### EQUITY

A community providing equitable access to opportunities and elimination of barriers to participation



#### GOALS

- Conduct an assessment to identify barriers and challenges
- Develop strategic plan to address and mitigate inequities
- Implement action plan and solutions

### INCLUSION

All are invited, have a sense of belonging, are heard, understood, and valued for their true selves, and feel safe and secure



#### GOALS

- Establish a common, consistent, inclusive message that promotes Saginaw County
- Coordinate and convene courageous conversations to better understand DEIJB and how the leadership group has defined it (sharing our definitions)
- Identify what the young people of Saginaw County want and show that their voice matters

### BELONGING

A community where everyone has a sense of belonging, feels connected with people and accepted for their true selves



#### GOALS

- Drive the community to commit to the work (community leaders, nonprofits, businesses, government, etc.)
- Develop a long-term plan for belonging
- Empower community members through action and conversation

### JUSTICE

A community that identifies, challenges and eliminates systems and structures that limit fairness and equity



#### GOALS

- Identify systems and structures that limit fairness and equity
- Challenge and eliminate systems and structures that limit fairness and equity



*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.**

*continued from page 6...*


In June 2023, we held our Annual Celebration. The night was full of recognitions and celebration, as we awarded Michael and Sarah Jury from the Jury Family Foundation with the Frank N. Andersen Spirit of Philanthropy award. Craig Cooper-smith, a science teacher from Carrollton High School, received the Mridha Foundation Teacher of the Year Award. Joseph Courville, a senior from Frankenmuth High School, was awarded the 2023 Joseph W. Madison Youth Award. We also awarded a \$25,000 Community Improvement Initiative grant to Saginaw STEM.


In November, we hosted our Philanthropy Uncorked fundraiser which raised \$20,000 towards the Lucy R. Allen Cornerstone Fund, SCF's operating endowment. We wrapped up the year with our Cornerstone champagne toast with a

group of donors and SCF Board Members as we toasted another successful year and announced the activities planned for our upcoming 40<sup>th</sup> anniversary in 2024.

As we look forward, there's always more work to be done. We are grateful our donors believe in our mission and continue to support us as we create a flourishing community for all, for good, for ever.

Sincerely,

  
Renee S. Johnston  
President & CEO

  
John Shelton  
Board Chair

# BUILDING CAPACITY



Nonprofit organizations play a key role in our community addressing inequities and creating a region where all can thrive. Saginaw Community Foundation believes that for our community's nonprofit organizations to be best equipped to meet their missions, they need strong leadership, sound operation, and must work together to accomplish complex goals. Here are two examples of how Saginaw Community Foundation helps nonprofit agencies build capacity.

### ALPHA MEDIA COMMUNITY CONNECTIONS

Saginaw Community Foundation began sponsoring an on-air segment on WSGW 100.5 FM/790 AM in 2023 called Our Communities Care. SCF identified a Saginaw County nonprofit agency each month to appear as a guest on the program. The agency was given an interview spot that was broadcast 30 times on-air (50 times via streaming platforms) over the course of two weeks each month. SCF's sponsorship allowed for participating agencies to be part of Alpha Media's Kids World Event in April 2023 at Fashion Square Mall. At this event, tables were provided for agencies to share information about their programs or other community resource items.

"SCF partnered with Alpha Media to sponsor this activity to benefit area nonprofits and allow them to spread news about their organization to a wide audience on the radio and streaming platforms," said Reneé Johnston, president & CEO, Saginaw Community Foundation.

One of the agencies selected was Great Lakes Bay Health Centers. As part of their segment, Great Lakes Bay Health Centers was able to promote National Health Center Week, which is an annual national observance. The organization was able to share information to help increase awareness of health care services they provide as well as the importance of health-related activities for the community, like receiving cancer screenings, immunizations, and addressing chronic health issues.

"Our vision is 'We Change Lives Because We Care'," said Angela Williams, senior vice president, Great Lakes Bay Health Centers. "This (sponsorship) from the Foundation to participate in the Our Community Cares feature on WSGW with Art Lewis allowed Great Lakes Bay Health Centers to persist in our mission of providing vital health information to the public."

**HELPING BUILD AND STRENGTHEN THE CAPACITY OF LOCAL ORGANIZATIONS IS AT THE CORE OF WHAT WE DO.**

### CATCHAFIRE

Saginaw Community Foundation is proud to be one of nine regional funders comprised of community foundations and United Ways partnering with Catchafire to bring time-sensitive, virtual support to more than 200 nonprofit organizations in the Great Lakes Bay Region. Through this partnership, invited nonprofits have access to skills-based volunteers on Catchafire's virtual platform, where they can complete any number of operational or capacity-building projects together. This support empowers our nonprofit community to pivot with today's workplace and environment to assure they are meeting the expectations and needs of the communities they serve.

"One of our main priorities is connecting nonprofits to people who want to share their time and talents," said Johnston. "Catchafire is an incredible resource that harnesses the power of connection. It can help open doors for nonprofits by bridging skills with needs. We are thrilled to partner together with local funders and bring Catchafire to our community, which can widen capabilities and build capacity so our region can thrive."

Through Catchafire's platform, nonprofits post their immediate needs by choosing from over 140 projects already outlined with steps and deliverables. Talented professionals apply to complete these tasks, and the organizations select a volunteer to do the work. Through these engagements, nonprofits get critical needs filled, and volunteers become deeply connected to the nonprofits' missions. Over time, these connections can establish long-term relationships where pro bono professionals become repeat volunteers, social media advocates, donors, and potential board members.

"Nonprofit agencies have utilized services from Catchafire to complete activities that would have proved cost prohibitive," said Johnson. "Thanks to Catchafire, those activities have now been made a reality."

Learn more about Catchafire at [catchafire.org](https://catchafire.org).



# HUGE BOOST

## \$25,000 grant strengthens Saginaw STEM program

A program geared for students in grades K-12 that brings learning opportunities and activities centered around STEM (Science, Technology, Engineering, Math) is getting a huge boost. Saginaw STEM's "STEM Saturdays" initiative was awarded a Saginaw Community Foundation's Board of Directors' Community Improvement Initiative \$25,000 in 2023.

STEM Saturdays are hands-on interactive experiences with STEM activities. Hosted at a Saginaw Public School's building, the venue is transformed into a laboratory where students participate in hands-on STEM experiences supervised by community volunteers including engineers, teachers, parents, local leaders and high school peer leader students.

"The Community Improvement Initiative grant is a game changer for us," said Danté Davis, executive director and founder of Saginaw STEM. "The funds will be going towards expanding the program and increasing the number of events per year. We will be able to plan and schedule our programming on a monthly basis for an entire year – something we have not been able to do. This grant has helped save the STEM Saturdays program."

**STEM SATURDAYS LAUNCHED IN 2021 AND QUICKLY BECAME A HIT WITH STUDENTS, WITH ATTENDANCE QUICKLY GROWING INTO HUNDREDS OF ATTENDEES AT EACH SESSION. THE SESSIONS ARE OFFERED FREE-OF-CHARGE TO PARTICIPANTS.**

Each Saturday program guides students as they create projects related to a STEM theme. Students build items like catapults, rocket cars, rockets, circuits, motorboats, mechanical hearts and lungs, traffic lights, robots and electric charging stations, to name a few.

"Our mission is to grow, engage, expose, and inspire future innovators, creators, makers, and entrepreneurs," said Davis. "We strive to help members of the community to learn about opportunities in the fields of STEM."

STEM Saturdays launched in 2021 and quickly became a hit with students, with attendance quickly growing into hundreds of attendees at each session. The sessions are offered free-of-charge to participants.

"Interest in STEM Saturdays was nearly instant," remarked Davis. "It really proved to us that there was a great need in our community to get students engaged in STEM."

Davis shared that receiving the \$25,000 Community Improvement Initiative grant is a huge accomplishment for Saginaw STEM and its STEM Saturdays program.

"Being awarded the grant has definitely created more buzz around our program," said Davis. "The grant has helped legitimize what we are doing. With the backing of Saginaw Community Foundation, other funders in our community are offering their support, especially with helping us match the grant amount to receive additional funding from SCF."

A component of the Community Improvement Initiative grant is if the initial \$25,000 is matched with another \$25,000, SCF will award an additional \$5,000.

"It's more than just receiving the dollars," said Davis. "We're aligning the ideas and goals of STEM Saturday's to match SCF's goals for our community, which comes down to putting kids first. They are our future, and we are helping prepare and instill in them the tools and knowledge needed to compete in the world."

**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.**

# **EXCELLENCE IN EDUCATION**





Since awarding our first \$500 scholarship in 1987, Saginaw Community Foundation has awarded scholarships to area students totaling more than \$9.9 million through 2023. Each year, hundreds of individuals benefit from our scholarship awards.

Last year, Saginaw Community Foundation presented **665** scholarship awards to **394** high school, college and nontraditional students. A total of **\$994,750** was awarded to recipients.

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.

“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.

As of Dec. 31, 2023, SCF administers 250 scholarship funds that have been established by our donors.



**665**  
**SCHOLARSHIP AWARDS**

**394**  
**STUDENTS**

**\$994,750**  
**AWARDED**



Read biographies of all of our scholarship funds on our website by visiting:  
[SAGINAWFOUNDATION.ORG/DIRECTORY](https://www.saginawfoundation.org/directory)

# A FORCE IN OUR COMMUNITY



## 2023 FORCE GRANTS

TOTAL  
\$56,000

### BOOKS AND BALLS (AMATEUR ATHLETIC UNION OF THE UNITED STATES)

Equipping At-Risk Student  
Athletes for Academic Success  
**\$7,000**

### FREELAND ROBOTICS BOOSTERS

High School Field Project  
**\$10,000**

### NOUVEL CATHOLIC CENTRAL ELEMENTARY SCHOOL

Calming Corners  
**\$5,000**



Often in today's society, youth feel as though their voice isn't heard or ideas for improving their community go unnoticed. Here in Saginaw County, the FORCE Youth Advisory Committee provides a way in which area youth can participate in an array of volunteer opportunities, learning about their community along the way, affect real change while gaining leadership skills, and come to understand that by working hard, anything is possible.

After pausing FORCE committee meetings during the COVID-19 Pandemic, FORCE resumed meeting in 2023 with a new group of students from around Saginaw County representing Heritage High School, Nouvel Catholic Central High School, Saginaw Arts & Sciences Academy, St. Charles Middle/High School, Valley Lutheran High School, and White Pine Middle School.

Founded in 1992 as a result of a \$1 million challenge grant from the W.K. Kellogg Foundation, FORCE provides participating area youth a meaningful experience to take part in grantmaking and community service. These funds were permanently endowed and FORCE uses the income generated annually from this fund to support various community projects and programs that affect children and teens in Saginaw County.

“The big difference between FORCE and other youth organizations is the youth are making the decisions with the money, and are actually deciding what to do with it,” said Cecelia Hopkins, program



associate/FORCE coordinator. “The grantmaking process is exactly the same as other competitive grant programs at Saginaw Community Foundation, however, FORCE grant awards must support youth-oriented programs.”

FORCE serves an important function in Saginaw County. Comprised of a diverse group of students in grades 8-12, the committee gives a voice to youth in our community and gives members a chance to be heard and make decisions that will impact their future.



#### ROOTED IN HOPE

I Read, I Lead, I Succeed  
**\$20,000**

#### SAGINAW CHORAL SOCIETY

Saginaw Youth Choir:  
 Matilda, the Musical  
**\$5,000**

#### SELF LOVE BEAUTY

Program Expansion:  
 Leadership and Empowerment  
 Training Program  
**\$9,000**

**LAST YEAR, WE WELCOMED  
24 NEW FUNDS AT SCF –  
EACH WITH ITS OWN  
PURPOSE, MEANING AND  
DESIRE TO HELP CREATE A  
FLOURISHING COMMUNITY  
FOR EACH OF US.**

# FOR GOOD FOR EVER

## 2023 NEW FUNDS

### COMMUNITY INITIATIVE/SPECIAL PROJECT FUNDS

Andersen Enrichment Center  
Enhancement Fund  
Handley Hills  
Henry Marsh Bridge  
Jenn's Place Run For  
Down Syndrome

Juneteenth Celebration  
Remember the Trojans and  
the Lumberjacks  
Saginaw Police Reserve Fund  
Burriss "Buss" Smith  
Memorial Fund

Tittabawassee Township Historical  
Society Fund  
United Cancer Alliance  
Youth First – Atkins  
Youth First – Merrill Park

# CREATE A CHARITABLE LEGACY

*Your 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.

**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.

**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.

**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.

**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.

**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.

**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).

## DESIGNATED FUNDS

Kerr Family Pass-Through  
Martin & Mary Kerr Family Fund  
Jason Pollington Latin America  
Scholarship  
Karla Topolka YFU

## DONOR ADVISED FUND

Mike & Betsy Meyer Youth Fund

## SCHOLARSHIP FUNDS

COOPSTRONG  
Scholarship  
Gary L & Florence G.  
DeShano Scholarship  
Kenneth & Eileen Gross  
Memorial Scholarship  
Martin & Mary Kerr Family  
Scholarship  
Dr. Michael Manzoni Veteri-  
nary Medicine Scholarship  
Armin (Bun) & Lorraine  
Rinness Memorial Scholarship  
Saginaw Youth Ambassador  
Scholarship

**EACH YEAR, THE SAGINAW  
COMMUNITY FOUNDATION INFUSES  
MILLIONS OF DOLLARS BACK INTO  
SAGINAW COUNTY AND BEYOND  
IN THE FORM OF GRANTMAKING.**

# OUR GRANTS

## **NON-COMPETITIVE GRANTS**

### **AGENCY FUND GRANTS**

Agency Funds are endowment funds 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 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**

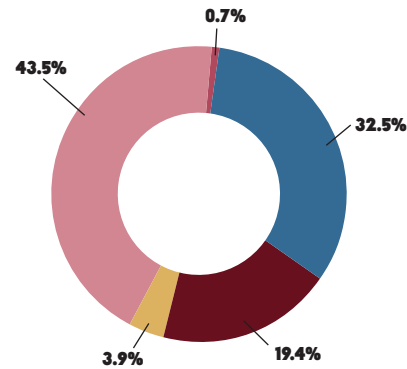
To begin the application process for a competitive grant, contact Kendra Kempf, program officer, at [kendra@saginafoundation.org](mailto:kendra@saginafoundation.org) or (989) 755-0545. She will review your proposed project for eligibility, as well as answer your questions. Once your full proposal is received, SCF will conduct a comprehensive review.

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

# 2023 GRANTS REVIEW

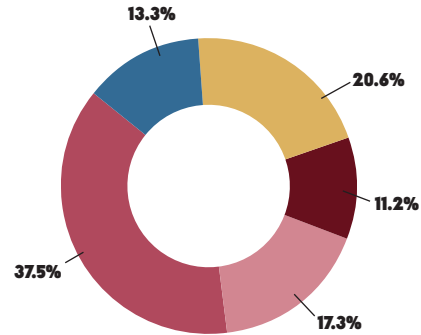
## GRANT COMMITMENTS BY FUNDING SOURCE

● Agency	\$893,848.18
● Competitive Grants	\$532,874.00
● Designated	\$106,177.94
● Donor Advised	\$1,195,585.13
● Other Grants	\$19,550.00
<b>Total</b>	<b>\$2,748,035.25</b>



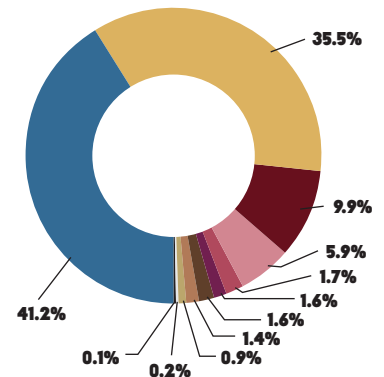
## COMPETITIVE GRANTMAKING SUPPORT AREAS

○ Animal	—
● Arts & Culture	\$71,000.00
● Community Improvement	\$110,000.00
● Education & Youth Employment	\$59,500.00
○ Employment	—
○ Environment	—
○ Food	—
● Health & Human Service	\$92,374.00
○ Housing	—
● Recreation	\$200,000.00
○ Religion-Related	—
○ Transportation	—
<b>Total</b>	<b>\$532,874.00</b>



## NON-COMPETITIVE GRANTMAKING SUPPORT AREAS

	AGENCY	DESIGNATED	DONOR ADVISED	OTHER GRANTS	TOTAL
● Animal	—	—	\$1,500.00	\$750.00	\$2,250.00
● Arts & Culture	\$106,434.00	\$14,018.39	\$97,039.68	\$2,500.00	\$219,992.07
● Community Improvement	\$695,491.56	\$5,075.00	\$82,250.00	\$2,500.00	\$785,316.56
● Education & Youth Development	\$39,031.00	\$73,562.86	\$792,799.18	\$7,500.00	\$912,893.04
● Employment	—	—	\$35,500.00	—	\$35,500.00
● Environment	\$4,366.00	—	—	—	\$4,366.00
● Food	—	—	\$37,738.96	—	\$37,738.96
● Health & Human Service	\$36,537.62	\$10,062.00	\$83,573.31	\$800.00	\$130,972.93
● Housing	\$11,988.00	\$3,459.69	\$19,984.00	—	\$35,431.69
● Recreation	—	—	\$30,000.00	\$500.00	\$30,500.00
● Religion-Related	—	—	\$14,700.00	\$5,000.00	\$19,700.00
○ Transportation	—	—	\$500.00	—	\$500.00
<b>Total</b>	<b>\$893,848.18</b>	<b>\$106,177.94</b>	<b>\$1,195,585.13</b>	<b>\$19,550.00</b>	<b>\$2,215,161.25</b>

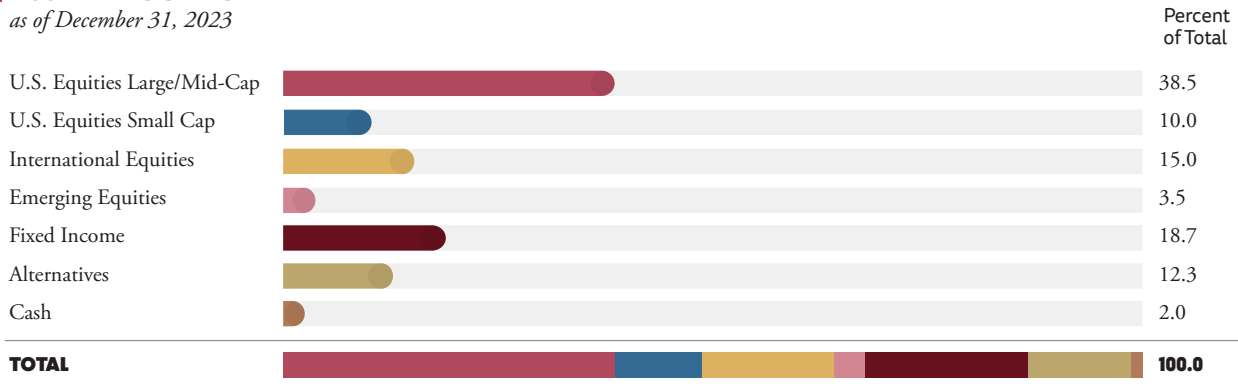


# FINANCIAL REVIEW

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, 2023



## TARGET ASSET ALLOCATION AND CURRENT MANAGERS

as of December 31, 2023

### 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  
Federated Core  
PIMCO Real Return  
Vanguard Total Bond Index

### Alternatives 20%

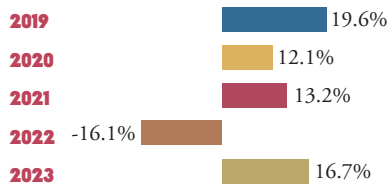
PGIM High Yield 14.6%  
Ironwood International, Ltd.

Natural Resources 3.7%  
Credit Suisse Commodities  
Return Strategy  
Tortoise MLP & Pipeline Fund

Hedged Equity 1.7%  
Boston Partners Long/Short  
Research Fund

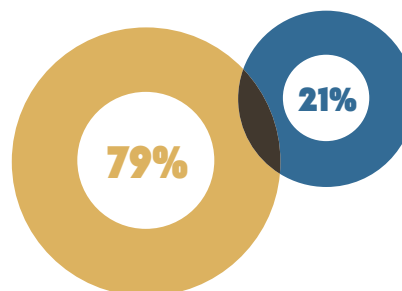
## NET ANNUAL RETURN

as of December 31, 2023



3-year average return .....4.6%  
5-year average return .....9.1%  
Average return since 1991 .....7.7%

## 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

	Years ending December 31		
Assets	2023*	2022*	2021
<b>Current Assets</b>			
Cash	\$2,698,018	\$4,150,669	\$2,692,977
Accounts receivable	10,024	1,645	6,910
Promises to give, current portion	40,304	11,804	11,977
Note receivable, current portion	50,150	52,550	195,862
Prepaid expenses	40,023	26,594	9,481
<b>Total Current Assets</b>	<b>\$2,838,519</b>	<b>\$4,243,262</b>	<b>\$2,917,207</b>
<b>Other Assets</b>			
Long-term investments	\$90,349,506	\$77,127,086	\$96,087,572
Note receivable net of current	0	100,000	0
Charitable remainder trusts	1,239,126	1,239,126	2,649,616
Other assets	44,831	44,831	44,831
<b>Total Other Assets</b>	<b>\$91,633,462</b>	<b>\$78,411,043</b>	<b>\$98,782,019</b>
<b>Total Assets</b>	<b>\$ 94,471,981</b>	<b>\$82,654,305</b>	<b>\$102,460,545</b>
<b>Liabilities and Fund Balance</b>			
<b>Current Liabilities</b>			
Accounts payable and accrued expenses	\$44,138	\$125,885	\$278,944
Deferred revenue	7,900	0	5,511
Grants payable	2,480	77,066	14,786
Deposits	4,750	4,750	4,750
Long-term debt	0	0	0
<b>Total Current Liabilities</b>	<b>\$ 56,714</b>	<b>\$205,147</b>	<b>\$303,991</b>
Other Liabilities	3,761,219	3,154,336	4,551,099
<b>Total Liabilities</b>	<b>\$3,817,933</b>	<b>\$3,359,483</b>	<b>\$4,855,090</b>
<b>Net Assets</b>			
Unrestricted	\$89,414,921	\$78,055,696	\$94,943,862
Temporarily restricted	1,239,126	1,239,126	2,661,593
<b>Total Net Assets</b>	<b>\$90,654,047</b>	<b>\$79,294,822</b>	<b>\$97,605,455</b>
<b>Total Liabilities And Net Assets</b>	<b>\$94,471,981</b>	<b>\$82,654,305</b>	<b>\$102,460,545</b>

## STATEMENT OF ACTIVITIES

<b>Revenues</b>			
Investment income	\$13,396,571	(\$16,918,720)	\$11,675,975
Gifts and bequests	4,890,603	6,051,534	7,255,604
<b>Total Revenue</b>	<b>\$18,287,174</b>	<b>(\$10,867,186)</b>	<b>\$21,360,579</b>
<b>Expenses</b>			
Program services			
Program grants	\$5,228,454	\$3,148,308	\$6,551,846
Support services			
Management and general	1,146,432	901,527	826,842
Fundraising	94,612	34,129	31,142
<b>Total Expenses</b>	<b>\$6,469,498</b>	<b>\$4,083,964</b>	<b>\$7,567,490</b>
Change in net assets	11,817,676	(14,951,150)	13,793,089
Net assets, beginning of year	82,654,305	97,605,455	83,812,366
<b>Net Assets, End Of Year</b>	<b>\$94,471,981</b>	<b>\$82,654,305</b>	<b>\$97,605,455</b>

\*2023 and 2022 financials are preliminary and subject to audit.

# 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  
Kwame Akowuah  
Bobbi Allen  
Daphne  
Allen Bardell  
Joshua Anders  
Deb Andersen  
Kelsey Anderson  
Karen Angers  
Angela Appold  
Deb Arnst  
Andy Ault  
Habeeb Ayantayo  
Trisha Baker  
Laurie Barr  
Tamara Barrantos  
Angela Barris  
Patricia Barry  
Robert Bash  
Brooke Beebe  
Larry Benjamin  
Joyce Bierlein  
Susannah Biskupski  
Diane Bofferding  
Colin Bohlinger  
Heidi Bolger  
Jeff Bookmyer  
Kerri Boros  
Genna Bosco  
June Bouvrette  
Sheilda Braddock  
Ivy Braden  
Ruth Braun  
Kelly Breasbois  
Brittany  
Breyer (Gillett)  
Mary Bridgewater  
Daniel Broderick  
David Brown  
Heather Brown  
Talia Brown  
Ann Bueche  
Karen Butler  
Stephanie Calvert  
Daniel Cannon  
Terianne Carey  
Julie Ann Caris  
Beth Charlton  
William Chernenko  
Morrall Claramunt  
Michelle Claypool  
Pastor Hurley  
Coleman, II  
Hurley Coleman, III  
Rev. Hurley  
Coleman, Jr.  
Jeffrey Collier  
Melisa Colton  
Lisa Coney  
Carol Cottrell  
Dr. Brenda Coughlin

Kathy Cozad  
Janet Crane  
Susan Crane  
Amy Culver  
Dana Curnutt  
Megan Dahl  
Culli Damuth  
Rosa Davis  
Bobby Deleon  
Rebecca Delgado  
Rianna Di Jesus  
Vickie Dillon  
Shelby Dils  
Jim Doane  
Trish Dobis  
Lynda Doepler  
Dr. Stephanie Duggan  
Rose Ederer  
Pam Elkins  
Jessica Elliot  
Scott Ellis  
Pat Evans  
Rhonda  
Farrell-Butler  
Amanda  
Fausnaugh-Moran  
Mary Lou Feldotte  
Elian Fichtner  
Paul Fisher  
Mark Flegenheimer  
Shawanna Fletcher  
Chamika Ford  
Pat Franklin Lindsey  
Sherrie Fritze-Harris  
Amy Fuller  
Fred Gardner  
Gordon Gatza  
Dr. Michael Gavin  
Jenny Geno  
Lynne George  
Mary Georges  
Becky Gerszeny  
Alexandrya Giddens  
Jane Girdham  
Mary Goedert  
Miguel Gomez  
Amber Goodyear  
Michelle Gorzela  
Kristine Gotham  
Andrea Green  
Tanya Gregory  
Todd Gregory  
Heather Grigg  
Elizabeth Hagen  
Rev. Sue Hand  
Andrea Henning  
Jessica Hernandez  
James Hewitt  
Amy Hlavacek  
Marla Hoffman  
Jill Hogenson

Smallwood  
Holloman, Jr.  
Cecelia Hopkins  
Amy Culver  
Rebekah Hornak  
Kendra Hrymecki  
Dr. Deborah Huntley  
Gail Hutcheson  
Bill Inman  
Marissa Irish  
Brian Jackson  
Monica Jackson  
Eugenia Jarema  
Bob Johnson  
Jennifer Johnson  
John Johnson  
Reneé Johnston  
Dr. Kenneth Jolly  
John Kaczynski  
Rob Kain  
Brian  
Keenan-Lechel  
Cathleen Kelley  
Michelle Kettler  
Kayla Kipfmiller  
Katie Klaczkiewicz  
Kathy Klawuhn  
Nicole Kokx  
Bryan Konieczka  
Tiffany Kukla  
Carol Laux  
Dionre Lawson  
Kristy LeVasseur  
Ashley Lewis  
Art Lewis  
Jaime Lopez  
Leia Lopez-Gamboa  
Amy Luplow  
Brandi Lykins  
A. Michael Manzoni  
Kathie Marchlewski  
Shelly Marner  
Dr. Iris Martoja  
Antione Martin  
Alexandria Martinez  
Catherine Martinez  
Celestina Martinez  
Heather Masters  
Crystal Mays  
Sierra McKissick  
Debbie Melkonian  
Guy Merriam  
Sally Meyer  
Shannon Meyer  
Jill Miller  
Paula Miller  
Tom Miller, Jr.  
Jim Milroy  
Aimee Minard  
Eduardo Mondragon  
Nikole Montalbano

Brenda Moore  
Jennifer Moore  
Carmen Mora  
Viloshinee Murugan  
Tiffany Muylle  
Kathryn Myers  
Tammy Neitzel  
Steven Neumann  
Susie Nielsen  
Karla Parker  
Janet Patrick  
Jenny Peake  
Raquel Perez  
Jodi Peters  
Kim Pittel  
Melissa Polzin  
Patricia Preston  
Jack Provenzano  
Corinne Provoast  
Terry Pruitt  
Odie Pruitt, III  
Pastor Christopher  
Pryor  
Ceciel Reed  
Kaye Reimers  
Stephanie Revard  
Monica Reyes  
Norman Rezler  
Lindsay Richardson  
Brooke Riley  
Holly Roenicke  
Emma Rogers  
Minnie Rosales  
Felicia Rose-Barry  
Barb Russell  
Eric Rutherford  
Mary Salamon  
Sheila Salo  
Vanessa Salogar  
Linda Sanbourn  
Crystal Sanders  
Nicholas Sanislo  
Jessica Sargent  
Anna Schaenzer  
Abby Scherzer  
Amy Schnople  
Raegan Schultz  
Darci Seamon  
Michelle Senkowski  
Patty Shaheen  
Rumi Shahzad  
Laurie Shell  
John Shelton  
Sarah Shemanski  
Jake Shinnors  
Linda Sims  
Dave Skolnik  
Tom Slivinski  
Alois Smith  
Bridget Smith  
Dan Soza

Matthew Space  
Herb Spence, III  
Jenny Spyhalski  
Carol Stahal  
Geri Stajdl  
Carrie Strohkirch  
Andrew Switalski  
Heather Szafranski  
Sarah Tackebury  
Jack Tany  
Sam Tany  
Allison Taylor  
Ericka Taylor  
Christal  
Taylor-Lawson  
Dana Tell  
Jordan Thieme  
Dr. Mamie Thorns  
Larry Toft  
Tiffany Torain  
Tom Trombley  
Shannon Vasko  
Christina Vasquez  
Jane Vondette  
Jason Vottero  
Evan Waddell  
Bethany Warezak  
Richard Watson, IV  
Victoria Wenzel  
Marti Wesley  
Amanda Weston  
Katie Wiley  
Marcia Wilohan  
Meghan Winingger  
Erin Yantz  
Shandelier Yarn  
Laura Yockey  
Melissa Young  
Sarah Zieglemann  
Beth Zieman  
Cassi Zimmerman  
Christian Zimmerer



# 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 throughout

## 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 2023 in honor of:

Donald Amman <i>Happy Birthday Grandpa We Love You!</i>	Jack Foote <i>Happy 90<sup>th</sup> Birthday Papa!</i>	Shari and R.T. Paulin
KeShawn Banks	Delores Gale <i>In honor of her retirement</i>	Jack Provenzano <i>Happy Birthday</i>
Patricia Bierlein	Joyce & Jack Guttowsky	Patrick Sellenraad
Karen Lee Current	Patrick Moore	Ruth Weismiuller
Louis Dobschensky	Melleretha Moses-Johnson <i>In honor of your many years of service and commitment to the families of Saginaw Public Schools</i>	
Mark Flegenheimer <i>In honor of his retirement</i>		

## 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 2023 in memory of:

Scott Amman	B.J. Humphreys	Linda Sule
Peter Anderson	Douglas Iles	Robert VanTol
Ferris Arnold	Diane Keinath	Robert Viera
Raymond Averill	Steven Kyle Kowalewski	Steve West, Jr.
Ray Averill	Geraldine Lefevre	Wilma Wolpert
David Bauer	Joy Loucks	Phillip Yockey
Deb Blondin	Anne Maher	Judy Zastrow
Marilyn & Bernie Bookmyer	Imunique Manley	
LeAnn Burzyck	Glenn Mayer	
Betty Callaghan	Joann McCoy	
Gil Couillard	Jason McMahan	
Scott Darland	Harvey Mellon	
Carol DeFrancesco	Mary Merchant	
John Denton	Nancy Myron	
Joan Douglas	Sue Newman	
Megan Drumhiller	JoAnn Pelkki	
Bob Easthome	Vonnie Pelzer	
Patricia Emmenecker	Leonard Porterfield	
Caroline Fisher	Elizabeth Proulx	
Benjamin Fletcher, Jr.	Jack Rehmann	
Kenneth Freeland, Jr.	Kenneth "John" Reimus	
Valorie Gilfeather	Frank Rios, Jr.	
Thomas Girrback	Mazzie Rudison	
William Haithco	John R. (Jack) Schmidt	
Lou Hanisko	Dave Scott	
Phyllis Hoseit	Burris "Buss" Smith	
Dale A. Huggard	Betty Ann Stalker	

# DONORS

Listed here are the names of individuals, corporations, organizations and foundations who supported Saginaw Community Foundation in 2023. **Thank you for your support!**

Ist State Bank  
A Man In A Hole Bowling Club  
Margaret Abbenante  
Kathy & David Abbs  
Abele Greenhouse, Inc.  
ABM Industries  
Michigan Sugar Company  
Jewel & Doug Adams  
Adomaitis Antiques  
Advanced Magnet Source Corporation  
Agape Plastics, Inc.  
Catherine Agnew  
Dr. Waheed Akbar  
Kwame Akowuah  
Mary Ann & Thomas Alfano  
Richard & Sheryl Alger  
Tracey Allan PH.D.  
Allegro Microsystems  
Christopher & Dafina Allen  
Angelo Alvarado  
Andrea Alvarez  
Duane & Debra Alverson  
Roger & Lois Alverson  
AmazonSmile  
Ambrose Squires Funeral Homes  
American Maintenance &  
Cleaning Corporation  
American Aikoku Alpha, Inc.  
Janet & Donald Amman  
Julie & Scott Amman  
Don, Janet & Scott Amman's siblings  
Frank N. Andersen Foundation  
Elsa Britt-Andersson  
Kristina Andersson  
Andrews Hooper & Pavlik, PLC  
Anonymous  
Apollo General Insurance Agency, Inc.  
Apple Mountain Resort  
Applied Tech Industries  
Jill & Matthew Armentrout  
Randy & Michelle Armstrong  
Ferris Arnold  
Richard P. Arnst Trust/  
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AT&T  
Andrew & Laura Ault  
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Alice Bagley  
Daniel Bailey  
Adrian & Nancy Barnes  
Jennifer & Nick Barris  
Charles F. and Adeline Barth  
Charitable Foundation  
Thomas & Mary Beth Basil  
Joyce Baugh & Roger Hatch  
Kelly Baumgartner  
Micah & Kelly Baumgartner  
Bavarian Inn Motor Lodge, Inc.  
Bay Area Community Foundation  
Bay Area Runners Club  
Bay City Branch of The NAACP  
Bay City Players  
Bay City Public Schools - OTLT Team  
Bay Machining and Sales Inc.  
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Joey Beach  
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Joseph Beane  
Emma Becker  
Anne Beckley  
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Willa Behnkendorf  
Gunner Bell  
James & Nancy Benjamin  
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Jim & Beth Reindel  
Andrew & Andrea Bethune  
Roberta J. Bidwell  
Bierlein Companies  
Bierlein Companies Foundation  
Big O's Burgers and Barbeque  
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Doug & Pamela Bird  
Marianne Bird  
Kathleen Blondin-Stone & Bill Stone  
Steve & Christy Boehler  
Heidi Bolger & David Wallace, DVM  
Lindsey Bond  
Shannon & Robert Bond  
Tera Booker  
Jeff Bookmyer  
Nancy & Roger Borchard  
Robert Cady and Elizabeth Bourdon  
Kareem Bowen  
Tina Bowker  
Phillip J Bowman, PhD  
Hon. Christopher Boyd  
Michael & Diane Brandon  
James Braun DDS MS PLC  
Bridgeport-Spaulding  
Community Schools  
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Bringin' Back the 80s Festival  
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Brenda Buckley  
Chris Burditt  
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Bob Callaghan  
Camp Fish Tales  
Annette Campbell  
Sally & Louis Cannon  
Capstan Atlantic  
Carrollton Public Schools  
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China City Saginaw, Inc.  
George Chorenko  
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Jim & Beth Church  
Circle Michigan  
City of Saginaw  
City of Saginaw Arts &  
Enrichment Commission  
Morrall & Nancy Caramunt  
Randall & Tracy Caramunt  
Jess & Pat Clark  
Judge Terry Clark  
Joan & James Clement  
CMU College of Medicine  
CMU Medical Education Partners  
CMU Pulse3 Endowment for  
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Michael Colby  
Rev. Mr. and Mrs. James Collom  
Michelle Colon  
Michelle Colton  
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Greater Flint  
Concentric Marketing  
Concepts 360, LLC  
Timothy & Lori Conley  
Consumers Energy  
Cops & Robbers Paddy Wagon  
Mary & Ray Cornford  
Cornford Electric  
Coughlin Ventures, Inc.  
Council of Michigan Foundations  
County of Saginaw  
Covenant HealthCare  
Alyssa & Kathy Cozad &  
Chelsea Gwizdala  
Jennifer & Tony Crachiola  
Ellen & Peter Freigang  
Jay & Leisa Crane  
Leisa & Jay Crane  
Tim & Susan Crane  
JoAnn Crary  
Donna Crofoot  
Crumbl Cookies  
Ann Crummer  
Cumulus Media  
Melissa Current-Gerety &  
James Gerety  
Eric Curtis  
Pat Curtis Chevrolet, Inc.  
Curtis Flowers  
Leo & Janice Czymbor  
D Automotive  
Katrina Dailey  
Andy & Patricia Damore  
Tom & Culli Damuth  
Brian & Renae Darling  
Carol Darling  
Bonnie Davenport  
Barbara & Joseph Day  
Sally & John Decker  
Patricia & John DeCorte  
Michael & Kelly Dee  
Mary Deeg Kowalewski  
Linda DeGuise  
Gloria DeHart  
Lauren & Thomas Deisler  
David & Joyce Dekarske  
Delta Sigma Theta Sorority, Inc. –  
Saginaw Alumnae Chapter  
Delta Sigma Theta Sorority, Inc.  
Nashville Alumnae Chapter  
Benjamin & Amy Denay  
John & Julie Derouin  
DeShano Community Foundation  
Diamond Image Auto Spa LLC  
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Kermit & Sidney Diggs  
Corrine Dill  
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James & Linda Doane  
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Joseph & Sandra Donovan  
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Robert Dotson  
Joan & Craig Douglas  
The Dow Chemical Company  
Herbert & Grace Dow Foundation  
Downtown Saginaw Association  
Lynette & Tim Drumhiller  
Dr. Stephanie & James Duggan  
James & Stephanie Duggan  
Johnny Dukes  
William & Irene Dunn  
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Duperon Corporation  
Mary Ann Dupuis  
C. K. Eddy Family Memorial Fund  
Diane & Richard Ederer  
Mary Lou Ederer  
Roselynn Ederer  
Edible Arrangements #248  
Robert & Jennifer Egbert  
Brian & Lindsay Eggers  
Ida D. Ehlert  
Veronica & Joseph Eickholt  
Elgin Die Mold  
Michael & Linda Elliott

Scott Ellis  
 Katherine Ellison  
 Gary & Julie Emede  
 Daniel Emmenecker  
 Enszer's Auto Repair, Inc.  
 Dagmara Ernsts  
 Lisa Erwin  
 Emily Eschenweck  
 Matthew & Sarah Evangelista  
 Barbara Ewend  
 Peter & Jill Ewend  
 Exchange Club of Saginaw  
 Fabiano Brothers, Inc.  
 Dr. & Mrs. Michael Faerber  
 Mary Ann Fairbanks  
 Fairground Neighborhood  
 Association  
 Robert & Marlene Falkenburg  
 Family First Credit Union  
 Farm Bureau Insurance –  
 Sutor Agency  
 Fasco, Inc.  
 Fassezke Glass & Mirror, Inc.  
 Robert & Amanda Felker  
 Sharon Ferraro  
 Linda E. Fetting  
 Floyd & Jane Feusse  
 Fibonacci Dental Studio  
 Joseph & Elian Fichtner  
 Financial Plus Credit Union  
 David & Mary Ann Firebaugh  
 First Student  
 Lee & Heidi Fischer  
 Valarie Fishbeck  
 Anne & Mark Flegenheimer  
 Katherine Flegenheimer  
 Ellen Flegenheimer-Riggie &  
 Frank Riggie  
 Eric & Susan Fletcher  
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 Bruce Floyd  
 Flushing Farms LLC  
 Gary Fogelsonger  
 Bill & Tommie Foote  
 Bonnie Foote  
 John & Suzanne Foote  
 Jamie Forbes  
 J. Michael & Lizabeth Fordney  
 Fordney Club of Saginaw County  
 Michael Forster  
 forteq North America  
 Jeff & Lydia Fortier  
 Don & Tomoko Fortune  
 Dorothy Foulds  
 Kevin & Donna Frank  
 Frankenmuth Auto Fest, Inc.  
 Frankenmuth Cheese Haus  
 Frankenmuth Credit Union  
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 Saginaw Lodge #105  
 Dr. Geralyn Freeland  
 Freeland Community  
 Sports Association  
 Freeland Lions Club  
 Freeland Sports Rehab and  
 Stretch Center  
 Freeland Foot and Ankle Clinic

Andrew & Kristin Friend  
 Friend of Viera Family  
 Friendship Baptist Church  
 Krista Fritzier  
 Howard & Maxine Frounfelzer  
 Helen & Thomas Fry  
 Robert & Jane Fry  
 Robert Fry, III & Sarah Wilson  
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 Grauf's Service Center  
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 Great Lakes Strong  
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 Anne & Todd Gregory  
 John & Constance Griffore  
 Aeron Grigg  
 Dr. & Mrs. A. E. Grigg  
 Ted & Michele Grigg  
 Amy & Michael Grossi  
 Pamela Grueber  
 Vanessa Guerra  
 Barb Gulbranson  
 Valerie Guttowsky &  
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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.

# FOR GOOD. FOR EVER.

Your gift to the Saginaw Community Foundation is a wonderful way to honor a friend or relative or to express your condolences. Instead of benefiting just one agency or cause, your gift will join many others and grow, creating an impact in our community, now and forever. Your gift will become a lasting, living legacy and help Saginaw Community Foundation make grants to a wide variety of charitable, educational, health and cultural programs throughout Saginaw County – *and beyond.*

## THANK YOU FOR YOUR SUPPORT!

Name(s): \_\_\_\_\_

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City: \_\_\_\_\_

State: \_\_\_\_\_ ZIP: \_\_\_\_\_

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Gift amount:  \$500  \$250  \$100  \$50  Other \$: \_\_\_\_\_

Direct gift to fund/program (if applicable): \_\_\_\_\_

Please charge my:  VISA  MasterCard  Discover  
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Credit card #: \_\_\_\_\_

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Please make checks payable to **Saginaw Community Foundation**

### MAIL TO:

Saginaw Community Foundation  
1 Tuscola St. • Suite 100B  
Saginaw, MI 48607

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