

## GENERAL SCF GRANT APPLICATION

### HOW TO APPLY:

- Review information & FAQs located on the SCF website.
- Contact SCF to discuss proposal and receive an editable grant application.
- Submit completed application electronically to [Kendra@saginawfoundation.org](mailto:Kendra@saginawfoundation.org) no later than 11:59 p.m. on the due date or via mail postmarked by the due date.
- General SCF grant application due dates are February 1, May 1, August 1, November 1

### COMPLETED APPLICATIONS SHOULD INCLUDE:

- 1) This completed & signed grant application form
- 2) Program/Project Narrative (*See Program Narrative Guidelines*)
- 3) Organizational Background (*up to 2 pages*)  
- Include a list of governing board members & a brief bio on key project/program staff.
- 4) Financial Information:
  - a. Most recent IRS 990 (first 2 pages only)
  - b. Applicant's current operating budget
  - c. Most recent year-to-date financial statement
  - d. Documentation substantiating project expenses (quotes, bids, etc.)
- 5) If appropriate, any additional attachments you feel would establish your organization's credibility or help clarify your program/project (letters of support, news articles, etc.)

### **E.I.N.**

**#:** 90-0624610

### **Legal name of**

**organization applying:** Major Chords for Minors

*(This should be the same name as  
the one on the IRS tax  
determination letter)*

**Chief Executive Officer** (name & title):

Lisa Purchase Kelly

**Address:**

403 S Jefferson Avenue

**City, State, ZIP**

**Code:**

Saginaw, MI 48607

**Phone:** 989-450-9721

**Email:** lisa@majorchordsforminors.org

**Website:**

Majorchordsforminors.org

**Facebook Page:**

Major Chords for Minors

**Contact person for this application** (name & title):

Lisa Purchase Kelly, CEO

**Address:**

Po Box 3629

**City, State, ZIP**

**Code:**

Saginaw, MI 48605

**Phone:** 989-450-9721

**Email:** lisa@majorchordsforminors.org



- Has your governing board approved a policy which states your organization will not discriminate as to age, race, religion, sex, handicap or national origin?  No  Yes (date approved by board: 2011 )
- Has your governing board formally approved this project and authorized you to submit this application for funding?  No  Yes (date approved by board: 9/9/24 )

**APPLICATION AUTHORIZATION:**

Chief Executive Officer  
 (Printed):

\_\_\_\_\_

Signature:

Date

:

\_\_\_\_\_

Board Chair (Printed):

\_\_\_\_\_

Signature:

Date

:

\_\_\_\_\_

**PROGRAM/PROJECT INFORMATION**

Your Organization's common name:

Major Chords for Minors

Program/Project title: Expanded Services

Amount requested **\$10,000**

Total project cost: \$62,400

Project start date: 1/1/2025

Project end date: 12/31/2025

Geographic area served by this project (neighborhood/township/city/county):

Saginaw County

1a. Estimated # of *direct* recipients this project will serve:

150

1b. Who are the *direct* recipients?

**Explain.** (No more than one sentence):

The students and staff of Major Chords for Minors, teens in foster care, kids at after school programs, band students at Saginaw Public Schools

2a. Estimated # of *indirect* recipients this project will serve:

189,591 (population of Saginaw County)



Saginaw

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**2b. Who are the *indirect* recipients?**

**Explain.** (No more than one sentence):

The families of MCFM students, and the community at large.

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**Executive Summary**

Provide a brief program/project overview answering the following:

*What is the project; why is it necessary; who is coordinating the efforts; where is the project located; who will the project impact; and what impact will the project have on the community (no more than a paragraph in length).*

Answer here:

We are entering 2025 in the process of growth. The past year has seen an expansion of our valuable services, and we are seeking funding to ensure we can sustain the growth we have worked to achieve. Our ability to provide free music lessons and instruments to 3rd - 12th graders in Saginaw is more important than ever as kids struggle to regain mental health and social skills as well as academic achievement post-pandemic. The benefits of participation in music is well-documented, and children's access to one-on-one face-to-face interaction instead of screen time is a vital tool in their process of reconnecting with the world and the community around them.

In 2024 we expanded our services. We began 2024 with 52 students for half-hour individual music lessons, and 8 students in our performance band program. As we approach the end of 2024 we are serving 68 students at the studio (expanding to 76 over the next few weeks, as a new instructor is beginning lessons next week). In 2024 we also served 35 teens in foster care throughout the year, and are currently providing a Music Monday program at an after-school program for kids ages 8-14 (up to 10 kids each week). We are in the process of welcoming Saginaw Public School band students into our studio, and we are adding instruction for additional instruments in order to support school band programs that were decimated by the pandemic interruption.

As we increase our capacity, our per-student cost of service goes down: instructor hours go up but costs for support staff and other bills (rent, advertising, office technology) generally stay the same. This results in more efficient service as we continue to expand our program to more Saginaw kids.

We will continue to seek additional funding, in order to ensure future operations and to continue expanding our services and making the best use of our studio space and staff time, potentially expanding into additional days (currently open Monday through Wednesday, 4:00-8:00).



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### BUDGET INFORMATION

- In the tables below, itemize any pending or confirmed sources of revenue & estimated expenses relating to this request. Add additional lines if necessary.
- Total revenue *must* equal total expense to show how you plan on funding the project.\*
- Answer the *Budget Questions* on the following page regarding funding and sustainability.
- Attach the following financial information when submitting the completed grant application:
  - 1) Most recent IRS 990 (first two pages only)
  - 2) Applicant's current operating budget
  - 3) Most recent year-to-date financial statement
  - 4) Documentation substantiating expenses (bids, quotes, etc.)

#### REVENUES FOR PROJECT:

FUNDING SOURCE	AMOUNT	STATUS: CONFIRMED OR PENDING	
		<input type="checkbox"/> Confirmed	<input checked="" type="checkbox"/> Pending
Saginaw Community Foundation (amount requested)	\$10,000	<input type="checkbox"/> Confirmed	<input checked="" type="checkbox"/> Pending
Organizational Funds Committed	\$9,900	<input checked="" type="checkbox"/> Confirmed	<input type="checkbox"/> Pending
Additional grants (McNally, Nexteer)	\$20,000.00	<input type="checkbox"/> Confirmed	<input checked="" type="checkbox"/> Pending
Business sponsorships (Covenant, Spicer, Tri-Star)	\$3,000.00	<input type="checkbox"/> Confirmed	<input checked="" type="checkbox"/> Pending
Fundraisers (Major Chords on Ice)	\$2000.00	<input type="checkbox"/> Confirmed	<input checked="" type="checkbox"/> Pending
MACC (Operational Grant)	\$17,500	<input checked="" type="checkbox"/> Confirmed	<input type="checkbox"/> Pending
<b>TOTAL PROGRAM/PROJECT REVENUE*:</b>	<b>\$62,400.00</b>	\$27,400.00	\$35,000.00

#### EXPENSES FOR PROGRAM/PROJECT:

ITEM (MATERIALS, SUPPLIES, EQUIPMENT, ETC.)	ESTIMATED COSTS
Weekly pay @ \$300/wk, 4 "full-time" instructors	\$62,400.00
	\$
<b>TOTAL PROGRAM/PROJECT EXPENSE*:</b>	<b>\$62,400.00</b>

## **BUDGET QUESTIONS**

**How will funding from the Saginaw Community Foundation be used?**

**Explain specific items and/or areas of the program/project that SCF funds would support.**

*Limit to 120 words.*

Answer here:

Funding from the Saginaw Community Foundation will be added to organization funds and other pending income from various sources, all of which will go to pay instructors throughout the year.

**How would this program/project be impacted if awarded *partial grant funding* from SCF?**

**How would this program/project be impacted if not awarded *any grant funding* from SCF?**

*Limit to 120 words.*

Answer here:

If partially funded, we will decrease our instructor hours in order to match the confines of our budget. This will result in fewer students being able to take advantage of our free music lessons.

**Describe the amount and source of any internal funds dedicated to this project.**

**Have you secured or do you plan on securing additional funds to support this program/project? Who have you contacted or plan on contacting?**

*Limit to 120 words.*

Answer here:

This year we received significant funding from the City of Saginaw ARPA grant. We are using some of that money to fund our operations and some capital expenses this year, and we will carry part of those funds into next year. We are utilizing the "cushion" of the ARPA funds to explore ways in which we can become more self-funding and financially stable. This year we initiated several new fundraising events, applied for new grants, and we continue to look for new sources of funding as we move forward into 2025.

A. *Statement of Purpose: What is the purpose of your project and what community issue(s) does it address?*

*Document the need for your project. Is this a new project for your agency? Is this a new project in your community?*

B. *Project Impact: Describe the expected impact of your project. Who will benefit from the project?*

*Estimate the number of people to be served. Define them demographically (income, age, etc.)*

C. *Implementation/Timeline: Specify the activities to be undertaken and the timeline for their implementation.*

*Please note that you will receive notification of the results of your application two months after the deadline; thus, your project should start no earlier than that. We do not fund projects where expenses have already been incurred or contracts committed.*

D. *Collaboration: Are you collaborating with other agencies on this project? If so, please indicate which one(s) and describe your collaborative efforts.*

E. *Future Plans: Is this, or will this become an ongoing project? If so, please describe how you will support it in the future.*

F. *Evaluation: Describe how you plan to assess and measure your project's success.*

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SCF PROGRAM NARRATIVE: ***Major Chords for Minors - Expanded Services*** 11/1/2024

A. Purpose of Project:

***Major Chords for Minors seeks to continue expanding services to Saginaw kids, reaching more diverse and vulnerable populations and providing more households with the benefits of participation in creating music.***

After a long transition period post-pandemic, we achieved significant growth through 2024. We increased instructor hours by 64% to go from serving 52 students per week at the beginning of 2024 to serving 76 students in our studio by the end of this year. This is a big step toward regaining the number of students Major Chords for Minors was serving pre-pandemic (a goal we continue to strive for).

Included in that student count is our performance band program, which grew from 8 students to 15 students (necessitating extra hours for our performance band instructor through the busy summer and fall as he managed additional performances and practice times for various performance combos).

In addition to the increased number of students getting individual music lessons at the studio, we embarked on three new programs to serve students in their locations. We created and facilitated a 20-week music appreciation program for teens in foster care at Holy Cross Family Services. We also implemented a program for individual music lessons for teen in foster care at Holy Cross's Compass Center for 20 weeks. And we recently began a music appreciation program that will continue through the end of the year at Houghton-Jones Neighborhood Association's after school facility (for kids 8-14).

We have just begun the process of connecting with band instructors and students at Saginaw's schools in order to help support their programs. During the pandemic, bands could not play together and many students dropped out of their school programs. That — combined with budget cuts that have taken band programs entirely out of many elementary and middle schools — has left high school band programs with fewer students, and those who are there are often at a

beginner level when entering high school. With low participation rates and beginner skill levels, band programs are in danger of failing altogether. A high school marching band can't be sustained for long under those circumstances. We are looking for ways to support these band programs and contribute to the long-term success of our schools' bands. By reaching out to provide extra lessons - free of charge - to more students at every grade level, in a wider range of instruments, we hope to help restore the vitality and proficiency of Saginaw's band programs. We have spoken two schools' band classes to provide information about our program, and are setting appointments to go to more band classes this month, actively recruiting students who might benefit from additional instruction and practice time.

We are thrilled to be able to provide these much-needed services to more kids in Saginaw. Our goal is to sustain the services we currently provide and continue to expand our services in 2025. In the post-pandemic environment children often struggle to socialize and engage with people face-to face. As school lessons and home entertainment become increasingly screen-based, our music lessons provide focused in-person engagement, replacing screen time with personal connection and hands-on activity. The creative support, increasing music competence, and sustained connection with instructors helps provide confidence that benefits all areas of students' lives, including greater academic and social success at school.

#### Community Issues Addressed:

Major Chords for Minors provides a service that addresses economic issues as well as impacting crime prevention, youth mental health and educational success, and population retention.

Saginaw faces some unique challenges. In Saginaw County, 45% of households operate below the Michigan ALICE (Asset Limited, Income Constrained, Employed) level. These are people earning more than the Federal Poverty Level but not enough to afford the basics. ALICE households and households in poverty are forced to make tough choices, such as deciding between quality child care or paying the rent — choices that have long-term consequences not only for their families, but for all. Families operating at this income level do not have the option to give their kids “extras”. Having access to the “extras” (such as participation in collaborative arts) helps kids do better in school and promotes their own social and eventual financial success. Children who feel served and rooted in their community are less likely to become a crime statistic and less likely to grow up and move away as soon as they are able.

The median household income in Saginaw City is even less than for the county as a whole, which means a majority of City households operate below the ALICE level. This is the community we aim to serve and elevate.

#### B. Impact on Community:

Major Chords for Minors impacts youth and families in Saginaw County, especially households in the most economically challenged zip codes within the City of Saginaw.

Participation in making music is a life-long skill and a source of connection that students can take with them throughout their lives. While the music education has intrinsic and immediate value, it also serves as a tool unlock bigger things: increased academic and social success, self-confidence, and connection to community.

While sports are generally funded in schools, music education has gone missing from most school curricula in our area. Private music lessons and the purchase of instruments is prohibitively costly for a majority of households within our city. Music lessons tend to cost \$35

to \$45 per half hour lesson. The cost of a basic guitar runs \$100 to \$500, with similar pricing for keyboards. This is a difficult investment for many families to make, and kids have to get by without this valuable resource in their lives. Now more than ever, our kids need the service Major Chords for Minors provides.

We are all doing better when our community's kids are doing better, but Major Chords for Minors also improves the vitality and quality of life in the whole Saginaw community by employing professional musicians to instruct our students, thereby supporting our outstanding local live music scene, and by partnering with many community events and small businesses to provide entertainment for thousands of Saginaw area residents, from assisted living homes to local restaurants to Downtown Saginaw's Friday Night Live concerts.

We prioritize students from City zip codes, and use that and self-reported financial information from families to ensure our services are benefitting the greatest number of low-income households possible.

#### Impact on Organization:

As we increase our instructor hours and student capacity, our per-student cost goes down. Because our support staff and fixed monthly expenses (like rent) generally stay the same, we can achieve more with less. It is the best use of our resources to use our studio space and staff time to its full capacity and serve more students within those fixed costs. We are building toward once again reaching our full potential, with a studio filled to capacity with students, parents, and music! We are dedicated to finding ways to sustain the growth we have achieved, and to continue that growth through 2025. Funding this grant request would help us ensure the financial stability needed to keep providing this vital service in our community.

#### C. Timeline & Sustainability:

This is an ongoing program, and our current finances will take us into at least May 2025, including the ARPA money we were awarded mid-2024, a recently-awarded a Michigan Arts & Culture Council grant for \$24,300, and a Saginaw CDBG for \$5000. We are seeking funding from various sources to carry us through the rest of 2025. We have several other grant and sponsorship requests either submitted or in the process of being written, and we are actively working on our own fundraising projects for next year (Saginaw Harvest Table, Major Chords on Ice, golf outing). We are working to utilize all our resources in order to continue our growth and financial stability through 2025 and beyond.

#### D. Collaboration:

While we continue to work with local musicians, events, small business venues, and business sponsors for fundraising, we are especially pleased with our recent collaborations with Holy Cross Family Services, Holy Cross Compass Center, and Houghton-Jones Neighborhood Association. We are eager to expand our services in their direction to help the most at-risk kids find the coping mechanisms and other benefits associated with participation in music. We are also eagerly anticipating our new connection with Saginaw's schools, to actively contribute to the sustainability of our community's band programs. We are also working with the Mustard Seed to develop a program for their minor residents and the residents of other shelters, to further help boost the mental health of kids experiencing homelessness.



We want to continue finding way to connect with other services and organizations in our community, as there are many kids out there who would benefit from access to free music lessons and instruments.

E. Future Plans:

Throughout 2025 we plan to continue to develop the resources and collaborations we have established in 2024, and to devote our attention to creating new ways in which we can become more self-funding. Three fundraising events are in the active planning stages, and we are working to explore new sources of revenue like merchandise sales. We want to use our current financial stability to continue to move forward, collaborating with more organizations, events, businesses, and student populations.

F. Evaluation:

The success of this program will rest on our ability to serve approximately 76 or more students per week in our studio throughout 2025, plus at least an additional 35 students outside our studio. Those are the numbers we will have achieved by the end of 2024, and we will regard it as a success if we can sustain those numbers and end 2025 with at least a balanced budget and no financial deficit. Our true goal, however, is to continue growth through 2025, ending the year with more than 100 students in the studio and with additional students from at least 4 programs with different organizations outside our studio, and ending the year with money in the bank to carry us into 2026.

The success of these goals will be determined by our ability to fundraise effectively throughout 2025.

## ORGANIZATION BACKGROUND

### A. Organization Purpose & History:

***Major Chords for Minors is a nonprofit that provides free music lessons and instruments to kids (in 3rd through 12th grades) in Saginaw County, with a primary focus on kids from low-income households.*** Our studio in Downtown Saginaw is a supportive and welcoming "third space" for kids, and our professional music instruction provides kids the key to much more than just music. Participation in music education fosters academic and social success, confidence, performance skills, and connection with our community. Providing this doorway to music addresses an under-served arts and youth education sector, while also addressing mental health issues, crime prevention issues, and population retention issues within our city. Providing low-income kids with a confidence-building creative connection in a supportive environment on weekday evenings has a positive impact on many concerns in our community. Major Chords for Minors is proud to help build a better Saginaw by giving our kids better opportunities and more paths to success.

Founded by John & Katrina Vowell in 2011, Major Chords for Minors began with 8 students and over the course of 10 years grew to serve over 130 students each week. Post-pandemic, John & Katrina stepped into retirement and the organization rebuilt under new leadership. We reopened the studio to in-person instruction with 24 students in late 2021 and have grown to currently serve 56 students, employing 4 instructors.

B. Population Served: It is especially important to provide our youth with opportunities for creative outlets here, and give them tools to build confidence and healthy identity. Many Saginaw families here do not have the means to provide these opportunities themselves. Major Chords for Minors has been providing Saginaw children with free music lessons and instruments since 2011, making a difference in the lives of over 1500 students and their families over the past 13 years.

C. Affiliations: Major Chords for Minors collaborates with other organizations and groups who make our community a more interesting place to live, to our mutual benefit. We are proud to share a space with the beautiful First Congregation Church building in downtown Saginaw, helping support this historic building by renting space there. We support (and are supported by!) our vibrant community of local live music. We provide income for our instructors (who are local professional musicians), and are regularly provided donations through bands' fundraising events and their audiences. In 2024 we collaborated with Holy Cross Family Services in two of their programs, and began a collaboration with Houghton-Jones Neighborhood Association. We are actively pursuing a new collaboration with local schools, and in 2025 we plan to begin a collaboration with The Mustard Seed and other shelters.

D. Other Organizations Providing Similar Services: There are no Saginaw County organizations that provide comparable music service in our community. D-Street Foundation (in Midland) helps provide musical instruments to kids in the Midland area. We know of no one else giving free instruments and music lessons to kids ... unfortunately not even the schools in Saginaw are able to provide this service on a regular basis, and it is our goal to increase our service in order to help bridge that gap for our students.

## PROJECT PERSONNEL

### **Instructor**

#### **Loren Kranz**

Loren has been an instructor with Major Chords for Minors for over 8 years, teaching drums, piano & guitar. Music has been a driving force in his life since joining the percussion section in junior high band class. After high school, he pursued a music degree, majoring in Jazz Studies at Wayne State University in Detroit, while also developing a penchant for songwriting and performing outside of academia. A number of sideman gigs with various artists took him around the country, eventually performing in 46 states (and Canada!). When Loren returned home to the Saginaw area he formed his own band, Barbarossa Brothers. Loren currently plays all around Michigan with Erin Zindle & the Ragbirds, Mark Lavengood, Austin Benzing, Hatchwing Rider, Flatbed Ford (an Eagles tribute band), and plays solo performances at local venues. native of Freeland, MI, Loren lives there with his wife and their adorable Husky/Basset Hound mix, Stella Blue.

### **Instructor**

#### **Bradley Donley**

Brad has been an instructor with Major Chords for Minors since 2016, teaching guitar and drums, and running the performance ensemble program. Brad grew up in a family of musicians and developed a passion for jazz music in his high school's steel drum band. After high school Brad became a luthier (building and repairing stringed instruments) and attended Mott Community College and University of Michigan Flint to study Jazz Composition. He has played as a studio musician on several albums, and worked as a music instructor in Flint and Grand Blanc before moving to Saginaw in 2015. Brad is happy to continue his work as a music instructor and enjoys seeing the next generation of musicians developing at Major Chords for Minors.

### **Instructor**

#### **Hillary Huebler**

Hillary graduated from the Saginaw Arts and Sciences Academy in 2009 with an emphasis in voice and keyboard. She is a graduate of the Cleveland Institute of Music with a BA in vocal performance. She has been active in the Saginaw arts community, participating in shows with Pit and Balcony Theatre (such as the Wizard of Oz), Muzyka! (a local folk/gospel/bluegrass group), and soloed with the Saginaw Choral Society, Saginaw Eddy Band, Bijou Orchestra, and the Saginaw Bay Symphony. Her senior year of high school she performed a play with the Detroit Theatre for Dramatic Arts at the Kennedy Center during Inauguration week. Besides vocal music, Hillary has studied piano, organ, voice, choral conducting, and composition, and also plays fiddle, ukulele, flute, penny whistles, mandolin, harp, trumpet, and is versed in a variety of music styles. Her compositions have won several awards. Hillary is currently the music minister at First Congregational Church, and is a part-time instructor at Major Chords for Minors.

**Instructor**

**Sarah Beltran**

A graduate of Saginaw Arts & Sciences Academy, Sarah holds a Bachelor of Music in Education degree and a Michigan K-12 Music Certification from Michigan State University (2021). Having previously served as a co-program director at summer camp and having spent the past few years teaching high school music at Glencliff High School in Nashville, Sarah brings her extensive talents to Major Chords for Minors with a passion for serving the Saginaw community and a desire to work in the nonprofit sector to improve the lives of children through music.

**Instructor**

**Joe Balbaugh**

Joe is a multi-instrumentalist hailing from Saginaw MI. He majored in Music Education with a minor in Composition at Anderson University. He has 20+ years experience in live performance, and 15+ years teaching music. He has worked in classrooms, private lessons, and seminars, teaching any brass instrument, some woodwinds, beginner to intermediate percussion, guitar, bass guitar, upright bass, piano, and vocals. He has a passion for sharing music, and embraces passing His knowledge and experience knowledge to our future musicians.

## ADDITIONAL PERSONNEL

Major Chords for Minors is additionally supported by these staff members.

### **Studio Manager**

#### **Sarah Bates**

Sarah is a life-long music enthusiast and a hands-on supporter of local arts and culture. As a Saginaw native who spent about a decade living elsewhere, Sarah returned to the region with a greater appreciation of “home” and the unique things our city has to offer. Among various job roles in management and service industry, Sarah has spent much of her time supporting and volunteering at arts venues, humanitarian programs, or fundraising events such as Pit & Balcony Community Theatre, Habitat for Humanity, Saginaw Harvest Table, Special Olympics Polar Bear Plunge, and Camp Happy Days. Sarah merges her job skills in management and her volunteer skills supporting arts and humanitarian organizations with her work at Major Chords for Minors.

### **Director**

#### **Lisa Purchase Kelly**

Major Chords for Minors new executive director, Lisa Purchase Kelly, comes from a background of stage management and community involvement. She has spent the past 25 years working backstage and helping run local community theaters and arts events, and she most recently co-owned and managed a critically-acclaimed restaurant in downtown Saginaw, using her business as a platform to create stellar community events. She has also been working with teens and families for three decades as a substitute teacher in Saginaw Public Schools and as a social worker. A Saginaw native, Lisa enjoys scuba diving, climbing, caving, backpacking, ballroom dancing, and travel. Lisa lives in Saginaw and is pleased to continue her service toward building her community.

### **Finance Manager**

#### **Steven L. Meyers**

Steve Meyers brings nearly 30 years of experience within the music industry to Major Chords for Minors. This experience includes work in many aspects of the music world including but not limited to music instruction, performance, retail management, music store and lesson studio ownership. Steve owns a small business in Saginaw and has a deep passion for music and the arts.

## MAJOR CHORDS FOR MINORS BOARD

### **Scott Bryant**

Scott has been with Saginaw Bay Underwriters (SBU) for 17 years and in the insurance industry for 22 years. He is a principal of the company and currently acts as a Vice President and business risk advisor. Prior to joining the insurance industry Scott worked for Garb-ko 7-Eleven for many years eventually working as the Director of Corporate Store Operations for the State of Michigan. Scott is a Certified Insurance Counselor (CIC) and provides risk management services to businesses and other organizations. Scott joined Major Chords for Minors on the board in 2019 and currently serves as board chair. Hobbies include reading, watching hockey, trail riding, and spending time with his wife of 32 years.

### **Dr. Bessie Marikis Bone**

Bessie graduated from the University of Michigan with her Doctor of Pharmacy and has held leadership roles in clinical, hospital, and industry settings. In addition to pharmacy practice, she has certification in human resource management with a focus on organizational/leadership development and learning. Dr. Bone also serves on the Interlochen Arts Academy Community Outreach Committee and actively volunteers within the community. With a daughter studying professional music, she witnessed first-hand the skills a child learns through the discipline and commitment required in music education. Dr. Bone is grateful for the opportunity to support the mission of Major Chords for Minors - "Building better children through music."

### **Arika Massey**

### **Cameron Massey**

Cameron joined the board in 2024, after attending events for MCFM and finding inspiration from the organization's mission and impact for local young musicians. With a background in marketing and design, Cameron founded Water Street Marketing, a full service digital advertising company with an emphasis on local and underserved business owners, with Arika Massey where he served as COO and later CEO. Since 2022, Cameron is the Executive Director of Saginaw Bay Symphony Orchestra and Saginaw Bay Youth Orchestra. Cameron has also provided pro bono design work and has served on committees for Old Town Saginaw Art Fair and Art Fair Saginaw.

## **Major Chords for Minors Personal Stories**

**Julia Bomba** (*12 years old, a student at MCFM since 2021*) -

“You kind of bond with your teacher. Every week when I see Loren we talk about what’s going on before we start. And we always talk about what kind of stuff do I want to learn. One time I just brought in my clarinet music, and we worked on playing that on piano. I wasn’t initially going to learn piano, but when I heard there was a spot available I decided to try it. I wasn’t sure about it at first, but I like playing in recitals now, and I always go get ice cream with my parents afterward.”

**Jean Wedding** (*parent of Cora, 17 years old, student at MCFM since 2014*) -

“All three of my children participated in the program. Even though not all of them continue to make music today, they all have felt the impact that it has had in their lives. My daughter Cora was the first one to start when she was only in the third grade. Soon after, her siblings also started taking lessons there. Cora has been taught by several of the instructors and has learned many instruments along the way. Not long after she started, she and one of her older siblings, DW, joined the choir and then the also the band!

For DW, my oldest child, Major Chords for Minors was the safe space they were looking for. It was a place where they could authentically be themselves and where they could just love music with other people that love music. They met people who loved and accepted DW while they were still growing in their trans identity and that created a place for them to just be free from judgement, bullying, or harassment.

As for Olivia, it wasn't necessarily about the music. Major Chords was more of a weekly mentorship. She created wonderful bonds with the people that work there, especially her instructor, Brad.

Major Chords has had a wonderful impact on our entire family. We have created special relationships and friendships through them that will last a lifetime. It has provided wonderful opportunities for my daughter Cora to perform out in public which has helped her find her strong sense of confidence and a stronger love for music.”

**Loren Kranz** (*instructor*)

“I see a lot of myself in my student, Anthony. He’s a tall, gawky teenager taking the world in with wide eyes. Life can be pretty intimidating at that age. I remember when he first came in (we were still masked up at this point), he seemed to be nervous in every interaction and would timidly plunk out melodies on the keys. Now he walks into lessons proud of what he has accomplished, and excited to move on to the next challenge. In just over a year, he has grown into a confident, nuanced performer and played for several of our events. His enthusiasm has spread to his brother, Dominic, also a preteen who wasn't sure at first if piano lessons were really his thing. Now he is performing and tearing through beginner lessons at an accelerated rate. I love seeing the change that comes over these kids when they embrace the music and mentorship that we have to offer here.”

Form **990-EZ**

# Short Form Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

OMB No. 1545-0047

2023

Open to Public  
Inspection

Do not enter social security numbers on this form, as it may be made public.

Go to [www.irs.gov/Form990EZ](http://www.irs.gov/Form990EZ) for instructions and the latest information.

Department of the Treasury  
Internal Revenue Service

|                                                                                                                                                                                                                        |                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> For the 2023 calendar year, or tax year beginning _____, and ending _____                                                                                                                                     |                                                                                                                         |
| <b>B</b> Check if applicable:                                                                                                                                                                                          | <b>C</b> Name of organization                                                                                           |
| <input checked="" type="checkbox"/> Address change                                                                                                                                                                     | <b>MAJOR CHORDS FOR MINORS</b>                                                                                          |
| <input type="checkbox"/> Name change                                                                                                                                                                                   | Number and street (or P.O. box if mail is not delivered to street address)                                              |
| <input type="checkbox"/> Initial return                                                                                                                                                                                | <b>403 S JEFFERSON AVE</b>                                                                                              |
| <input type="checkbox"/> Final return/terminated                                                                                                                                                                       | Room/suite                                                                                                              |
| <input type="checkbox"/> Amended return                                                                                                                                                                                | City or town, state or province, country, and ZIP or foreign postal code                                                |
| <input type="checkbox"/> Application pending                                                                                                                                                                           | <b>SAGINAW MI 48607</b>                                                                                                 |
|                                                                                                                                                                                                                        | <b>D</b> Employer identification number                                                                                 |
|                                                                                                                                                                                                                        | <b>90-0624610</b>                                                                                                       |
|                                                                                                                                                                                                                        | <b>E</b> Telephone number                                                                                               |
|                                                                                                                                                                                                                        | <b>989-790-2000</b>                                                                                                     |
|                                                                                                                                                                                                                        | <b>F</b> Group Exemption Number                                                                                         |
|                                                                                                                                                                                                                        |                                                                                                                         |
| <b>G</b> Accounting Method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual Other (specify) _____                                                                                            | <b>H</b> Check <input checked="" type="checkbox"/> if the organization is not required to attach Schedule B (Form 990). |
| <b>I</b> Website: <b>WWW.MAJORCHORDSFORMINORS.ORG</b>                                                                                                                                                                  |                                                                                                                         |
| <b>J</b> Tax-exempt status (check only one) — <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c)( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527        |                                                                                                                         |
| <b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other _____                                |                                                                                                                         |
| <b>L</b> Add lines 5b, 6c, and 7b to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, column (B)) are \$500,000 or more, file Form 990 instead of Form 990-EZ | \$ <b>147,342</b>                                                                                                       |

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances** (see the instructions for Part I)

Check if the organization used Schedule O to respond to any question in this Part I

|                                                                                                      | Description                                                                                                                                                                                                        | Line    | Amount  |
|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| Revenue                                                                                              | 1 Contributions, gifts, grants, and similar amounts received                                                                                                                                                       | 1       | 147,342 |
|                                                                                                      | 2 Program service revenue including government fees and contracts                                                                                                                                                  | 2       |         |
|                                                                                                      | 3 Membership dues and assessments                                                                                                                                                                                  | 3       |         |
|                                                                                                      | 4 Investment income                                                                                                                                                                                                | 4       |         |
|                                                                                                      | 5a Gross amount from sale of assets other than inventory                                                                                                                                                           | 5a      |         |
|                                                                                                      | b Less: cost or other basis and sales expenses                                                                                                                                                                     | 5b      |         |
|                                                                                                      | c Gain or (loss) from sale of assets other than inventory (subtract line 5b from line 5a)                                                                                                                          | 5c      |         |
|                                                                                                      | 6 Gaming and fundraising events:                                                                                                                                                                                   |         |         |
|                                                                                                      | a Gross income from gaming (attach Schedule G if greater than \$15,000)                                                                                                                                            | 6a      |         |
|                                                                                                      | b Gross income from fundraising events (not including \$ _____ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000) | 6b      |         |
| c Less: direct expenses from gaming and fundraising events                                           | 6c                                                                                                                                                                                                                 |         |         |
| d Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c) | 6d                                                                                                                                                                                                                 |         |         |
| 7a Gross sales of inventory, less returns and allowances                                             | 7a                                                                                                                                                                                                                 |         |         |
| b Less: cost of goods sold                                                                           | 7b                                                                                                                                                                                                                 |         |         |
| c Gross profit or (loss) from sales of inventory (subtract line 7b from line 7a)                     | 7c                                                                                                                                                                                                                 |         |         |
| 8 Other revenue (describe in Schedule O)                                                             | 8                                                                                                                                                                                                                  |         |         |
| 9 <b>Total revenue.</b> Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8                                      | 9                                                                                                                                                                                                                  | 147,342 |         |
| Expenses                                                                                             | 10 Grants and similar amounts paid (list in Schedule O)                                                                                                                                                            | 10      |         |
|                                                                                                      | 11 Benefits paid to or for members                                                                                                                                                                                 | 11      |         |
|                                                                                                      | 12 Salaries, other compensation, and employee benefits                                                                                                                                                             | 12      | 54,813  |
|                                                                                                      | 13 Professional fees and other payments to independent contractors                                                                                                                                                 | 13      | 68,611  |
|                                                                                                      | 14 Occupancy, rent, utilities, and maintenance                                                                                                                                                                     | 14      | 9,630   |
|                                                                                                      | 15 Printing, publications, postage, and shipping                                                                                                                                                                   | 15      | 1,136   |
|                                                                                                      | 16 Other expenses (describe in Schedule O)                                                                                                                                                                         | 16      | 10,329  |
| 17 <b>Total expenses.</b> Add lines 10 through 16                                                    | 17                                                                                                                                                                                                                 | 144,519 |         |
| Net Assets                                                                                           | 18 Excess or (deficit) for the year (subtract line 17 from line 9)                                                                                                                                                 | 18      | 2,823   |
|                                                                                                      | 19 Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)                                                                | 19      | 1,184   |
|                                                                                                      | 20 Other changes in net assets or fund balances (explain in Schedule O)                                                                                                                                            | 20      | 2,040   |
|                                                                                                      | 21 <b>Net assets or fund balances at end of year.</b> Combine lines 18 through 20                                                                                                                                  | 21      | 6,047   |

For Paperwork Reduction Act Notice, see the separate instructions.

Form **990-EZ** (2023)





# Major Chords for Minors

## Statement of Activity

January 1 - November 5, 2024

|                                       | TOTAL               |
|---------------------------------------|---------------------|
| Revenue                               |                     |
| Direct Public Support                 | 6,550.85            |
| Individual Contributions              | 122.53              |
| <b>Total Direct Public Support</b>    | <b>6,673.38</b>     |
| Donations thru Paypal                 | 7,304.03            |
| Fundraisers                           | 1,906.50            |
| Indirect Public Support               | 39,583.83           |
| Foundations/Grants                    | 124,181.15          |
| <b>Total Indirect Public Support</b>  | <b>163,764.98</b>   |
| Program Income                        |                     |
| Fundraisers                           | 16,043.50           |
| <b>Total Program Income</b>           | <b>16,043.50</b>    |
| Services                              | 4,000.00            |
| Uncategorized Income                  | 12.00               |
| <b>Total Revenue</b>                  | <b>\$199,704.39</b> |
| <b>GROSS PROFIT</b>                   | <b>\$199,704.39</b> |
| Expenditures                          |                     |
| Bank charges                          | 9.79                |
| Business Expenses                     |                     |
| Registration Fees/Memberships         | 396.00              |
| <b>Total Business Expenses</b>        | <b>396.00</b>       |
| Computer Programs/Equipment           | 8,188.75            |
| Contract Services                     |                     |
| Accounting Fees                       | 575.00              |
| Group Instruction                     | 11,200.00           |
| Outside Contract Services             | 19,560.68           |
| Private Instruction                   | 12,900.00           |
| Website/Social Media Development      | 1,739.90            |
| <b>Total Contract Services</b>        | <b>45,975.58</b>    |
| Facilities and Equipment              | 25.25               |
| Rent, Parking, Utilities              | 12,000.00           |
| <b>Total Facilities and Equipment</b> | <b>12,025.25</b>    |
| Fundraising                           | 19,976.75           |
| Meals and Entertainment               | 708.50              |
| Operations                            |                     |
| Books, Subscriptions, Reference       | 166.02              |
| Office Supplies                       | 1,718.19            |
| Postage, Mailing Service              | 297.13              |
| Printing and Copying                  | 598.50              |
| Supplies                              | 245.60              |

# Major Chords for Minors

## Statement of Activity

January 1 - November 5, 2024

|                                      | TOTAL               |
|--------------------------------------|---------------------|
| Telephone, Telecommunications        | 2,397.47            |
| <b>Total Operations</b>              | <b>5,422.91</b>     |
| Other Types of Expenses              |                     |
| Insurance - Liability, D and O       | 2,480.00            |
| PayPal Percentage                    | 155.14              |
| <b>Total Other Types of Expenses</b> | <b>2,635.14</b>     |
| Payroll Expenses                     |                     |
| Group Instruction                    | 100.00              |
| Taxes                                | 6,032.57            |
| Wages                                | 72,573.40           |
| <b>Total Payroll Expenses</b>        | <b>78,705.97</b>    |
| Quickbooks Online                    | 1,376.00            |
| Travel and Meetings                  |                     |
| Conference, Convention, Meeting      | 1,000.00            |
| <b>Total Travel and Meetings</b>     | <b>1,000.00</b>     |
| Uncategorized Expense                | 100.00              |
| Uncategorized Expense ( 33 )         | 138.18              |
| <b>Total Expenditures</b>            | <b>\$176,658.82</b> |
| NET OPERATING REVENUE                | <b>\$23,045.57</b>  |
| Other Expenditures                   |                     |
| Reconciliation Discrepancies         | 79.61               |
| <b>Total Other Expenditures</b>      | <b>\$79.61</b>      |
| NET OTHER REVENUE                    | <b>\$ -79.61</b>    |
| NET REVENUE                          | <b>\$22,965.96</b>  |