



Saginaw
community foundation

40
years
1984-2024

2024 Annual Report

it takes
**EACH
OF US**

For good. For ever.™

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

It Became Home

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

For Each of Us

Forty years ago, the Saginaw Community Foundation was established by individuals who planted the philanthropic seeds that have helped transform a community. Working together, those folks combined a spirit of hometown pride with pooled resources to make Saginaw County a place all of us are proud to call home. Fast-forward to today and the Foundation has supported hundreds of organizations, and those organizations have helped thousands of individuals along with SCF's support of thousands of scholarship recipients since our creation.



50 YEARS



1934-1984

Saginaw
Community
Foundation



*Building a
Flourishing
Community*

FOR ALL FOR GOOD FOR EVER



The **Beginning** Remembered

by Janet Crane



it takes **EACH OF US**

In 1980, the Junior League of Saginaw membership started considering in a serious way how to celebrate their 50th anniversary that was coming up in 1984. The consensus was that it should be something more substantial than a gala party. The goal was to find a project in keeping with the Junior League's purpose of benefiting the community in a lasting way through the active participation of trained volunteers.

Over the years, League members had served in many capacities – from direct, hands-on service to participating on boards and executive committees. These experiences gave us insight into what was going on in the community and what further needs might be. We also sought input from our Community Advisory Board.

We knew that our gift project had to include a way of becoming self-sustaining. We needed to include a plan for future funding, as well as the startup of our project. Among the ideas discussed was the establishment of a community foundation.

Our Community Research/Project Development Committee began looking into projects that met the goal criteria and came up with a list of possibilities. In April 1982, a slate of seven possibilities was presented to the membership with Community Foundation and Ronald McDonald House receiving the most interest.

We knew that a lot of work still needed to be done if either of these worthy projects could be launched for the anniversary. Placement Interest Groups for each were formed for the 1982-83 program year. Both groups worked intensely. Program models were located and studied. Community members who shared an interest were identified and consulted. Sustainability, though that word had not particularly come into use at that point, was examined. All of this lead up to a final vote in May of 1983. The \$50,000 startup fund was at stake.

The fact that we are here today is testimony to the outcome. Starting in May 1983, a four-member committee was appointed to establish and implement a Saginaw Community Foundation.

The Saginaw Community Foundation Planning Committee started with Holly Johnson, Chair, Louise Harrison, Karen MacArthur, and Tani Watkins. Also serving were Ron Schneider as community liaison, Janet Crane as Board liaison, and Mary Ellen Vaydik. Junior League attorney Hugo "Ted" E. Braun, Jr. and

financial advisor Lloyd Yeo also worked with us closely to develop by-laws, incorporate, and gain 501(c)(3) approval. We knew that to be accepted and successful we needed to develop a broad base of community support. We had to sell the Community Foundation concept to key members of the community as well as among the wider community to ensure its ultimate success. Committee members were assigned to contact key people in the community whose support and participation was needed. We needed to communicate just what a Community Foundation is and does, and why their support should be added. The outcome of this sales campaign is obvious today.

The Saginaw Community Foundation was formally organized on December 7, 1983, with the election of its members and Board of Trustees.

"A Community Foundation is an effective way for residents of an area to respond individually, in their own way, to the special needs of their own area. The Junior League should be commended for their efforts in its establishment."

Hugo "Ted" E. Braun

*First Board President
Saginaw Community Foundation*

Newly elected officers of the Board were: Hugo E. Braun, Jr., President; Sandra Donahue, Vice President; William V. Knapp, Secretary; and Terry Pruitt, Treasurer. Other Board members included: Gilson D. Foster; Foster B. Gibbs, PhD; Todd Holmes; Karen MacArthur; and Paul Novak. Membership included forty people who had been active in the community and represented many and diverse segments of county population.

Marking fifty years of active community service, the League hosted a reception at the Castle Museum of Saginaw County History on February 7, 1984. The highlight of the event was the presentation by Susan Richter, the 1983-84 Junior League President, of a check for \$50,000 to Hugo "Ted" E. Braun, Jr., President of the newly established Saginaw Community Foundation.



40
years
1984-2024

it takes EACH OF US
\$125,000
Delindor Woods Park

An Ode to the Foundation

by Mary Ellen Vaydik

On February 7, 1984, Junior League member and Saginaw Community Foundation founding member Mary Ellen Vaydik, read the verse to the right that she composed in honor of the introduction of Saginaw Community Foundation to the community at the Castle Museum of Saginaw County History.

Mary Ellen attended Saginaw Community Foundation's 40th Anniversary Kick-Off Celebration event on February 15, 2024 and she once again shared her composition with the hundreds of guests in attendance.

Written forty years ago, its message of volunteering and giving back to support our community still resonates today.

We're here today to celebrate
Not just one thing, but two:
A Junior League that's 50 –
And a Foundation that's brand new!

Now, I won't try, in my few lines,
To cover fifty years;
But I will say while I'm up here-
"We love those volunteers!"

If there were no Junior League here,
You simply wouldn't see
Many things we take for granted
Because the work they did was free.

Their specialty is opening doors
And bringing things about
That make our lives much better
And that we'd hate to be without.

Some doors they've opened through the years
Can be seen in that display*;
Now one more door is opening
That we celebrate today.

The Saginaw Community Foundation
Is a name too long to rhyme,
But the good that-it can do here
Will be evident in time.

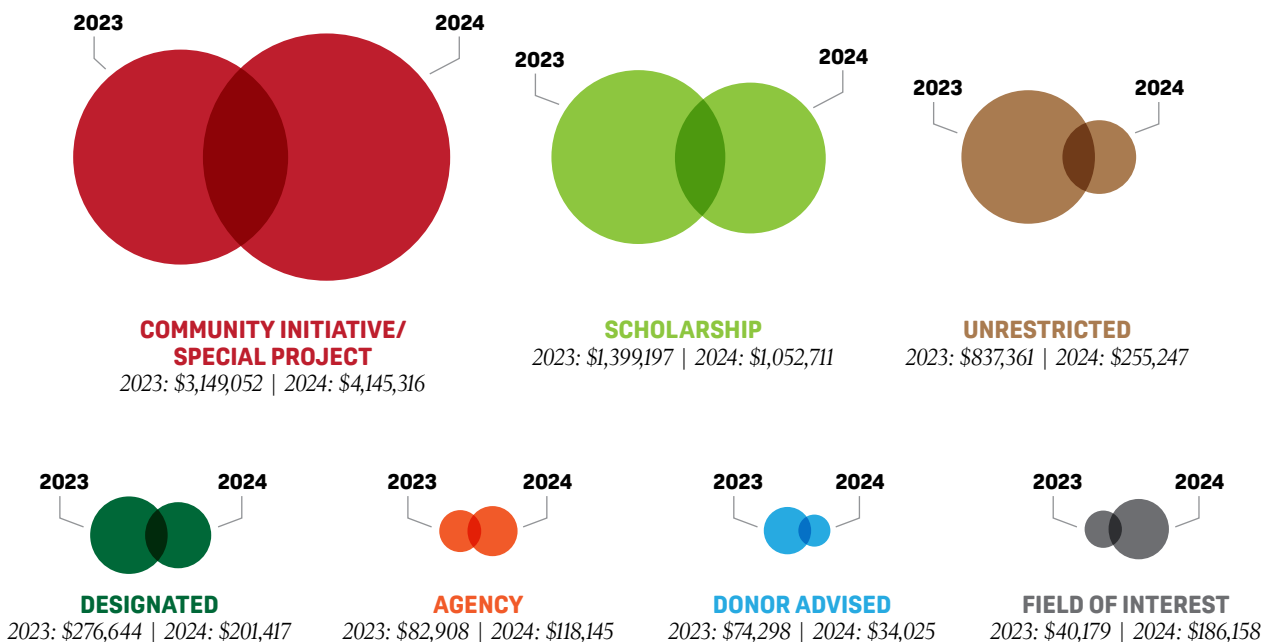
So welcome the Foundation!
And to the League – three cheers!
We can celebrate your birthdays
Because of VOLUNTEERS!

**The display referenced here refers to an exhibit showcased at the Castle Museum of Saginaw County History with photos and artifacts from the Junior League's first 50 years.*

Year in Review

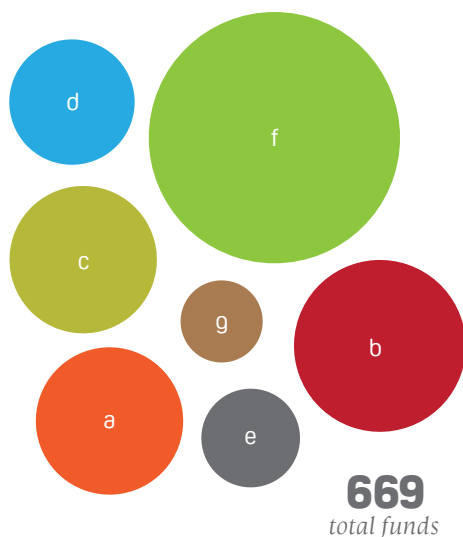
WHERE DONORS HAVE DIRECTED THEIR GIFTS

by fund type, 2023 (\$5,859,638) vs. 2024 (\$5,993,019)



NUMBER AND TYPES OF FUNDS

as of December 31, 2024



a | AGENCY | 87 FUNDS (13.0%)

Enables nonprofit organizations to establish endowment funds for their benefit

b | COMMUNITY INITIATIVE/SPECIAL PROJECT | 105 FUNDS (15.7%)

A type of fund that provides support for specific community projects or initiatives

c | DESIGNATED | 87 FUNDS (13.0%)

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

d | DONOR ADVISED | 64 FUNDS (9.6%)

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

e | FIELD OF INTEREST | 39 FUNDS (5.8%)

Established by a donor and administered by SCF to benefit a general field of interest

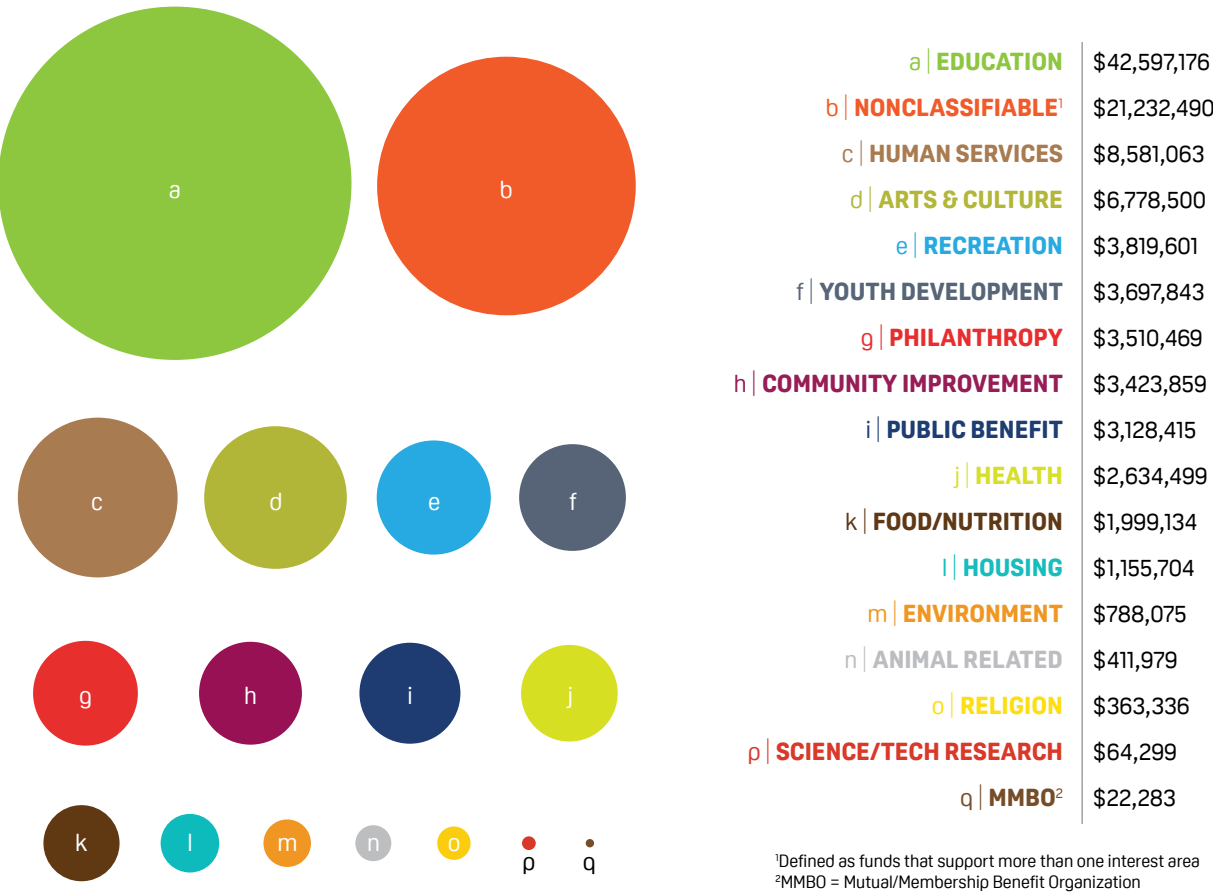
f | SCHOLARSHIP | 255 FUNDS (38.1%)

Provides financial support for students seeking higher education

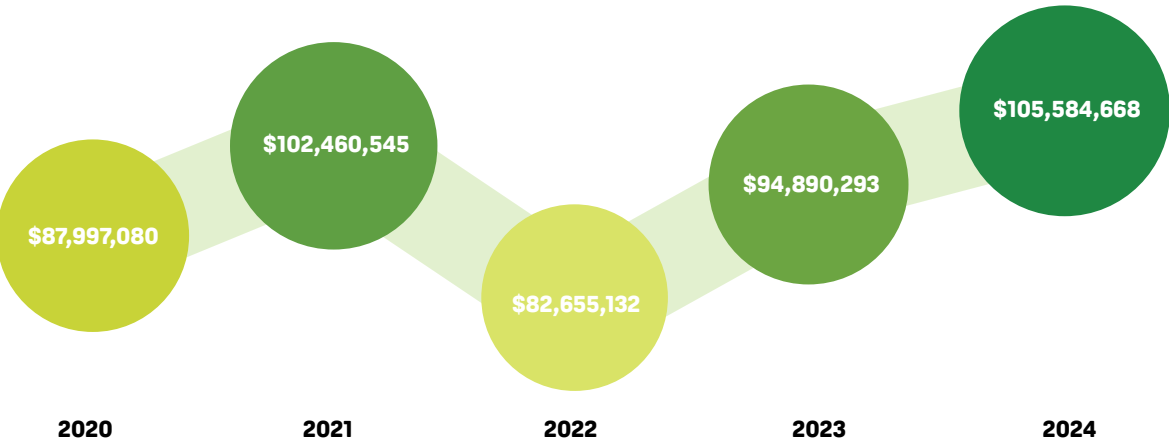
g | UNRESTRICTED | 32 FUNDS (4.8%)

Established by a donor and administered by SCF to meet the urgent and changing needs in Saginaw County

ASSETS BY DONOR INTEREST AREA
as of December 31, 2024



ASSET HISTORY
Five-year, 2020-2024



Additional financial information can be found on pages 26-27, including a statement of financial position, net annual returns, asset allocation, target asset allocation and analysis of expenses.

A Message

*From our Board Chair &
President & CEO*

Celebrating 40 Years of Impact and Looking Ahead

Happy 40th Anniversary, SCF! It's hard to believe that the Saginaw Community Foundation has been serving our community for four decades – and even harder for me to believe that I've had the privilege of being part of this work for 20 of those incredible years. This milestone year was certainly one to celebrate, and we rolled out the red carpet to mark the occasion.

Here's a snapshot of our year-long celebration:

- **January 29:** Announced the launch of the Community Engagement and Inclusion Committee (CEIC) with community partners
- **January 29:** SCF Board of Directors Trivia Night
- **February 15:** 40th Anniversary Kick-Off at the Castle Museum
- **May 24:** SCF Community Bus Tour and Memorial Cup outing
- **June 5:** Excellence in Education Carnival Night where 665 scholarships were awarded to 389 students, totaling \$838,750
- **July 24:** Community conversation event with Breaking Bread Village/Saginaw Heartbeat
- **September 14:** Hosted 500 guests at our 40th Anniversary Gala Celebration
- **September 19:** Hosted the Great Lakes Bay Regional Community Foundation staff retreat
- **November 20:** 4th Annual Philanthropy Uncorked fundraiser
- **December 2:** Cornerstone Pillar Society Champagne Toast Reception

Among the year's highlights, the Community Bus Tour and Memorial Cup event in May stands out as a personal favorite. We welcomed more than 50 board members, donors, and community partners;

some familiar faces, some new; for a tour highlighting SCF's impact in areas like Buena Vista, Frankenth, and Bridgeport. While our original itinerary proved too ambitious – we had to cut the tour short to make the puck drop at Game One of the Memorial Cup hockey game. And yes, we were all there to see the Saginaw Spirit win!

In September, we hosted our 40th Anniversary Gala. We were honored to welcome back SCF's first President & CEO, Lucy R. Allen, who took us on a heartfelt journey through SCF's origins. It was an evening filled with stories, reunions, and well-deserved recognition. We proudly presented:

- **SCF Volunteer of the Year** to Trish Luplow
- **Frank N. Andersen Spirit of Philanthropy Award** to Ken LeCureux and Pharrington Douglas for revitalizing the Garber Tennis Courts
- **Community Improvement Initiative \$40,000 Grant** to Heart of the City – Adult Day Support Program (*see pages 14–15 for more details about this program*)
- **Dr. Mhridha Teacher of the Year Award** to Brad Erlenbeck from Swan Valley Middle School
- **Joseph W. Madison Youth Award** to Serenity Eiland, a senior from Arthur Hill High School

continued ..

Reneé S. Johnston, President & CEO (left)
Todd Gregory, Board Chair (right)





40
years
1984-2024

FOR ALL FOR GOOD FOR EVER



it takes **EACH OF US**

continued ...

Throughout the year, our anniversary events all shared one thing in common: community. Yes, we were celebrating SCF's history – but more importantly, we were celebrating Saginaw County. This amazing community, filled with remarkable people, rich history, and vibrant opportunities, is the reason we do what we do. It's a community worth honoring every single year.

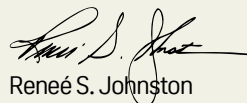
In addition to celebrating, we remained focused on our core work: awarding grants and scholarships, cultivating donor relationships, providing fiscal stewardship, and working alongside neighborhood associations and regional partners.

We closed out the year with strong financial performance. SCF achieved a 12.6% total composite one-year return, surpassing our benchmark of 11.8%, bringing SCF's total assets to more than \$105 million. Our thanks to the SCF Investment Committee, our local financial managers, and our consultant, Fund Evaluation Group (FEG), for their sound fiscal management.

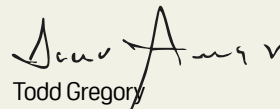
As we look to 2025, we're rolling up our sleeves to support and bring people together around efforts that matter most to our community – including the Medical Diamond project, housing, child care, and community violence intervention. By listening, partnering, and sharing resources, we're helping move important work forward. The work continues, and the need is great – but so is our commitment.

Together, let's keep building a stronger, more vibrant Saginaw County – for each of us, for good, for ever.

Sincerely,



Renee S. Johnston
President & CEO



Todd Gregory
Board Chair

*“By listening, partnering, and sharing resources,
we’re helping move important work forward.”*

Renee S. Johnston
President & CEO
Saginaw Community Foundation



The Heart of the City

it takes **EACH OF US**

2024 Community Improvement Initiative \$40,000 Grant aims to expand adult day support programming

"I have an adult daughter named Ilexis. When she was born, I didn't know she had a development delay," said Cherie Long, founder/president, Heart of the City Development Center. "It wasn't until she was about three years old that I started to notice that she wasn't reaching certain milestones like holding her bottle or keeping her head up. I went to the doctor, and they told me she was 'spoiled' and that I should try holding her less."

Cherie wasn't satisfied with the opinion provided by her doctor. She sought a second opinion and had her daughter examined at the Children's Hospital of Michigan.

"The tests revealed the Ilexis was born missing a portion of her brain that was causing a delay in her development," said Cherie.

Cherie has spent her daughter's lifetime advocating for her. There are programs in place to assist persons with intellectual and developmental disabilities from birth through age 26, however after reaching age 26, there are scarce services available. In 2022, Cherie founded Heart of the City Development Center to address this shortfall in services.

Mission-Driven to Help Families

Saginaw Community Foundation awarded the 2024 Board of Directors' Community Improvement Initiative \$40,000 grant at our 40th Anniversary Gala event in September 2024. The grant will be used to enhance Heart of the City's Adult Day Support Program.

The Heart of the City Development Center was created to empower individuals with intellectual and developmental disabilities and promote inclusion for those ages 17-55 in Saginaw County. Through its comprehensive programs and services, the organization works to enhance participants lives while positively impacting the community through job creation, supporting families, and focusing on inclusion and diversity within their community safely.

"We offer a range of programs tailored to the needs of our participants," said Cherie. "Things like Career and Technical Education training, cognitive reha-

bilitation, adaptive physical education, all-inclusive social events, recreational activities, and STEAM courses."

The grant award will be used to enhance and provide specialized equipment for members of the community with intellectual and developmental disabilities; offer training for staff, families, and community members; and develop inclusive activities.

Filling a Need

Through Cherie's investigating, she found there is a great need for programs that support families with a person with intellectual and developmental disabilities between the ages of 26-55.

"Individuals in this age group do not qualify for any childcare services in the state of Michigan," said Cherie.

Heart of the City Development Center provides a safe space where families are welcome to participate in activities with their child. Since receiving the 2024 SCF Community Improvement Initiative Grant, Cherie was able to expand her services from serving four to seven individuals to now serving over 25.

"Helping so many families warms my heart," remarked Cherie.

Cherie found working with Saginaw Community Foundation to be a welcoming and straight-forward experience.

"I wasn't sure how to begin writing and applying for a grant," said Cherie. "The staff at the community foundation is extremely knowledgeable about the entire community and really helped guide me through the process."

*"Close your eyes and look with your heart.
We all deserve to be treated the same."*

Cherie Long

Founder/President
Heart of the City Development Center

A large group of diverse students and young professionals are posed on a stage, illuminated by four bright spotlights from above. They are arranged in many rows, smiling for the camera. The background is a dark curtain.

Empowering Futures Through Education

it takes **EACH OF US**

At the Saginaw Community Foundation, we believe education is one of the most powerful tools for personal and community transformation. Our scholarship program continues to be a cornerstone of this belief, helping local students pursue their educational dreams and career goals.

Since 1987, when we awarded our first \$500 scholarship, the Saginaw Community Foundation has remained committed to helping students access opportunities through education. By the close of 2024, we've proudly awarded more than \$10.7 million in scholarships to students from across Saginaw County, the state of Michigan, and beyond.

Each year, hundreds of students benefit from the generosity of our donors and the power of philanthropy. In 2024, the Foundation awarded 665 scholarships to 389 high school, college, and nontraditional students, totaling \$838,750 in financial support. These awards represent more than numbers – they are investments in futures filled with promise.

Our 255 scholarship funds, each one established by a generous donor, are as unique and diverse as the individuals they support. Each fund reflects a donor's personal story, values, and commitment to education. The scholarship awards help students attend universities, community colleges, and Career and Technical Education (CTE) training programs across the country. Whether their path leads to a college degree or skilled trade certification, SCF scholarships are here to support them.

Some of our scholarships are need-based, others merit-based, and many are a combination of both. They may focus on specific academic disciplines, support CTE training, or help students pursue graduate-level studies. No two are exactly alike – just like the students who receive them.

"Many people in our community are aware of our scholarships," said Chamika Ford, SCF's Scholarship Program Officer. "They're tailored to meet a variety of educational goals and that diversity is what makes our program so impactful."

Students from all walks of life apply for SCF scholarships, united by a shared commitment to learning and self-improvement. They are the future business leaders, educators, healthcare professionals, artists, and tradespeople of our region – and beyond.

"Education is a cornerstone for thriving communities," said Reneé Johnston, SCF President and CEO.



"Through scholarships, we help individuals take meaningful steps toward their goals – whether that means a degree, a certification, or vital job training. Our scholarship program removes barriers and creates opportunities – opening doors that might otherwise remain closed."

Looking ahead, the Foundation remains deeply committed to increasing access by reducing financial barriers to education. Through continued donor support and community partnerships, SCF remains committed to investing in the next generation of leaders, innovators, and difference-makers.

Interested in establishing a scholarship fund?

Visit saginawfoundation.org/resources for more information or contact Chamika Ford, scholarship program officer at (989) 755-0545.

"Our scholarship program removes barriers and creates opportunities – opening doors that might otherwise remain closed."

Reneé Johnston

President & CEO
Saginaw Community Foundation



Read biographies of all of our scholarship funds on our website by visiting:
saginawfoundation.org/directory



Youth
Philanthropy
in Action

it takes **EACH OF US**

Young people are often told they will be the leaders of tomorrow – but at the Saginaw Community Foundation, they are leading today and making a real difference through FORCE.

FORCE is SCF's Youth Advisory Committee, created in 1992 through a \$1 million challenge grant from the W.K. Kellogg Foundation. What began as a bold idea to involve youth in philanthropy has grown into a powerful force for positive change in Saginaw County.

Made up of students in grades 8 through 12 from schools across the county representing Freeland, Heritage High School, Nouvel Catholic Central, Saginaw Arts & Sciences Academy, Swan Valley, Valley Lutheran, and St. Charles. FORCE empowers youth to take the lead on grantmaking and community service initiatives that directly impact their peers.

What sets FORCE apart is simple but revolutionary: the students are in charge.

"The big difference between FORCE and other youth organizations is the youth are making the decisions with the grant dollars available, and are actually deciding what to do with it," said Cecelia Hopkins, program associate and FORCE coordinator. "They go through the same competitive grantmaking process as any other SCF committee – but their focus is on youth-oriented programs."

To date, FORCE has awarded more than \$1.1 million in grants to programs and projects that benefit children and teens in Saginaw County – from mental health support and mentoring programs to arts enrichment and anti-bullying campaigns.

The impact goes far beyond dollars. Members walk away with firsthand experience in leadership, budgeting, public speaking, volunteerism, and collaboration – all while learning about the community they call home.

Many times, youth feel unheard. However, FORCE proves that when given the chance, young people will rise to the occasion and redefine what's possible for their community.

Interested in joining FORCE?

Visit saginawfoundation.org/force for more information or contact Cecelia Hopkins, program associate, via email at cecelia@saginawfoundation.org or by calling (989) 755-0545.



Meal Preparation • McNally Hospital Hospitality House



Holiday Shopping



FORCE Members

2024 FORCE GRANTS | TOTAL: \$38,500

Families and Children Together | \$22,300

FACT Community Based Care Project

Girl Scouts Heart of Michigan | \$5,000

Peer Mentor Program

Saginaw Township Community Schools | \$3,000

White Pine - Peer Mentor Program

Girls on the Run Great Lakes Bay at Underground Railroad | \$3,200

New curricula to meet the current physical and mental health needs of adolescent girls

Water and Woods Field Service Council, Boy Scouts of America | \$5,000

Saginaw Scoutreach Outdoor Experiences



Leaving a **Legacy**

it takes **EACH OF US**

Saginaw Community Foundation is committed to bringing people and resources together to build an equitable community and to make a lasting philanthropic impact. Creating lasting impact depends on long-term resources. We partner with donors to build endowment funds that ensure vital futures for the communities we serve across Saginaw County. Saginaw Community Foundation is uniquely equipped to help our donors achieve their personal charitable goals by providing in-depth knowledge of our community along with expertise in a wide range of flexible charitable giving options.

In their own words, donors share below why they chose to partner with Saginaw Community Foundation.

Kennett Women's Fund

Shari Kennett

"The Kennett Women's Fund was created to help strengthen women in the community, by providing support and addressing needs so they can focus on being even more successful. I learned so much serving on the Board of the Saginaw Community Foundation and it was one of my larger regrets when I moved and was not able to complete my term. This fund was a way for me to honor my mother and the Saginaw community. There was no question that I would work with the Saginaw Community Foundation for this, especially since I was aware of the work they did, how well they did it, and how visionary they are at their mission. The fund came together quickly and easily once the idea for its purpose was in place. I trust Reneé and her team to put this fund to work according to its purpose and the community needs."

Robert E. Stark & Martin H. Stark Foundation Fund

Benjamin Stark

"My Uncle (Marty Stark), Father (Robert Stark), and their two brothers were children during the Great Depression and their family did not have an easy road during this time. After returning from the Army in the late 1940s, my Uncle Marty borrowed a couple thousand dollars to start Arrow Paper Products Company. Through relentless hard work and innovation, he turned it into a successful business which eventually led to his donation to the Foundation.

My Father and Uncle, I think, remembered their difficult childhood, and, as adults (best friends as well as brothers), became advocates for others whose circumstances had made their lives difficult. Remembering his own path to success, my Uncle was particularly interested in programs that helped people become self-sufficient. The long list of agencies to which our portion of the Foundation's funds is donated – which has remained intact since my Uncle's death – reflect these interests. My guess is my Uncle chose the Foundation as his philanthropic vehicle because of its ability to fund so many worthy agencies, each, in its own way, providing this help."

Louis and Karen Constan Science Education Fund

Dr. Louis and Karen Constan

"We both come from strong families. Lots of children around, and we value them all immensely. Lou delivered babies and treated them as they grew. Karen was a PTA President, teacher and tutor. We also value being an example to others about the power of taking action to promote one's values. Family, education, action, and leadership by example – a Science Education fund.

We saw the need to provide deeper and broader science experiences in our community. We articulated this goal to the people at the Foundation, experimented with different ways to achieve that goal, and ended up, after years of work, with a solid framework to achieve those goals.

The Foundation knows what is currently being developed and what is being imagined for our community. They know how to get things done. They share our values of community engagement and community improvement. They have the infrastructure to manage finances for maximum impact. No one has a such a 'deep bench' of expertise."

Marvin and Janice Brandle Scholarship Fund

Steven Kozdron

"Education is the foundation for a thriving community. Mr. Brandle created this fund to allow other people the chance to obtain their dreams and to help people in his community.

Reflecting on this fund there are two things to be exceptionally proud of: the level of confidence and support brought to each student who receives this scholarship and the level of growth this fund has experienced, allowing more students to take advantage of this opportunity.

When establishing an endowment designed to last in perpetuity, it is very important to pick the right foundation. With the knowledgeable staff and support at the Saginaw Community Foundation, Mr. Brandle had no doubt they would fulfill his 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 offers several types of funds to help 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 Foundation 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.

In 2024 **we welcomed 15 new funds**

Each of these new funds were established with its own purpose, meaning and desire to help create a flourishing community for each of us.

AGENCY FUND

Entrepreneur Like Me CMURC

COMMUNITY INITIATIVE/SPECIAL PROJECT FUNDS

BWELL - Perinatal Quality Collaborative Mini Grants

Community Engagement and Inclusion Council

Crayola Park Improvement Project

Hare Hunt Scavenger Hunt Fund

Heads Up Mentoring Program

Stevie Wonder Wonderful Weekend

DESIGNATED FUND

Scott J. Seeburger Young Artist Award

DONOR ADVISED FUND

Rosser Ryder Cup Foundation

FIELD OF INTEREST FUND

Westchester Senior Housing Fund

SCHOLARSHIP FUNDS

Batkoski Family Scholarship

Coaches Tim Conley & John Rush's Girls Basketball Scholarship

Great Lakes Bay Manufacturers Association - Ken Horn Scholarship

Lois A. & Robert A. Peterson R.N., M.D., Scholarship

Saginaw Township Police Officers Association Scholarship



Our Grants

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

Non-competitive Grants

Agency Fund Grants

Agency Funds are 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.

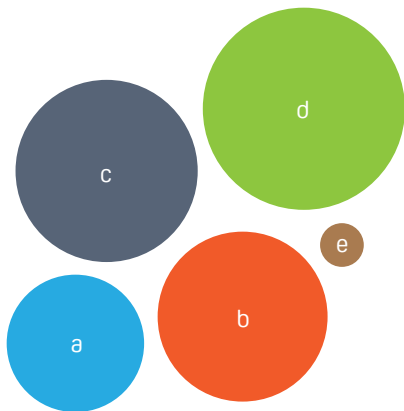
Competitive Grant Application Process

To begin the application process for a competitive grant, contact Kendra Kempf, program officer, at (989) 755-0545 or kendra@saginawfoundation.org. 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.

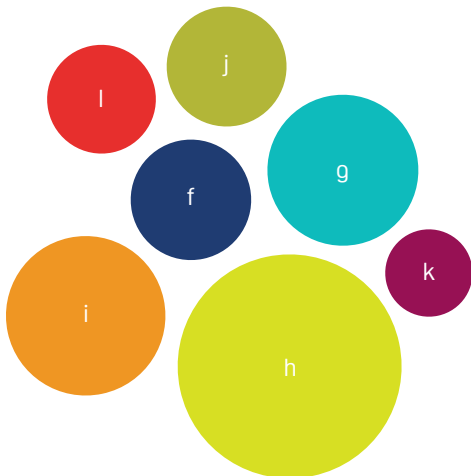
2024 Grants

TOTAL GRANT COMMITMENTS BY FUND TYPE



a AGENCY	\$378,125.25
b COMPETITIVE GRANTS	\$577,902.00
c DESIGNATED	\$664,213.61
d DONOR ADVISED	\$817,900.02
e OTHER GRANTS	\$38,212.00
TOTAL	\$2,476,352.88

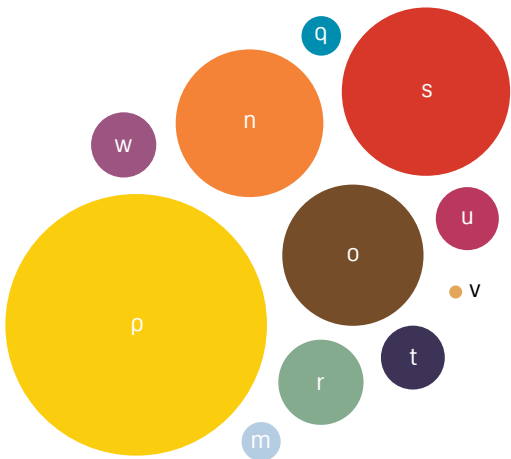
COMPETITIVE GRANTMAKING SUPPORT AREAS



f ARTS & CULTURE	\$58,102.00
g COMMUNITY IMPROVEMENT	\$89,600.00
h EDUCATION & YOUTH DEVELOPMENT	\$197,200.00
i FOOD	\$100,000.00
j HEALTH & HUMAN SERVICES	\$56,500.00
k HOUSING	\$30,000.00
l RECREATION	\$46,500.00
TOTAL	\$577,902.00

NON-COMPETITIVE GRANTMAKING SUPPORT AREAS

Agency, Designated and Donor Advised Funds along with other grants



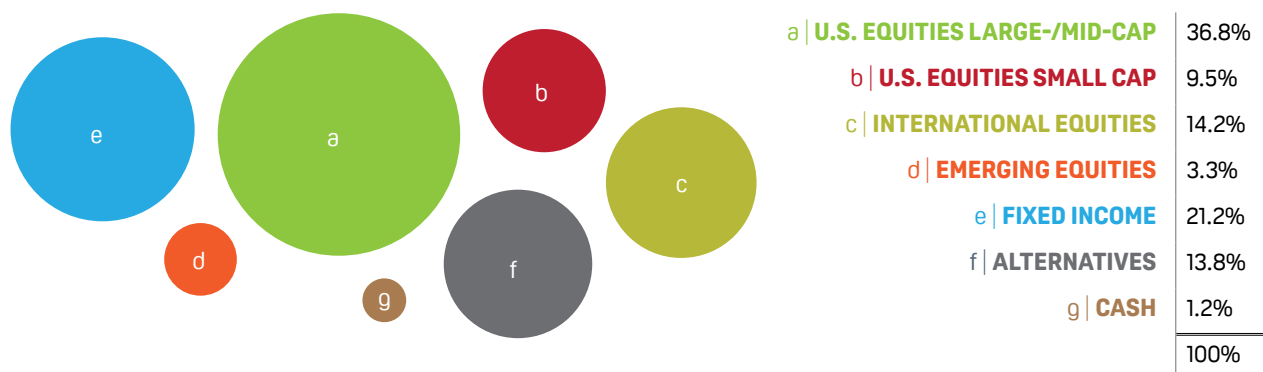
m ANIMAL	\$18,011.53
n ARTS & CULTURE	\$256,667.06
o COMMUNITY IMPROVEMENT	\$234,654.27
p EDUCATION & YOUTH DEVELOPMENT	\$805,147.21
q ENVIRONMENT	\$18,388.21
r FOOD	\$85,463.74
s HEALTH & HUMAN SERVICES	\$333,385.89
t HOUSING	\$48,013.63
u PHILANTHROPY	\$46,727.94
v RECREATION	\$2,000.00
w RELIGION-RELATED	\$49,991.40
TOTAL	\$1,898,450.88

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, 2024



TARGET ASSET ALLOCATION AND CURRENT MANAGERS

as of December 31, 2024

Large/Mid Cap U.S. Equities | 36.8%

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 | 9.5%

RBC Global Small Cap Growth
Silvercrest Small Cap Value

International – Developed Equities | 14.2%

DFA International Core Equity
DFA International Small Company
Harding Loevner International

Emerging Equities | 3.3%

DFA Emerging Markets Core Equity

Fixed Income | 21.2%

Breckinridge Intermediate Fund Income
Federated Core
PIMCO Real Return

Alternatives | 15%

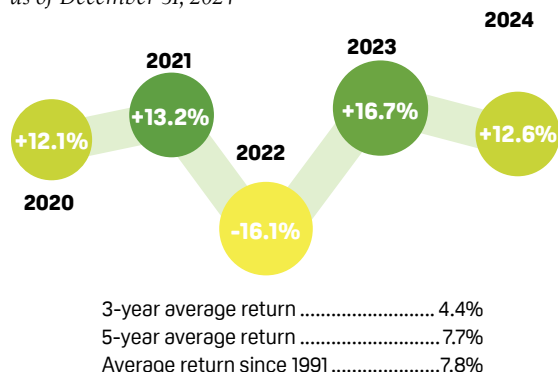
PGIM High Yield 91%
Ironwood International, Ltd.

Natural Resources 4.7%
Tortoise MLP & Pipeline Fund

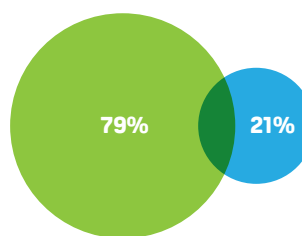
Hedged Equity 1.2%
Boston Partners Long/
Short Research Fund

NET ANNUAL RETURN

as of December 31, 2024



2024 ANALYSIS OF EXPENSES



79%

Program Services and Grants as a percentage of Total Expenses

21%

Support Services as a percentage of Total Expenses

it takes **EACH OF US**

Statement of Financial Position

Years ending December 31

Assets	2024*	2023	2022
Current Assets			
Cash	\$2,349,250	\$2,929,793	\$4,183,657
Accounts receivable	12,788	6,070	11,024
Promises to give, current portion	3,376	33,776	11,804
Note receivable, current portion	0	550	152,550
Prepaid expenses	6,405	20,731	32,305
Total Current Assets	\$2,371,819	\$2,990,920	\$4,391,340
Other Assets			
Long-term investments	\$99,885,071	\$90,359,377	\$76,979,836
Note receivable net of current	43,368	5,650	0
Charitable remainder trusts	3,239,579	1,490,065	1,239,126
Other assets	44,831	44,831	44,831
Total Other Assets	\$103,212,849	\$91,899,923	\$78,263,792
Total Assets	\$105,584,668	\$94,890,843	\$82,655,132
Liabilities and Fund Balance			
Current Liabilities			
Accounts payable and accrued expenses	\$181,822	\$189,608	\$163,554
Deferred revenue	0	0	11,012
Grants payable	24,368	19,564	75,520
Deposits	4,750	4,750	4,750
Long-term debt	0	0	0
Total Current Liabilities	\$210,940	\$213,922	\$254,836
Other Liabilities	4,282,181	3,828,675	3,833,735
Total Liabilities	\$4,493,121	\$4,042,597	\$4,088,571
Net Assets			
Unrestricted	\$97,848,592	\$89,323,855	\$77,315,631
Temporarily restricted	3,242,955	1,523,841	1,250,930
Total Net Assets	\$101,091,547	\$90,847,696	\$78,566,561
Total Liabilities And Net Assets	\$105,584,668	\$94,890,293	\$82,655,132

Statement of Activities

Revenues			
Investment income	\$10,777,420	\$12,646,261	(\$15,593,011)
Gifts and bequests	5,904,734	5,922,260	5,016,668
Change in value of charitable remainder trust	1,749,514	250,939	(\$1,410,490)
Total Revenue	\$18,431,668	\$18,819,460	(\$11,986,833)
Expenses			
Program services			
Program grants	\$6,793,243	\$5,642,196	\$5,820,954
Support services			
Management and general	860,974	791,570	1,177,600
Fundraising	57,795	104,559	53,507
Total Expenses	\$7,712,012	\$6,538,325	\$7,052,061
Change in net assets	10,243,851	12,281,135	(19,038,894)
Net assets, beginning of year	90,847,696	78,566,561	97,605,455
Net Assets, End Of Year	\$101,091,547	\$90,847,696	\$78,566,561

*2024 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
Meredith Adelman
Dr. Waheed Akbar
Kwame Akowah
Brock Allardyce
Daniel Allen
Deb Andersen
Angela Appold
Brenae Arthur-Jones
Andy Ault
Lori Aultman
Trisha Baker
Sally Bandemer
Catarina Barajas
Tamara Barrientos
Angela Barris
Ann Marie Batkoski
Jane Bellen
Sarah Beltran
Jennifer Bentley
Tanya Blehm
Craig Blower
Diane Bofferding
Heidi Bolger
Bessie Bone
Jeff Bookmyer
Todd Boone
Mandy Borsenik
Sheilda Braddock
Ruth Braun
Cathleen Brewer-Kelley
Brittany Breyer (Gillett)
Mary Bridgewater
Dietrich Bronner
Elton Brooks
David Brown
Gabriel Brown
Rob Brown
Talia Brown
Violet Brown
Jo Brownlie
Lindsey Bulgrien
Brittany Burt
Karen Butler
Brianna Campos
Daniel Cannon
Rebecca Case Myers
Beth Charlton
Beth Church
Nancy Cisneros
Morrall Claramunt
Jillian Clark
Michelle Claypool
Michael Colby
Pr. Hurley Coleman, II
Pr. Hurley Coleman, III
Rev. Hurley Coleman, Jr.
Dr. Jeffrey Collier
Lisa Coney
Priscilla Connelly
Carol Cottrell
Dr. Brenda Coughlin
Kathy Cozad
Janet Crane
Susan L. Crane
Amy Culver

Rachel Dale
Culli Damuth
Chey Davis
Rebecca DeBar
Bobby Deleon
Joie Delugach
Nicole Demand
Nancy Derleth
Renée Deroche
Amanda DeWyse
Vickie Dillon
Jim Doane
Trish Dobis
Lynda Doecker
Caitlin Ellico
Scott Ellis
Dr. Katherine Ellison
Hon. Elian Fichtner
Mark Flegenheimer
Michele Fleming
Anna Maria Flores
Pat Franklin-Lindsey
Melissa Freier
Andreas Fuchs
Delores Gale
Fred Gardner
Michelle Gartland
Dr. Michael Gavin
Lisa Gendregske
Lynne Georges
Mary Georges
Becky Gerszeny
Cherie Gladwish
Gwendolyn Glazier
Mary Goedert
Landry Gomez
Miguel Gomez
Elijah Gomez-Fenner
Aniyah Gonzales
Michelle Gorzela
Kristine Gotham
Tammy Grandy
Todd Gregory
Heather Grigg
Jennifer Grigg
Vanessa Guerra
Marissa Gumm
Janay Gwizdala
Robert Handeyside
Vera Harrison
Olivia Hart
Elle Hawes
Renee Hawkins-Morris
Kevin Hayes
Marie Hernandez
James Hewitt
Joslyn Hoang
Marla Hoffmann
Linda Hollingshead
Smallwood Holoman, Jr.
Cecelia Hopkins
Georgia Houpis
Nicol Howald
Dr. Deborah Huntley
Gail Hutcheson
William Inman

Calvin Jackson
Jasmin Jackson
Monica Jackson
Sirisha Nandini Jala
John Jatzcak
Bob Johnson
Jeni & Joe Johnson
Dr. Kenneth Jolly
Hadia Joukhaji
Rob Kain
Brian Keenan-Lechel
Sarah Keenan-Lechel
Ryan Kelly
Melisa Kelly-Clark
Emily Kerby
Michelle Kettler
Ruth Ann Knapp
Brenda Knaus
Amanda Koch
Amy Kolb
Bridget Kramer
Kaylee Krzywosinski
Barbara Krzyzaniak
Logan Kuhn
Tracy Kuhn
Sara LaCroix
Sarah Lamb
Cyndy Lange
Torrie Lee
Art Lewis
Judith Lincoln
Leia Lopez-Gamboa
Angela Lund
Amy Luplow
Kathy Luplow
Trish Luplow
Brandi Lykins
Gizelle Marcoux
Shelly Marner
Dr. Iris Marteja
Antione Martin
Janet Martineau
Alexandria Martinez
Catherine Martinez
LeeAnn Martuch
Isiah Maxwell
Channing McKay
Sierra McKissick
Ashton McMillan
Ashley McNutt-Greene
Debbie Melkonian
Guy Merriam
Angie Miller
Jill Miller
Pam Miller
Tom Miller, Jr.
Jim Milroy
Lori Milroy
Aimee Minard
Autumn Mitchell
Brenda Moore
Layden Moore
Patricia Mora
Lara Morgrette
Aurscanta Mounger
Myles Murray

Myron Murray
Viloshinee Murugan
Kathryn (Kitty) Myers
Tammy Neitzel
Jayne Nestell
Carli Neumeyer
Susie Nielsen
Jennifer Nigl
Sarah Nothelfer
Jordyn Nowaczyk
Valerie Nowaczyk
Karin O'Brien
D'Martino Olvera
Erica Partlow
Mary Patillo-Dunn
Kim Pavlik
Jennifer Peake
Raquel Perez
Alex Phuong
Brittani Pouewells
Corinne Provoast
Terry Pruitt
Pr. Christopher Pryor
Mariela Pucci
Dr. Pamela Pugh
Kala Ramasamy, MD
Annie Ransford
Ceciel Reed
AnneMarie Reh
Denise Reiling
Tonia Reinig
Cynthia Reyes
Monica Reyes
Amy Richards
Lindsay Richardson
Mikayla Richardson
Jamal Robbins
Terri Robbins
Ethan Rocha
Madeline Roggelin
Brannon Roose
Steveanna Roose
Minerva Rosales
Felicia Rose-Barry
Peter Rose-Berry
Dr. Pamela Ross-McClain
Barb Russell
Lauren Saj
Myles Sakshaug
Sheila Salo
Jared Sanderson
Talaya Schilb
Amy Schnople
Katie Schoenek-Danks
Jeff Schrier
Barbara Schuknecht
Mike Schultz
Suzanne Schultz
Kim Scofield
Cheryl Scott-Brown
Joyce Seals
Eugene Seals, Jr.
Michelle Senkowski
Patty Shaheen
Rumi Shahzad
Stacy Sharrow

Laurie Shell
John Shelton
Sarah Shemanski
Jake Shinnars
Jen Shores
Melinda Shriner
Linda Sims
Pari Sitarski
David Skolnik
Arik Smith
Bridget Smith
Dan Soza
Herb Spence, III
Carol Stahal
Meghan Stange
Jennifer Sweney
Andrew Switalski
Shirley Symon
Heather Szafranski
Kari Talik Yerington
Jack Tany
Madeline Tarnosky
Dr. Ericka Taylor
Jackie Taylor
Christal Taylor-Lawson
Theresa Tejada
Dana Tell
Jessica Tenney
Dr. Mamie Thorns
Lawrence Toft, Jr.
Tiffany Torain
Tom Trombley
Marolyn Valenzuela
Mandi VanOoteghem
Shannon Vasko
Christina Vasquez
Jane Vondette
Jill Waliczek
Jenny Wallace
Carolyn Watson
Hannah Watson
Richard Watson, IV
Tara Weber
Michael Webster
Dan Weigl
Carolyn Weiss
Denae Williams
Trevion Williams
Jamie Windy
Meghan Wininger
Heather Wirtz
Judy Wirtz
Marcia Wolohan
Emily Yeager
Laura Yockey
Kristy Young
Mary Young
Katie Ziegelmann
Sarah Ziegelmann
Cassi Zimmerman
Christian Zumner
Kara Zumner

Tribute **Gifts**

A great way to recognize 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 Saginaw County, creating an impact in our community, now and forever.

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 2024 in honor of:

Don & Janet Amman
Michael Bierlein
Larry Brethauer
Jane Bommarito
Janet Crane
Gary & Julia Emede

Carissa Hillman
Josefina Labasan
Gene & Shirley Nuckolls
Carl Russell
Nicholas Sergi Foundation

Tribute Donations

A meaningful way to honor a friend or relative or to express your condolences. When you give a tribute gift 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 2024 in memory of:

William Aldridge
Hubert Alexander
Aaron Alverson
Scott Amman
Pete Anderson
Mitchell Barlow
Michael Basner
Tom Braley
Sharon L. Brown
Rev. Reginald Fitzgerald Cameron Jr.
Dorothy Foulds
Leona Glenn
Philip Goldman
Tim Grill
Ralph Guevara
Khalil Harris
April Kade
Philip Kerby

Steven Kyle Kowalewski
Eric Morly
Lorraine Murlick
Angela Ortowski
Odie Pruitt III
Elaine Rapanos
Kenneth "John" Reimus
Mel Skillman
Pearl Vasher
Deanna Virciglio
Carol Walker
Louise Watson-Small
Reginald Williams, Sr.
Byron Wilson
Ken Wiltse
Elaine Zielke

Donors

Listed are names of individuals, corporations, organizations and foundations who supported Saginaw Community Foundation in 2024. *Thank you for your support!*

1st State Bank	Terrance Banks	Hon. Christopher Boyd	Chisteen Christiansen	Decorative Concrete
A Man In A Hole	Barber Family	Randy Brady	James Church	Services, Inc.
Bowling Club	Adrian & Nancy Barnes	Kelsey Brandimore	Cincinnati Insurance	Linda DeGuise
Dave & Kathy Abbs	Vivian Barnes	Marsha & James Braun	Companies	Joyce Dekarske
Abele Greenhouse, Inc.	Jennifer & Nick Barris	Lawrence Brethauer	CINTAS	James & Lori Delhey
Michigan Sugar Company	Mary Sue Barry	Bridgeport Charter	Circle Michigan	Delta College
Steven Adams	Mr. Thomas C. Basner	Township	City of Saginaw	Neil Demosthenous
Jeff Adler	Ann Marie Batkoski	Bridgeport-Spaulding	Morrall & Nancy Claramunt	Michael & Laurie Denno
Rodger Adrian	Steve & Cheryl Batkoski	Community Schools	Darrell Clark	Jen Derless
Advanced Magnet Source	Mr. Frederick W. Bauer	Bill Brieske	Fred & Mary Clark	DeShano Community
Corporation	Leann Bauer & Scott Ostrom	Linda & Karl Briggs	Sara Clark & Dan Veresh	Foundation
Agapé Plastics, Inc.	Joyce Baugh & Roger Hatch	Bringer Inn Church Group	Judge Terry Clark	Kyle DeWees
Catherine Agnew	Micah & Kelly Baumgartner	Wallace & Irene Bronner	Patronicity	DF Precision, Inc.
Dr. Waheed Akbar	The Micah and Kelly	Family Charitable	Cassie Clifton	Diesel Truck Sales
Nana Kwame &	Baumgartner Family	Foundation	CMU Medical	Kermit & Sidney Diggs
Ivy Akowuah	Charitable Giving Account	Elton Brooks	Education Partners	Bill Dijk
Mr. Donald Albrecht	Bavarian Inn Motor Lodge,	Olivia Brooks	CMURC	Corrine Dill
Alexion Pharmaceuticals	Inc.	David Brown	Jo & Michael Coffey	Brian Dixon
Securities Settlement	Bay Area Association of	Harold & Mary Brown	Saginaw County Community	Gloria Dixon
Mary Ann Alfano	Michigan Plumbing and	Rob Brown	Action Committee	James & Linda Doane
Patricia Alford	Mechanical Contractors	Talia & Ryan Brown	Dr. Jeffrey & Yolanda Collier	Barbara & Charles Dobis
Richard Alger	Bay Area Runners Club	Tina Brown	Rev. Mr. & Mrs. James	Rick J. Dodick
Allegro MicroSystems	Bayne's Apple Valley	Mary Brownlie	Collom	Ed Dominguez
Coleen & James Allen	Farm	Lindsay Bryce	Raymond Conden	Ben & Betty Donaghy
Rachel, Stephan &	Alexis Bearinger	Buena Vista Lions Club	Molly Conden-Popielarz	Erica Donald
Dean Allison	David Beck	Bundle the Baby	Timothy & Lori Conley	Paul Donald
Alpha Delta Kappa -	Aimee Bedard	Chris Burditt	James & Indigo Connolly	Joseph & Sandra Donovan
Alpha Sigma Chapter	Bell Engineering, Inc.	Sue & Jerome Burns	Owen & Marcella Connolly	Carol Dopp
Alpha Media LLC	The Benevity Community	Jaime Busby	Dr. Louis & Karen Constan	Craig Douglas
Ambrose Squires	Impact Fund	C&M Mobile Homes	Consumers Auto Parts	Douglas Family Vision
Funeral Homes	James & Nancy Benjamin	C&U Bearings	Consumers Energy	Dow Credit Union
American Maintenance &	David & Tammy Bernier	Reid Calcott, D.D.S.	Foundation	The Dow Chemical Company
Cleaning Corporation	Justin Bess	Leontae Caldwell	Dale Conzelmann	Dow Corning Foundation
American Aikoku Alpha, Inc.	Amy Best	Derrick Campbell	Stephen & Toni Cooklin	Rachel Dowdney
Janet & Don Amman	Bethel A.M.E. Church	Sharon Campbell	Copoco Community	Herbert H. & Grace A.
Julie, Jared & Ariel Amman	William Bettesworth	Camp Fish Tales	Credit Union	Dow Foundation
Mark Amman &	Rhonda & Bradley Beyer	Steven E. Canole	Ray & Mary Cornford	Downtown Saginaw
Julie Lee-Amman	Beyer Roofing Company, Inc.	Caravan Facilities	Cornford Electric	Association
Frank N. Andersen	Frankenmuth Credit Union	Management, LLC	COSBE, INC.	Lynette & Tim Drumhiller
Foundation	Roberta J. Bidwell	Maria Carolan	Countryside Trinity Church	Ronald & Ellen Dunbar
June Anderson	Bierlein Companies	Fasco, Inc.	County of Saginaw	Linda Duncan &
Lisa & Richard Wood	Foundation	Daryon Carter	Covenant HealthCare	Dudley Garcia
Andrews Hooper &	Patricia Bierlein	Latonia Carter	Janet J. Crane	William & Irene Dunn
Pavlik, PLC	Steve & Connie Bierlein	Castle Museum of	Tim & Susan Crane	Frankenmuth Dog Bowl
Anonymous	Charles Billmeier	Saginaw County History	Holly & Matthew Crews	Duperon Corporation
Apple Mountain Resort	Marianne Bird	Bonnie Cavendish	Joseph & Sonya Cribbs	Duperon Education, LLC
Applied Tech Industries	Jon Blegen	Center for Wealth	Cumulus Media	Terry & Leslie Duperon
Bonnie Arnst	Bette Blondin	Management	Custom Design And	Mary Ann Dupuis
The Ezekiel Project	Pat & Norma Bodine	Center of Attraction	Manufacturing	Bethany Dutcher
Ascension	Christy & Steve Boehler	Outreach	CW Bearing USA, Inc.	Soula Economou
Gougeon Employees	Annie Boensch	Central Transport	D'Amore's Wholesale	C. K. Eddy Family
Foundation	Sally Boersma	Central Michigan University	Produce	Memorial Fund
Andrew & Laura Ault	Heidi Bolger &	Paul & Bonnie Chaffee	Andy & Patricia Damore	Richard & Diane Ederer
Rhonda Austin	David Wallace, DVM	Gina & Chris Chaffer	D&M Site, Inc.	Roselynn Ederer
Baby Ellie Auto Spa	Bonenfant Cabinetry &	Uncle Chano	Katrina Dailey	Edward Jones C/O
Jeffrey Bacholzky	Remodeling LLC	Charlie's Corner	Tom & Culli Damuth	Cybergrants, Inc.
Kay Backus	Geoffrey & Monica Bonham	Platinum Wireless	Traci Daniels	Charles & Dolores Edwards
Backwoods Blueberries	Jeff Bookmyer	Gerald Chauvette	Joel & Bonnie Darby	Jennifer & Robert Egbert
Kerri Bader	Terry & Gail Boswell	Hannah Chauvette	Dart Bank	Brian & Lindsay Eggers
Alice Bagley	Ed Botwright	Jennifer Chauvette	Jessie Dawkins	Ida D. Ehler
Carol Bagley	Daniel & Laura Bourdow	Paul Chauvette	Joe & Barb Day	Joeseeph & Veronica Eickholt
Anthony Baldrica, III	Bourdow Contracting, LLC	Bill & Michelle Chernenko	Alex & Elizabeth de Parry	Eikenhout, Inc.
Ball Family	Lesley Bowens	China City Saginaw, Inc.	Sally & John Decker	ELGA Credit Union
Jan & Chris Bank	Gwen Bowman	Nicole Choponis		Katherine Ellison

Roger Ellis & Andrew Pavelka	Freeland Foot and Ankle Clinic	Gilberto Guevara	Adrienne & James Hooper	Shari L. Kennett & RT Paullin III
Scott Ellis	Ellen & Peter Freigang	William Guilford	Bonnie Hopkins	Dr. Sara Beth Keough
Melinda & John Emeot	Jason & Julie Fritz-Kozan	Nancy Gurney	Starry Jane Hopkins	Martin & Mary Kerr Trust
Emerald Essence Apothecary	Front Line Services	Molly Gustafson	Nicholas Horezniak	Jennifer & Michael Keyser
Patricia Emmenecker IRA	Fullerton Tool Company	The H Hotel	Ken & Veronica Horn	Kimball Electronics, Inc.
Carol & Robert Emrich	Frederick Funston	Segmedina Hadzic	Deborah Horne	Geoffrey Kimmerly
Rebecca Engerer	James Gaertner & Anne Marks-Gaertner	Karen & Michael Hahn	Houghton-Jones	C. G. & Pam King
Enszer's Auto Repair, Inc.	Marc & Janie Gall	Jacqueline V. Hall	Neighborhood Task Force	Kingdom Life Ministries
Dagmara Ernstons	Vivian & David Gamez	Lumpeny & Todd Hall	Ashley Hovland	Kisser Fiber Solutions
Dede & Richard Espinoza	Garber Automotive Group	Wilson & Sonia Hall	Tim Howden	Kiwanis Club of Saginaw
Barbara Ewend	Garber Automotive Foundation	Jim & Carolyn Hammis	Kent & Mary Howenstine	JoAnn Kleinbriel
Peter & Jill Ewend	Garber Chevrolet Saginaw	Lana Hanisko	Patricia Howerton	Carolyn K. Klender
EZ Pro Delivery Corp. & Larkins Dry Ice	Kim Gardey Frederick & Anne Gardner	Michael Hanisko	Joann Hrinik	Tom & Joni Klepser
Fabiano Brothers, Inc.	Gardey Financial Advisors	Vera Hanisko	Anthonette & Stephen Hubbard	Diane & Floyd Kloc
Justin Fabin	Angela Garner	Robert & Virginia Hanley	Ronald & Charlotte Huebner	Ruth Ann Knapp
Dr. & Mrs. Michael Faerber	Courtney Garrett	Mark & Kathy Hardy	Brian & Amy Huebsch	Kenneth & Heidi Knieling
Mary Ann Fairbanks	Nicholas Garvie	Charlotte Harper	Virginia & Michael Huffman	Joshua & Kristin Knoll
Fairground Neighborhood Association	Mary Ellen Gase	Christina & Troy Harrington	Gary & Debra Humpert	Steve & Lisa Kocks
Family First Credit Union	Gateway Financial Solutions	Aneicia Harris	Ty Humpert	William & Lisa Koepke
Farmers Home Tavern, Inc.	Griffith & Brooke Gatewood	Kentella Harris	Huntington Bank	Donor Advised Fund
Federal Screw Works	Valerie & Sam Gatson	Norman Harrison	IAZANKO Construction Services LLC	Susan & David Kolat
Robert & Amanda Felker	Gaudreau the Florist, Ltd.	Sue Ellen Hart	Susanne Ihrig	Rebecca Koltvedt
David & Nancy Ferguson	Carla Gauthier	William & Heather Hart	The Iles Schropp Group at Merrill	Bryan J. Konieczka & Mary K. Baukus
Ken Fettig	Timothy & Cheryl Geese	Harvey Memorial Foundation	Isabella Bank	Dr. & Mrs. John M. Kosanovich
Linda E. Fettig	Kellie & Brett Gehringer	Lori Hausbeck	Brian & Lisa Jackson	Constance Kostrzewa-Sivey & John Sivey
Floyd & Jane Feusse	Karen & Steven Gerhardt	Hausbeck Pickle Company	Jackson County ISD	Edward & Mary Kowalewski
Joseph & Elian Fichtner	Richard & Linda Gerstenberger	Krystal Hauser	Katrina Jacques	Cozad Family Foundation
E. Malcolm & Lois Field	Kevin & Becky Gerzseny	Kenneth & Danielle Haynes	Ruth Jakes	Kroger
Financial Plus Credit Union	Brigetta V. Gibbs	Health Advantage FCU	Mary K. James	Theresa & Rick Krotzer
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