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Saginaw Community Foundation is confirmed in Compliance with Community Foundations National



Your Saginaw Community Foundation

As the year draws to a close, I find myself reflecting on all that we've accomplished together—and all that's yet to come. In our fall issue of Cornerstone, I wrote about how the seasons may change, but the Saginaw Community Foundation's commitment to our community never does. This time, I want to talk about wrapping things up because, let's face it, this is the season for it.

Whether it's finalizing budgets, finishing projects, attending year-end gatherings, or wrapping presents, we're all tying up loose ends before the calendar turns. The same holds true for us at SCF. Over the past few months, we've wrapped up our competitive grantmaking for the year, hosted another successful Philanthropy Uncorked fundraiser, celebrated our donors at the Cornerstone Holiday Open House, and launched the annual Lucy R. Allen Cornerstone year-end campaign. It feels good to close the year with purpose – clearing the slate so we can start fresh in 2026.

But even as we finish one chapter, another begins. On pages 4 and 5, you'll find details about the start of our scholarship season - a time filled with hope and excitement for students across the Great Lakes Bay Region. This year, we're especially proud to introduce a new scholarship opportunity for students pursuing accelerated Career Training Programs (CTP). These programs help individuals gain practical, in-demand skills, and we've aligned the timing of this scholarship with the availability of those courses. I'm incredibly proud of our team for recognizing this need and taking action to fill it.

Our 5th annual Philanthropy Uncorked event was another highlight of the year. Held at Zehnder's of Frankenmuth, it was an evening of great company, delicious tastings, and community spirit. A huge thank-you to our sponsors - especially our event sponsor Burt Watson and our media sponsor 96.1 WHNN - for helping make the event possible. Guests enjoyed beer, wine, and bourbon tasting selections curated by Oppermann's Cork 'N Ale, all while supporting the Lucy R. Allen Cornerstone Fund, SCF's operating endowment. If you missed it this year, be sure to mark your calendars for 2026. You won't want to miss the fun!

We also kicked off the 2025 Lucy R. Allen Cornerstone Campaign on November 1. You can read more about how your support fuels our mission on page 3. Thank you to everyone who has already contributed. Your generosity keeps our work thriving.

It's always fulfilling to look back on a year of hard work and shared success. As we wrap up 2025, I'm filled with gratitude for everyone who makes our mission possible. Together, we'll continue to build a community that flourishes, for all, for good, for ever.

Cheers, and happy holidays!

Reneé S. Johnston President & CFO

Interested in starting a fund?

The fund you establish with the Saginaw Community Foundation can be set up in your name, in the name of your family, or in honor of any person or organization you choose. You also may choose to give to an existing fund.

Your fund will be endowed at the Saginaw Community Foundation. Earnings gained through investments will be used to make grants that address needs in Saginaw County. If you prefer, grants can be made anonymously.

To get started, meet with your professional advisor or contact the Saginaw Community Foundation at (989) 755-0545 for more information or visit saginawfoundation.org.

Donor Resources

Wondering about what types of funds Saginaw Community Foundation offers? Have questions about potentially donating appreciated assets, like real estate? Looking for sample legal language to fulfill bequests in your will or trust? Saginaw Community Foundation has you covered. Visit our Donor Resources section of our website at saginawfoundation.org/ donor-resources for valuable resources to help you achieve your charitable giving goals.



It Takes Each of Us

Every person's actions matter. When people volunteer time, support local businesses, mentor youth, or simply extend kindness – you help build a Saginaw County that's welcoming, resilient, and inspiring. Together, our individual efforts shape the quality of life here, for everyone.

For more than four decades, the Saginaw Community Foundation has served as the bridge between caring people like you and the causes that move you most. We are a trusted place to give, to ensure gifts grow, to partner with nonprofits,

to identify community needs, and to unite organizations and individuals around shared goals.

We believe that lasting change is built by people doing what they can – big or small – and doing it together. Because when each of us gives what we can, we help create a community that thrives today and is prepared for tomorrow.

If you have given in the past – whether through supporting one of the nearly 670 funds we steward, giving toward scholarships, backing vital initiatives, or ensuring everyday operations continue – thank you.

Supporting the Lucy R. Allen Cornerstone Fund strengthens the Foundation's ability to continue operating and responding to changing needs across Saginaw County. Gifts to this administrative endowment mean we can continue to:

- Lead by bringing people together matching resources and vision for collective impact
- Invest in impactful local opportunities things like education, food security, health and human services, arts and culture and more
- Award nearly 900 scholarships benefiting over 500 students – a more than \$1.7 million impact in 2025
- Enable youth voice and action through programs like FORCE – our youth advisory council – giving young people real power to shape their future

- Offer our Youth First Program a valuable before, during and after school educational and character-building resource helping elevate academic performance for children in our community
- Uphold the highest standards of trust and transparency – reaffirmed in our recent reaccreditation under the National Standards for Community Foundations
- Bring special community initiatives to life like Shine Bright Silo Murals, Garber Tennis Court Reconstruction and Backpack Buddies

Every dollar makes a difference. When you choose to make a gift to Saginaw Community Foundation, your generosity is a statement of support and belief in our ongoing mission to bring people and resources together to build an equitable community and make a lasting philanthropic impact.

Join us in creating a legacy of hope and opportunity. A gift to SCF isn't just about right now – it's about shaping what Saginaw County will be tomorrow. If you believe in our shared dreams, we encourage you to invite a friend to support us as well – neighbor helping neighbor – as it takes each of us to create a flourishing community for all.

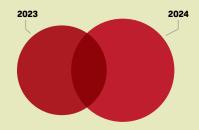
Please consider donating today by visiting **saginawfoundation.org/cornerstone**, scanning the QR code below or use the form on the back page of this newsletter to contribute. In these times, your support matters now more than ever.



Scan QR Code with your mobile device to donate securely online now or visit saginawfoundation.org/cornerstone

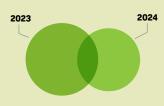
Where Donors Have Directed Their Gifts by Fund Type

2023 (\$5,859,638) vs. **2024** (\$5,993,019)



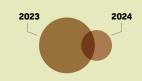
COMMUNITY INITIATIVE/ SPECIAL PROJECT

2023: \$3,149,052 | 2024: \$4,145,316



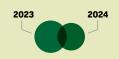
SCHOLARSHIP

2023: \$1,399,197 | 2024: \$1,052,711



UNRESTRICTED

2023: \$837,361 | 2024: \$255,247



DESIGNATED

2023: \$276,644 | 2024: \$201,417



AGENCY

2023: \$82,908 | 2024: \$118,145



DONOR ADVISED

2023: \$74,298 | 2024: \$34,025



FIELD OF INTEREST 2023: \$40,179 | 2024: \$186,158

Your Future is in Demand

NEW Accelerated Career Training Program Scholarships Now Available

Dreaming of a career in nursing? Maybe managing your own salon or you would love to become a pharmacy technician. Perhaps studying to become a chef in a culinary arts program suits your tastes.

No matter what your career path may be, there is little doubt that in recent years interest in Career Training Programs (CTP) has grown. Schools offering CTP encompass a wide variety of hands-on education, from HVAC to cosmetology to EMT. In the past, financial assistance has been hard to come by for these areas of study, but that is no longer the case.

Saginaw Community Foundation is now offering scholarship opportunities specifically aligned with accelerated Career Training Program class cycles. Application open and close windows will occur five times per year with awards up to \$2,000 per recipient. See table for additional information.

To get started, visit **saginawfoundation.org/ctp** to learn more or to begin your application. For additional information, contact Chamika Ford, scholarship program officer, via email at **chamika@saginawfoundation. org** or by calling (989) 755-0545.

Application Open	Application Deadline
October 15 – November 1	November 30
December 15 – January 1	January 31
February 15 – March 1	March 31
June 15 – July 1	July 31
August 15 – September 1	September 30

Eligibility Requirements

- Saginaw County Resident
- High school graduate, current college student or GED recipient
- Pursuing a Career Training Program (CTP) certificate for the first time or returning to complete
- Must be currently enrolled in an accelerated program (less than two years)
- Training program must be within the state of Michigan

Review Criteria

- Commitment to career essay
- Work/internship/community experience related to program study area
- Technical skills





Scan QR code for more information or to start an application

Scholarships Made Simple

One Application. Hundreds of Opportunities.

Since awarding our first \$500 scholarship in 1987, the Saginaw Community Foundation has awarded college scholarships to area students totaling more than \$12.4 million, thanks to our generous donors. Each year, over 500 college-bound or career and technical education students benefit from our scholarship awards.

Our single application process makes it easy to potentially qualify for one or more of our 255+ scholarships. **Applications** will begin being accepted Nov. 1, 2025 and must be submitted by Feb. 13, 2026. Visit saginawfoundation.org/scholarships/ for more information or contact Chamika Ford, program officer at chamika@saginawfoundation.org or by calling (989) 755-0545.

Application opens: Nov. 1, 2025

> Application due: Feb. 13, 2026

Application Highlights

No essay required

Applicants will complete a questionnaire within the application where students will respond with brief answers.

No letters of recommendation

Applicants will identify one person to complete an online recommendation form.

FAFSA Student Aid Index (SAI)

SAI attachments are required* in order to determine financial need for scholarships with a financial need component.

*FAFSA SAI requirement is subject to change based on FAFSA application open date at studentaid.gov.



Scan QR code for more information or to start an application





Below are 2024* Cornerstone Club members who generously supported the greater Saginaw community with a gift to an endowed fund at Saginaw Community Foundation during our annual Cornerstone Campaign last year.

1st State Bank A Man In A Hole Bowling Club Dave & Kathy Abbs Abele Greenhouse, Inc. Dr. Waheed Akbar Mr. Donald Albrecht Alexion Pharmaceuticals Securities Settlement Richard Alger Julie, Jared & Ariel Amman Mark Amman & Julie Lee-Amman Frank N. Andersen Foundation Anonymous Andréw & Laura Ault Alice Bagley Adrian & Nancy Barnes Jennifer & Nick Barris Steve & Cheryl Batkoski Mr. Frederick W. Bauer Joyce Baugh & Roger Hatch Mary Baukus & Bryan Konieczka The Micah and Kelly
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There are various levels of public and printed recognition available depending upon your membership level. For more information, call (989) 755-0545.





Last day to make a 2025 Cornerstone contribution



Application deadline: HSC CARE Grant



Application deadline: SCF CTP Scholarships



Application deadline: Nexteer Steering the Future Grant



Application deadline: SCF General Grants



Application deadline: SCF General Scholarships







1 Tuscola St., Suite 100B Saginaw, MI 48607

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"EACH OF US MUST be the CHANGE WE WANT TO SEE IN OUT COMMUNITIES."

– Mahatma Gandhi –

Lasting change is built by people doing what they can – big or small – and doing it together. It takes each of us to create a community that thrives today and is prepared for tomorrow, for all, for good, for ever.







For Good. For Ever.

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