

Extended to November 17, 2025

Return of Organization Exempt From Income Tax

Form 990

Department of the Treasury
Internal Revenue ServiceUnder section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public
Inspection

A For the 2024 calendar year, or tax year beginning _____ and ending _____

B Check if applicable:	C Name of organization Saginaw Community Foundation		D Employer identification number 38-2474297
<input type="checkbox"/> Address change	Doing business as		E Telephone number 989-755-0545
<input type="checkbox"/> Name change	Number and street (or P.O. box if mail is not delivered to street address) 1 Tuscola St. RM/STE 100		F Gross receipts \$ 32,972,012.
<input type="checkbox"/> Initial return	Room/suite		G
<input type="checkbox"/> Final return/terminated	City or town, state or province, country, and ZIP or foreign postal code Saginaw, MI 48607		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> Amended return	F Name and address of principal officer: Renee Johnston same as C above		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Application pending	I Tax-exempt status: <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		If "No," attach a list. See instructions
J Website: www.saginawfoundation.org		H(c) Group exemption number	
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other		L Year of formation: 1984 M State of legal domicile: MI	

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: To fulfill donor wishes and enable community initiatives to come to life, now and forever.	
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	
	3 Number of voting members of the governing body (Part VI, line 1a)	3 21
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4 20
	5 Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5 10
	6 Total number of volunteers (estimate if necessary)	6 326
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a 0.
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b 0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year 5,654,097. Current Year 6,975,569.
	9 Program service revenue (Part VIII, line 2g)	0. 0.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	2,974,894. 5,436,179.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	17,037. -83,463.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	8,646,028. 12,328,285.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	3,354,956. 2,990,608.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0. 0.
Expenses	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	730,030. 788,972.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0. 0.
	b Total fundraising expenses (Part IX, column (D), line 25)	58,675.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	2,475,459. 3,635,560.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	6,560,445. 7,415,140.
	19 Revenue less expenses. Subtract line 18 from line 12	2,085,583. 4,913,145.
	20 Total assets (Part X, line 16)	Beginning of Current Year 94,932,376. End of Year 105,685,649.
21 Total liabilities (Part X, line 26)	150,154. 192,864.	
22 Net assets or fund balances. Subtract line 21 from line 20	94,782,222. 105,492,785.	

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer Renee Johnston, President & CEO		Date
	Type or print name and title		
Paid	Preparer's name Jamie L. Rivette	Preparer's signature	Date 11/07/25 Check <input type="checkbox"/> if self-employed PTIN P01306226
Preparer	Firm's name YEO & YEO P.C.		Firm's EIN 38-2706146
Use Only	Firm's address P.O. Box 3275 Saginaw, MI 48605		Phone no. (989) 793-9830

May the IRS discuss this return with the preparer shown above? See instructions Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission:
To fulfill donor wishes and enable community initiatives to come to life, now and forever.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: _____) (Expenses \$ 6,655,336. including grants of \$ 2,990,608.) (Revenue \$ _____)
The Foundation is a grantmaker, philanthropic vehicle, community leader, and volunteer organization. As a grantmaking organization, SCF is able to assist charitable agencies and activities that provide specific and necessary services in our community. As a philanthropic vehicle, the Foundation works with any and all individuals who want a means of giving back to the community in a broad or specific way. As a leader in the community, the Foundation works with organizations, such as the United Way of Saginaw County, to conduct community surveys. As a volunteer organization, SCF gathers diverse groups of people to assist with various Foundation efforts.

4b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4c (Code: _____) (Expenses \$ _____) including grants of \$ _____) (Revenue \$ _____)

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses **6,655,336.**

Form 990 (2024)

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	1 X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? See instructions	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>	3 X	
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>	4 X	
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i>	5 X	
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>	6 X	
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>	7 X	
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8 X	
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>	9 X	
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>	10 X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable. <ul style="list-style-type: none"> a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i> b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i> c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i> d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i> e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i> 		
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	11a X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	11b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	11c X	
14a Did the organization maintain an office, employees, or agents outside of the United States? b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>	11d X	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>	11e X	
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>	11f X	
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I. See instructions</i>	12a X	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	12b X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>	13 X	
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>	14a X	
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	14b X	
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	15 X	

Part IV Checklist of Required Schedules (continued)

		Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22	X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23	X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a	24a	X
24b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
24c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
24d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a	Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a	X
25b	b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	25b	X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II	26	X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III	27	X
28	Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
28a	a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV	28a	X
28b	b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV	28b	X
28c	c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV	28c	X
29	Did the organization receive more than \$25,000 in noncash contributions? If "Yes," complete Schedule M	29	X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M	30	X
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	31	X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	32	X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33	X
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1	34	X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	X
35b	b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35b	X
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2	36	X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37	X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? Note: All Form 990 filers are required to complete Schedule O	38	X

Part V Statements Regarding Other IRS Filings and Tax ComplianceCheck if Schedule O contains a response or note to any line in this Part V

		Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	62
1b	b Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0
1c	c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	10
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O	3b	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
b	If "Yes," enter the name of the foreign country _____ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	X
7	Organizations that may receive deductible contributions under section 170(c).	7c	X
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7d	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7e	X
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7f	X
d	If "Yes," indicate the number of Forms 8282 filed during the year	7g	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7h	
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	8	X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	9a	X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	9b	X
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state?		
Note: See the instructions for additional information the organization must report on Schedule O.			
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?	15	X
If "Yes," see the instructions and file Form 4720, Schedule N.			
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income?	16	X
If "Yes," complete Form 4720, Schedule O.			
17	Section 501(c)(21) organizations. Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953?	17	
If "Yes," complete Form 6069.			

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI X

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	21	
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
1b	Enter the number of voting members included on line 1a, above, who are independent	20	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?		
b	Each committee with authority to act on behalf of the governing body?		
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		
9			X

Section B. Policies

(This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.	
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	
13	Did the organization have a written whistleblower policy?	
14	Did the organization have a written document retention and destruction policy?	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?	
a	The organization's CEO, Executive Director, or top management official	
b	Other officers or key employees of the organization	
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.	
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	
16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed MI

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

Own website Another's website Upon request Other (explain on Schedule O)

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records
RENEE JOHNSTON - 989-755-0545

1 Tuscola St Suite 100, SAGINAW, MI 48607

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

 Check if Schedule O contains a response or note to any line in this Part VII
Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation.

Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."

who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.

• List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

 Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee			
(1) Renee Johnston President & CEO	40.00	X	X				165,000.	0.	17,208.
(2) Todd Gregory Board Chair	1.00	X	X				0.	0.	0.
(3) Dana Tell Vice Chair	1.00	X	X				0.	0.	0.
(4) Iris Marteja Physician	1.00	X	X				0.	0.	0.
(5) Rob Kain Treasurer	1.00	X	X				0.	0.	0.
(6) Tom Miller Jr Assistant Treasurer	1.00	X	X				0.	0.	0.
(7) Elian Fichtner Community Liaison	1.00	X	X				0.	0.	0.
(8) John Shelton Immediate Past Board Chair	1.00	X	X				0.	0.	0.
(9) Kwame Akowuah Director	1.00	X					0.	0.	0.
(10) Andy Ault Director	1.00	X					0.	0.	0.
(11) David Brown Director	1.00	X					0.	0.	0.
(12) Jeffrey Collier Director	1.00	X					0.	0.	0.
(13) Scott Ellis Director	1.00	X					0.	0.	0.
(14) Katherine Ellison Director	1.00	X					0.	0.	0.
(15) Brian Keenen-Lechel Director	1.00	X					0.	0.	0.
(16) Jill Miller Director	1.00	X					0.	0.	0.
(17) Jennifer Nigl Director	1.00	X					0.	0.	0.

Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee			
(18) Chris Pryor Director	1.00	X					0.	0.	0.
(19) Rumi Shahzad Director	1.00	X					0.	0.	0.
(20) Richard Watson IV Director	1.00	X					0.	0.	0.
(21) Michael Webster Director	1.00	X					0.	0.	0.
1b Subtotal							165,000.	0.	17,208.
c Total from continuation sheets to Part VII, Section A							0.	0.	0.
d Total (add lines 1b and 1c)							165,000.	0.	17,208.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization

1

3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? *If "Yes," complete Schedule J for such individual*

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*

	Yes	No
3	X	
4	X	
5	X	

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
TSSF Architects 122 N. Washington Ave, Saginaw, MI 48607	General Contracting	310,348.
PF Urban Agency S.L.	Planning & Architecture	228,908.
AV Real De Pinto, , Madrid, SPAIN 28021	Management Consulting	149,761.
KB Executive Solutions, LLC 296 Genesee Ave, Saginaw, MI 48602	Cleaning Services	145,000.
H2O Towers LLC 10400 Mooreville Rd, Saline, MI 48176	Plumbing & Heating	120,274.
AP Smillie Contracting 9390 Webster Rd, Freeland, MI 48623		
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization	6	

Form 990 (2024)

Part VIII

Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a			
	b Membership dues	1b			
	c Fundraising events	1c	30,690.		
	d Related organizations	1d			
	e Government grants (contributions)	1e	1,469,913.		
	f All other contributions, gifts, grants, and similar amounts not included above ...	1f	5,474,966.		
	g Noncash contributions included in lines 1a-1f	1g	\$ 113,572.		
	h Total. Add lines 1a-1f		6,975,569.		
Program Service Revenue	2 a	Business Code			
	b				
	c				
	d				
	e				
	f All other program service revenue				
	g Total. Add lines 2a-2f				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		1,765,649.	1,765,649.	
	4 Income from investment of tax-exempt bond proceeds				
	5 Royalties				
	6 a Gross rents	(i) Real	(ii) Personal		
		6a			
	b Less: rental expenses	6b			
	c Rental income or (loss)	6c			
	d Net rental income or (loss)				
	7 a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other		
		7a	24,202,288.		
	b Less: cost or other basis and sales expenses	7b	20,531,758.		
	c Gain or (loss)	7c	3,670,530.		
	d Net gain or (loss)		3,670,530.	3,670,530.	
	8 a Gross income from fundraising events (not including \$ 30,690. of contributions reported on line 1c). See Part IV, line 18	8a	28,423.		
	b Less: direct expenses	8b	111,969.		
	c Net income or (loss) from fundraising events			-83,546.	-83,546.
	9 a Gross income from gaming activities. See Part IV, line 19	9a			
	b Less: direct expenses	9b			
	c Net income or (loss) from gaming activities				
	10 a Gross sales of inventory, less returns and allowances	10a			
	b Less: cost of goods sold	10b			
	c Net income or (loss) from sales of inventory				
Miscellaneous Revenue	11 a Miscellaneous	Business Code			
		900099	83.		83.
	b				
	c				
	d All other revenue				
	e Total. Add lines 11a-11d		83.		
	12 Total revenue. See instructions		12,328,285.	5,436,179.	0.
					-83,463.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX X

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	2,122,143.	2,122,143.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	868,465.	868,465.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	182,208.	67,418.	111,148.	3,642.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	491,408.	181,821.	299,759.	9,828.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	21,941.	9,670.	11,880.	391.
9 Other employee benefits	44,465.	19,199.	24,463.	803.
10 Payroll taxes	48,950.	18,730.	29,261.	959.
11 Fees for services (nonemployees):				
a Management	9,993.		9,993.	
b Legal	40,477.	1,297.	39,180.	
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17	505,228.	505,228.		
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	1,279,538.	1,279,538.		
12 Advertising and promotion				
13 Office expenses	788,249.	714,718.	33,449.	40,082.
14 Information technology	67,044.	28,450.	37,606.	988.
15 Royalties				
16 Occupancy	68,689.	16,679.	51,126.	884.
17 Travel	11,885.	11,273.	592.	20.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	42,950.	34,751.	7,939.	260.
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	9,823.	3,635.	5,992.	196.
23 Insurance	35,118.	27,809.	7,077.	232.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a <u>Site Preparation</u>	450,046.	450,046.		
b <u>Special Event</u>	202,486.	202,486.		
c <u>Misc. Expenses</u>	27,315.	7,594.	19,721.	
d <u>Professional Developmen</u>	24,759.	16,572.	7,928.	259.
e All other expenses	71,960.	67,814.	4,015.	131.
25 Total functional expenses. Add lines 1 through 24e	7,415,140.	6,655,336.	701,129.	58,675.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	125,319.	1	247,071.
	2 Savings and temporary cash investments	2,777,582.	2	2,079,887.
	3 Pledges and grants receivable, net	33,776.	3	3,376.
	4 Accounts receivable, net	24,091.	4	59,114.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	637,437.	7	675,155.
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	20,731.	9	4,671.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 87,040.		
	b Less: accumulated depreciation	10b 42,689.	10c 48,511.	10c 44,351.
	11 Investments - publicly traded securities	86,715,834.	11	95,962,296.
	12 Investments - other securities. See Part IV, line 11	3,024,599.	12	3,335,718.
	13 Investments - program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	1,524,496.	15	3,274,010.
	16 Total assets. Add lines 1 through 15 (must equal line 33)	94,932,376.	16	105,685,649.
Liabilities	17 Accounts payable and accrued expenses	130,590.	17	168,496.
	18 Grants payable	19,564.	18	24,368.
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25	150,154.	26	192,864.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	93,258,381.	27	102,249,830.
	28 Net assets with donor restrictions	1,523,841.	28	3,242,955.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	94,782,222.	32	105,492,785.
	33 Total liabilities and net assets/fund balances	94,932,376.	33	105,685,649.

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI

1 Total revenue (must equal Part VIII, column (A), line 12)	1	12,328,285.
2 Total expenses (must equal Part IX, column (A), line 25)	2	7,415,140.
3 Revenue less expenses. Subtract line 2 from line 1	3	4,913,145.
4 Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	94,782,222.
5 Net unrealized gains (losses) on investments	5	5,826,841.
6 Donated services and use of facilities	6	
7 Investment expenses	7	
8 Prior period adjustments	8	
9 Other changes in net assets or fund balances (explain on Schedule O)	9	-29,423.
10 Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	105,492,785.

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other		
If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant?	2a	X
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:		
<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
2b Were the organization's financial statements audited by an independent accountant?	2b	X
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:		
<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
2c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.		
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a	X
3b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b	

Form 990 (2024)

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section

4947(a)(1) nonexempt charitable trust.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public
Inspection

Name of the organization

Saginaw Community Foundation

Employer identification number

38-2474297

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: _____
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- 10 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations
 - g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	4448015.	8437041.	2785305.	5654097.	6975569.	28300027.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	4448015.	8437041.	2785305.	5654097.	6975569.	28300027.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						1758531.
6 Public support. Subtract line 5 from line 4.						26541496.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
7 Amounts from line 4	4448015.	8437041.	2785305.	5654097.	6975569.	28300027.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	1531344.	3240504.	1510095.	2252973.	1765649.	10300565.
9 Net income from unrelated business activities, whether or not the business is regularly carried on					11,438.	11,438.
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	67,451.	370,621.	12,961.	4,599.	83.	455,715.
11 Total support. Add lines 7 through 10						39067745.
12 Gross receipts from related activities, etc. (see instructions)				12	12,981,859.	
13 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2024 (line 6, column (f), divided by line 11, column (f))	14	67.94	%
15 Public support percentage from 2023 Schedule A, Part II, line 14	15	61.51	%
16a 33 1/3% support test - 2024. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here . The organization qualifies as a publicly supported organization			
<input checked="" type="checkbox"/>			
b 33 1/3% support test - 2023. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here . The organization qualifies as a publicly supported organization			
<input type="checkbox"/>			
17a 10% -facts-and-circumstances test - 2024. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization			
<input type="checkbox"/>			
b 10% -facts-and-circumstances test - 2023. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization			
<input type="checkbox"/>			
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions			
<input type="checkbox"/>			

Schedule A (Form 990) 2024

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

Section C. Computation of Public Support Percentage

15 Public support percentage for 2024 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2023 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2024 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2023 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2024. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b 33 1/3% support tests - 2023. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer lines 3b and 3c below.		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in Part VI when and how the organization made the determination.		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use.		
4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI , including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in Part VI .		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990) .		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? If "Yes," complete Part I of Schedule L (Form 990) .		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in Part VI .		
b Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in Part VI .		
c Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in Part VI .		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer line 10b below.		
b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720 , to determine whether the organization had excess business holdings.)		

Part IV Supporting Organizations (continued)

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	11a	
b A family member of a person described on line 11a above?	11b	
c A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.	11c	

Section B. Type I Supporting Organizations

	Yes	No
1 Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.	1	
2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.	2	

Section C. Type II Supporting Organizations

	Yes	No
1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).	1	

Section D. All Type III Supporting Organizations

	Yes	No
1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	1	
2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).	2	
3 By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.	3	

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).

- a The organization satisfied the Activities Test. Complete line 2 below.
- b The organization is the parent of each of its supported organizations. Complete line 3 below.
- c The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).

2 Activities Test. Answer lines 2a and 2b below.

- a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.

- b Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.

3 Parent of Supported Organizations. Answer lines 3a and 3b below.

- a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No," provide details in Part VI.
- b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.

	Yes	No
2a		
2b		
3a		
3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in Part VI*). **See instructions.**
 All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8		
Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d Total (add lines 1a, 1b, and 1c)	1d		
e Discount claimed for blockage or other factors <i>(explain in detail in Part VI):</i>			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 Minimum Asset Amount (add line 7 to line 6)	8		
Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		
7 <input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).			

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions		Current Year
1	Amounts paid to supported organizations to accomplish exempt purposes	1
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3
4	Amounts paid to acquire exempt-use assets	4
5	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i>)	5
6	Other distributions (describe in Part VI). See instructions.	6
7	Total annual distributions. Add lines 1 through 6.	7
8	Distributions to attentive supported organizations to which the organization is responsive (<i>provide details in Part VI</i>). See instructions.	8
9	Distributable amount for 2024 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2024	(iii) Distributable Amount for 2024
1 Distributable amount for 2024 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2024 (reasonable cause required - <i>explain in Part VI</i>). See instructions.			
3 Excess distributions carryover, if any, to 2024			
a From 2019			
b From 2020			
c From 2021			
d From 2022			
e From 2023			
f Total of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2024 distributable amount			
i Carryover from 2019 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2024 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2024 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2024, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2024. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 Excess distributions carryover to 2025. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2020			
b Excess from 2021			
c Excess from 2022			
d Excess from 2023			
e Excess from 2024			

Part VI

Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Schedule A

Identification of Excess Contributions Included on Part II, Line 5

2024

**** Do Not File ****
***** Not Open to Public Inspection *****

Total Excess Contributions to Schedule A, Part II, Line 5

1,758,531.

SCHEDULE D

(Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

OMB No. 1545-0047

Complete if the organization answered "Yes" on Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.Open to Public
Inspection

Name of the organization

Saginaw Community Foundation

Employer identification number

38-2474297

Part I**Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year	62	3
2 Aggregate value of contributions to (during year)	34,025.	8,000.
3 Aggregate value of grants from (during year)	940,785.	16,000.
4 Aggregate value at end of year	24,382,429.	418,350.

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? Yes No6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? Yes No**Part II Conservation Easements.** Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (for example, recreation or education) Preservation of a historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
2a	
2b	
2c	
2d	

a Total number of conservation easements

b Total acreage restricted by conservation easements

c Number of conservation easements on a certified historic structure included on line 2a

d Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year

4 Number of states where property subject to conservation easement is located

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Yes No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? Yes No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 \$

(ii) Assets included in Form 990, Part X \$

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 \$

b Assets included in Form 990, Part X \$

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) (Rev. 12-2024)

LHA 432051 01-02-25

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).

a Public exhibition
 b Scholarly research
 c Preservation for future generations

d Loan or exchange program
 e Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

	Amount
1c	
1d	
1e	
1f	

c Beginning balance

d Additions during the year

e Distributions during the year

f Ending balance

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII

Part V Endowment Funds Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	93,820,477.	82,326,646.	101,002,175.	87,260,397.	75,249,109.
b Contributions	4,726,169.	3,448,945.	2,278,782.	5,917,618.	3,921,493.
c Net investment earnings, gains, and losses	-11,237,740.	-13,218,235.	-16,414,228.	12,225,150.	11,461,559.
d Grants or scholarships	-4,524,198.	-4,262,205.	-3,748,229.	-3,397,231.	-2,232,192.
e Other expenditures for facilities and programs	-281,476.			-59,982.	-406,573.
f Administrative expenses	-941,817.	-892,748.	-791,854.	-943,777.	-732,999.
g End of year balance	104,036,895.	93,820,477.	82,326,646.	101,002,175.	87,260,397.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment 100 %
 b Permanent endowment _____ %
 c Term endowment _____ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) Unrelated organizations?

(ii) Related organizations?

	Yes	No
3a(i)		X
3a(ii)		X
3b		

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		10,400.		10,400.
b Buildings				0.
c Leasehold improvements				0.
d Equipment		76,640.	42,689.	33,951.
e Other				0.
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, line 10c, column (B))				44,351.

Part VII Investments - Other Securities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		

Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		

Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))

Part IX Other Assets

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	

Total. (Column (b) must equal Form 990, Part X, line 15, col. (B))

Part X Other Liabilities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	

Total. (Column (b) must equal Form 990, Part X, line 25, col. (B))

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII

Schedule D (Form 990) (Rev. 12-2024)

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1 Total revenue, gains, and other support per audited financial statements	1	
2 Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a Net unrealized gains (losses) on investments	2a	
b Donated services and use of facilities	2b	
c Recoveries of prior year grants	2c	
d Other (Describe in Part XIII.)	2d	
e Add lines 2a through 2d	2e	
3 Subtract line 2e from line 1	3	
4 Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b Other (Describe in Part XIII.)	4b	
c Add lines 4a and 4b	4c	
5 Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1 Total expenses and losses per audited financial statements	1	
2 Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a Donated services and use of facilities	2a	
b Prior year adjustments	2b	
c Other losses	2c	
d Other (Describe in Part XIII.)	2d	
e Add lines 2a through 2d	2e	
3 Subtract line 2e from line 1	3	
4 Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b Other (Describe in Part XIII.)	4b	
c Add lines 4a and 4b	4c	
5 Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Part V, Line 4 - Intended Uses for Endowment Funds

The endowment fund consists of funds that have been established by a gift instrument describing either the general or specific purpose for which grants from the individual funds are to be made. The individual funds have been classified and reported as follows:

Discretionary - funds over which the Board has discretionary control and are available for grant making and other purposes.

Agency Endowment - funds established by specific charitable organizations for their own use (assets held for others).

Field-of-Interest - resources used to support specific areas such as community development, the performing arts, health care, ecology education, services for the elderly, or programs for youth.

Donor Advised - resources for which the donors are active participants in the giving process, sharing their insights and preferences with the Foundation's trustees as fund distributions are made.

Designated - resources for which the donors specify certain charities as recipients of their gifts. Agency endowments held in the designated funds are shown as a liability.

Scholarship - resources used to help area students complete their education.

Gift Annuities and Life Insurance - Gift annuities are funds established to recognize gifts to the Foundation in exchange for the Foundation's promise to pay a fixed amount for life to the donor or to payees designated by the donor. Life insurance funds established to recognize the

Part XIII Supplemental Information (continued)

cash surrender value of life insurance policies owned by the Foundation.
The Foundation is the named beneficiary and donors provide premiums.

SCHEDULE G (Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization

Saginaw Community Foundation

Employer identification number
38-2474297

Part I

Fundraising Activities. Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

a Mail solicitations e Solicitation of nongovernment grants
b Internet and email solicitations f Solicitation of government grants
c Phone solicitations g Special fundraising events
d In-person solicitations

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? Yes No

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

Total 100

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Part II Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

	(a) Event #1 Philanthropy Uncorked (event type)	(b) Event #2 Gala (event type)	(c) Other events 2 (total number)	(d) Total events (add col. (a) through col. (c))
1 Gross receipts	17,788.	28,505.	12,820.	59,113.
2 Less: Contributions	5,000.	15,690.	10,000.	30,690.
3 Gross income (line 1 minus line 2)	12,788.	12,815.	2,820.	28,423.
4 Cash prizes				
5 Noncash prizes				
6 Rent/facility costs				
7 Food and beverages				
8 Entertainment				
9 Other direct expenses	19,436.	63,995.	28,538.	111,969.
10 Direct expense summary. Add lines 4 through 9 in column (d)				111,969.
11 Net income summary. Subtract line 10 from line 3, column (d)				-83,546.

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

	(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
1 Gross revenue				
2 Cash prizes				
3 Noncash prizes				
4 Rent/facility costs				
5 Other direct expenses				
6 Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
7 Direct expense summary. Add lines 2 through 5 in column (d)				
8 Net gaming income summary. Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? _____ Yes No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? _____ Yes No

b If "Yes," explain: _____

11 Does the organization conduct gaming activities with nonmembers? Yes No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? Yes No

13 Indicate the percentage of gaming activity conducted in:

a The organization's facility

b An outside facility

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name _____

Address _____

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? Yes No

b If "Yes," enter the amount of gaming revenue received by the organization \$ _____ and the amount of gaming revenue retained by the third party \$ _____

c If "Yes," enter the name and address of the third party:

Name _____

Address _____

16 Gaming manager information:

Name _____

Gaming manager compensation \$ _____

Description of services provided

Director/officer Employee Independent contractor

7 Mandatory distributions:
a Is the organization required under state law to make charitable distributions from the gaming proceeds to

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the retain the state gaming license?

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b,

SCHEDULE I
(Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

OMB No. 1545-0047

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.**Open to Public
Inspection**

Name of the organization

Saginaw Community Foundation**Employer identification number**
38-2474297**Part I General Information on Grants and Assistance**

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? Yes No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
Bay County Health Department 515 Center Ave Bay City, MI 48708	38-6004837	GOV	20,000.	0.			Family Educator and Certified Lactation Educator in Bay County
Buena Vista Charter Township Community Center - 1940 S. Outer Drive - Saginaw, MI 48601	91-0783480	GOV	21,000.	0.			BV Charter Township Community Center & Support BV Fall Events
BWIA-Michigan, Inc 770 S. Palm Avenue #1203 Sarasota, FL 34236	20-5609214	3	7,591.	0.			General support
CAN Council 1311 N. Michigan Ave. Saginaw, MI 48602	38-2480726	3	14,967.	0.			Program support, parent cafes program implementation, & general support
Children's Zoo at Celebration Square - 1730 S. Washington - Saginaw, MI 48601	38-2801805	3	106,339.	0.			General/Program support, Ultrasound equipment, children's zoon carousel
Clare-Gladwin Regional Education Service District - 4041 E. Manssiding Rd - Clare, MI 48617	38-1714340	3	10,000.	0.			Childbirth/Breastfeeding Education and Child Safety Materials

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table **72.**

3 Enter total number of other organizations listed in the line 1 table

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) (Rev. 12-2024)

See Part IV for Column (h) descriptions

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
CMU Medical Education Partners 1000 Houghton Ave. Saginaw, MI 48602	38-1870664	3	19,947.	0.			Pack-n-plays to CMU Health Patients
Council of Michigan Foundations 3101 East Grand Blvd Suite 300 Detroit, MI 48202	38-6263347	3	21,100.	0.			Council of Michigan Foundation
Covenant HealthCare Foundation 1447 N. Harrison Saginaw, MI 48602	38-2572154	3	16,146.	0.			Program/General support
Delta College Broadcasting 1961 Delta Rd. University Center, MI 48710	38-2274366	3	8,921.	0.			Edward and Erna Ederer Memorial Delta College Public Television Fund
East Side Soup Kitchen 940 E. Genesee Ave Saginaw, MI 48607	38-2602302	3	8,916.	0.			General support
Emmaus House of Saginaw, Inc. 733 South 14th St. Saginaw, MI 48601	32-0025418	3	6,916.	0.			Program support
Families and Children Together 609 E fifth Ave Flint, MI 48503	87-1065092	3	35,000.	0.			FACT Community Based Care Project and Dinners & Parent Cafes
FIRST of the Great Lakes Bay Region - 2900 Dauer Street - Midland, MI 48642	27-4563731	3	12,000.	0.			Technology support
First Presbyterian Church 121 S. Harrison Saginaw, MI 48602	38-1381268	3	6,000.	0.			Saginaw Strings and Concerts at First Presbyterian Saginaw

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
First Ward Community Service 1410 N. 12th St. Saginaw, MI 48601	38-1367311	3	16,692.	0.			Saginaw County Prevention Coalition, Saginaw Baby Gators, youth development, Claytor
Frankenmuth Historical Association 613 S. Main Frankenmuth, MI 48734	38-6078011	3	28,521.	0.			Agency Distribution
Frankenmuth United Methodist Church - 346 E. Vates - Frankenmuth, MI 48734	38-2084418	3	6,611.	0.			Humanitarian benevolence
Freeland Community School District 710 Powley Dr. Freeland, MI 48623	38-6003496	GOV	9,179.	0.			Band support, Freeland Middle & High School Robotics Team, Freeland High School Equestrian
Friends of Theodore Roethke Po Box 6001 Saginaw, MI 48608	38-3499507	3	21,650.	0.			Child on Top of a Greenhouse Language Arts Review Camp & Roethke House Critical Facilities
Girl Scouts Heart of Michigan 5470 Davis Dr. Saginaw, MI 48604	38-1581300	3	13,000.	0.			Program support, Peer Mentor Program, and LPGA
Gratiot Integrated Health Network 608 Wright Ave Alma, MI 48801	38-3316559	3	20,000.	0.			Advancing Healthy Births
Gratiot-Isabella Regional Education Service District - 1131 East Center St - Ithaca, MI 48847	38-1713020	3	6,130.	0.			Gratiot-Isabella Community Baby Shower
Great Lakes Bay Pride 909 Washington Ave Suite 5 Bay City, MI 48708	75-3028404	3	12,000.	0.			Health Equity Council Grant

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Great Lakes Bay Quality of Life Council - 515 N. Washington Second Floor - Saginaw, MI 48607	47-3723701	3	13,919.	0.			Program Support
Greater Frankenmuth Area Community Foundation - P.O. Box 386 - Frankenmuth, MI 48734	38-2140032	3	8,628.	0.			Program Support
Heart of the City Development Center - 804 S Hamilton St Suite 150 - Saginaw, MI 48602	88-3257343	3	51,000.	0.			Critical Thinking with Art program, STEAM Program (STEM and Arts), & Adult Day Support
Hidden Harvest 940 E. Genesee Ave. P.O. Box 1982 Saginaw, MI 48607	33-0821743	3	119,548.	0.			General support, Hidden Harvest - Capital Campaign, and Hunger Solution Center Expansion
Holy Cross Lutheran Church 600 Court St. Saginaw, MI 48602	38-1434085	3	8,209.	0.			Training of priests, ministers, teachers, deaconesses and missionaries
Hospital Hospitality House 1701 N. Michigan Ave. Saginaw, MI 48602	38-2480414	3	5,926.	0.			General support and Agency Distribution
Junior Achievement of North Central Michigan - 309 E. Indian St. - Midland, MI 48640	38-6081685	3	10,976.	0.			General support
Make A Wish Michigan Foundation 20750 Civic Center Drive, Suite 180 Southfield, MI 48076	38-2505812	3	26,469.	0.			General support
Mid-Michigan Children's Museum 315 W. Genesee Ave. PO Box 2283 Saginaw, MI 48605	38-3484109	3	9,207.	0.			General/Program support, Field trip transportation, and Computer Replacement

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Mid-Michigan District Health Department - 615 N. State Road Suite 1 - Stanton, MI 48888	38-1808049	3	20,000.	0.			Advancing Healthy Births: Improving Breast Feeding Rates
MyMichigan Health Foundation 4000 Wellness Dr Midland, MI 48670	81-2813405	3	41,000.	0.			Improving Breast Feeding Rates in Midland and Gratiot Counties
New Beginnings Enrichment Center 4299 Jo Dr. Saginaw, MI 48601	20-0027895	3	5,112.	0.			One Week, One Street
Old Saginaw City 400 Court Saginaw, MI 48602	38-2367788	3	11,293.	0.			Fund Close-Out Distribution and Hare Hunt Scavenger Hunt
Old Town Christian Outreach Center 600 Gratiot Saginaw, MI 48602	38-3312118	3	7,000.	0.			General support and 2024 Christmas Giveaway
Partnership Center PO Box 3476 723 Emerson Saginaw, MI 48605	20-2039520	3	20,000.	0.			Beds of Hope and Partnering to grow our nest
Power of Dad Ministries PO Box 294 Saginaw, MI 48606	45-3661965	3	6,286.	0.			Health Equity Council Grant - Initial 20%
Region VII Area Agency on Aging 1615 S Euclid Ave Bay City, MI 48706	38-2077462	3	50,000.	0.			Bay/Saginaw Health Plan
Rescue Ministries of Mid-Michigan 1021 Burt Street Saginaw, MI 48607	38-1368362	3	35,098.	0.			General support, Higher Purpose, and Agency Distribution

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Saginaw Arts & Enrichment Commission - 120 Ezra Rust Drive - Saginaw, MI 48601	38-6004647	3	41,026.	0.			General Support, Lucille E. Andersen Memorial Garden, Art for All, and Agency Distribution
Saginaw Bay Symphony Orchestra 201 N. Washington Saginaw, MI 48607	38-6082223	3	64,054.	0.			General Support and 2024 Agency Distribution
Saginaw Choral Society 201 N. Washington Ave. Saginaw, MI 48607	38-2098259	3	12,000.	0.			General support, Campfire Stories with Johnathon Rand, and Agency Distribution
Saginaw Cooperative Hospitals, Inc. - 1000 Houghton Ave. - Saginaw, MI 48602	38-1870664	3	6,815.	0.			Program Support
Saginaw County Animal Care Center 5615 Bay Rd Saginaw, MI 48604	38-6004887	3	10,012.	0.			General support
Saginaw County Chamber Foundation 515 N. Washington, Ste. 200 Suite 3 Saginaw, MI 48607	38-3079709	3	9,388.	0.			Scholarships for Saginaw Leadership Program and General support
Saginaw County Community Action Center - 2824 Perkins - Saginaw, MI 48601	38-1797894	3	18,844.	0.			GirlTrek, General support, Health Equity Council Grant, and Robo Call System and Support
Saginaw County Youth Protection Council - 2806 Davenport - Saginaw, MI 48602	38-1793486	3	34,853.	0.			Program support
Saginaw Intermediate School District - 3933 Barnard Rd. - Saginaw, MI 48603	38-1708761	GOV	307,559.	0.			Mridha Foundation Teacher of the Year Award, Reading support, Early Childhood, and Support

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Saginaw Public Schools 550 Millard Saginaw, MI 48607	38-6003462	GOV	40,883.	0.			Saginaw United Bowling Team, SASA Teacher Mini-Grants, Jackson State University Trip and
Saginaw STEM PO Box 3614 Saginaw, MI 48605	83-4618897	3	6,000.	0.			General support and Community Improvement Initiative
Saginaw Township Community Schools 3465 N. Center Rd. P.O. Box 6278 Saginaw, MI 48608	38-6032446	GOV	27,711.	0.			Youth development, Heritage High School Theater Dept., Heritage Hockey Team, Heritage
Saginaw Valley State University 7400 Bay Rd. University Center, MI 48710	38-1798800	3	16,000.	0.			STEM@SVSU Innovators Hub
Saginaw Valley State University Foundation - 7400 Bay Rd. - University Center, MI 48710	38-6085447	3	180,316.	0.			WATROUS/STARK ENDOWMENT, DR. BENJAMIN STARK BIOLOGY SCHOLARSHIP, AL WATROUS GOLF
Saginaw-Shiawassee Habitat for Humanity - 315 W. Holland Ave. - Saginaw, MI 48602	38-2739180	3	32,000.	0.			Neighborhood Revitalization with Covenant and General Support
St. John's Episcopal Church 123 N. Michigan Ave. Saginaw, MI 48602	38-1452696	3	9,756.	0.			Program support and Training of priests, ministers, teachers, deaconesses and
Survivors of Suicide P.O. Box 6712 Saginaw, MI 48608	38-3400293	3	19,000.	0.			Expand Regional Suicide Prevention Training Capabilities and Saginaw Suicide Prevention ad
SVRC Industries, Inc. 203 S. Washington Ave. Saginaw, MI 48607	38-1740297	3	14,550.	0.			Westlund Child Guidance Clinic

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
The Neighbors 3145 Russell St Saginaw, MI 48601	86-2162212	3	22,000.	0.			General support and Community Prenatal Project in Saginaw County
The ROCK Center for Youth Development - 2205 Jefferson Ave - Midland, MI 48640	38-3541096	3	30,000.	0.			Impacting Youth in the Great Lakes Bay Region
Thomas Township 249 N. Miller Saginaw, MI 48609	38-1848500	GOV	15,221.	0.			Thomas Township Public Safety
Thomas Township Library 8207 Shields Dr. Saginaw, MI 48609	38-1848500	GOV	9,445.	0.			Book Purchases and General Support
Tri City Hindu Temple 3878 Chipping Norton Ln Saginaw, MI 48603	27-1382659	3	6,000.	0.			Dr. Karu
Underground Railroad 5647 State St. Saginaw, MI 48603	38-2241312	3	21,600.	0.			Program/General support and New GOTR Curricula to meet the current physical and mental health needs
United Way of Saginaw County 1840 N Michigan Ave STE 1 Saginaw, MI 48602	38-1358215	3	6,003.	0.			Ramp/Mobility Program, Imagination Library, Program support and For the benefit of Saginaw
Urban Racquet Sports Foundation 1760 Fordney St. Saginaw, MI 48601	20-4936131	3	33,500.	0.			General support, Enhancing Youth Engagement through Pro Shop Expansion, Pro Shop
Water and Woods Field Service Council, Boy Scouts of America - 5001 S. Eleven Mile Rd. - Auburn, MI 48611	45-4003240	3	8,500.	0.			General support and Saginaw Scoutreach Outdoor Experiences

Part II Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
YMCA of Saginaw 1915 Fordney Saginaw, MI 48601	38-1360594	3	14,858.	0.			Camp Timbers Summer Staff Scholarship, General Support, YMCA Strong Kids Campaign, Scholarships
Zilwaukee Township 6189 Sherman Saginaw, MI 48604	98-0448497	GOV	10,000.	0.			Riverfront Recreation Development Planning Grant

Part III

Grants and Other Assistance to Domestic Individuals. Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
Scholarships	587	868,465.	0.		

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.**Part I, Line 2:**

The Organization has multiple policies in place regarding the monitoring and distribution of grants in accordance with varying fund types, as well as investment and spending policies.

Part II, line 1, Column (h):

Name of Organization or Government: First Ward Community Service

(h) Purpose of Grant or Assistance: Saginaw County Prevention

Coalition, Saginaw Baby Gators, youth development, Claytor Park, Saginaw

Gators, General Support, Health Equity Council - Saginaw Co. Prevention

Coalition

Name of Organization or Government: Freeland Community School District

(h) Purpose of Grant or Assistance: Band support, Freeland Middle & High

School Robotics Team, Freeland High School Equestrian Team, Recognition

Awards for grades K-3

Name of Organization or Government: Friends of Theodore Roethke

Part IV Supplemental Information

(h) Purpose of Grant or Assistance: Child on Top of a Greenhouse
 Language Arts Review Camp & Roethke House Critical Facilities Maintenance

Name of Organization or Government: Heart of the City Development Center
 (h) Purpose of Grant or Assistance: Critical Thinking with Art program, STEAM Program (Stem and Arts), & Adult Day Support Program

Name of Organization or Government: Saginaw Intermediate School District
 (h) Purpose of Grant or Assistance: Mridha Foundation Teacher of the Year Award, Reading support, Early Childhood, and Support funding of college & career advisor program

Name of Organization or Government: Saginaw Public Schools
 (h) Purpose of Grant or Assistance: Saginaw United Bowling Team, SASA Teacher Mini-Grants, Jackson State University Trip and Library/media center materials

Name of Organization or Government: Saginaw Township Community Schools
 (h) Purpose of Grant or Assistance: Youth development, Heritage High School Theater Dept., Heritage Hockey Team, Heritage High School National Honors Society, White Pine - Peer Mentor Program, and Agency Distribution

Name of Organization or Government:
 Saginaw Valley State University Foundation
 (h) Purpose of Grant or Assistance: WATROUS/STARK ENDOWMENT, DR. BENJAMIN STARK BIOLOGY SCHOLARSHIP, AL WATROUS GOLF INVITATIONAL, Waheed & Raana Akbar Scholarship, Scholarships, SVSU Musical Artist in Residence, and Ruth and Ted Braun Fellowship Program

Name of Organization or Government: St. John's Episcopal Church
 (h) Purpose of Grant or Assistance: Program support and Training of priests, ministers, teachers, deaconesses and missionaries

Name of Organization or Government: Survivors of Suicide
 (h) Purpose of Grant or Assistance: Expand Regional Suicide Prevention Training Capabilities and Saginaw Suicide Prevention ad Postvention Training and Postvention Support

Name of Organization or Government: Underground Railroad
 (h) Purpose of Grant or Assistance: Program/General support and New GOTR Curricula to meet the current physical and mental health needs of adolescent girls

Name of Organization or Government: United Way of Saginaw County
 (h) Purpose of Grant or Assistance: Ramp/Mobility Program, Imagination Library, Program support and For the benefit of Saginaw County

Name of Organization or Government: Urban Racquet Sports Foundation
 (h) Purpose of Grant or Assistance: General support, Enhancing Youth Engagement through Pro Shop Expansion, Pro Shop Expansion for Urban Youth, and Illuminate, Engage, Thrive: Transforming Community Outreach with a Digital Sign at Garber Courts

Name of Organization or Government: YMCA of Saginaw
 (h) Purpose of Grant or Assistance: Camp Timbers Summer Staff Scholarship, General Support, YMCA Strong Kids Campaign, Scholarships for

Part IV Supplemental Information

swim lessons, and Health Equity Council Grant

SCHEDULE J
(Form 990)(Rev. December 2024)
Department of the Treasury
Internal Revenue Service**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization

Saginaw Community FoundationEmployer identification number
38-2474297**Part I Questions Regarding Compensation**

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

<input type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (such as maid, chauffeur, chef)

Yes**No**

b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?

3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

<input checked="" type="checkbox"/> Compensation committee	<input type="checkbox"/> Written employment contract
<input type="checkbox"/> Independent compensation consultant	<input type="checkbox"/> Compensation survey or study
<input type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

a Receive a severance payment or change-of-control payment?

b Participate in or receive payment from a supplemental nonqualified retirement plan?

c Participate in or receive payment from an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

a The organization?

b Any related organization?

If "Yes" on line 5a or 5b, describe in Part III.

6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

a The organization?

b Any related organization?

If "Yes" on line 6a or 6b, describe in Part III.

7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

1b**2****4a****X****4b****X****4c****X****5a****X****5b****X****6a****X****6b****X****7****X****8****X****9**

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) (Rev. 12-2024)

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE M
(Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

OMB No. 1545-0047

Complete if the organizations answered "Yes" on Form 990, Part IV, line 29 or 30.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

2024

Open to Public
Inspection

Name of the organization

Saginaw Community Foundation

Employer identification number
38-2474297

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded				
10 Securities - Closely held stock	X	1	111,093.	
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other ..				
15 Real estate - Residential				
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other (<u>Miscellaneous</u>)	X	1	2,479.	
26 Other (_____)				
27 Other (_____)				
28 Other (_____)				

29 Number of Forms 8283 received by the organization during the tax year for contributions
for which the organization completed Form 8283, Part V, Donee Acknowledgement

29

30a During the year, did the organization receive by contribution any property reported on Part I, lines 1 through 28, that it
must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for
exempt purposes for the entire holding period?

b If "Yes," describe the arrangement in Part II.

31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash
contributions?

b If "Yes," describe in Part II.

33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked,
describe in Part II.

	Yes	No
30a	X	
31	X	
32a	X	

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2024

Part II

Supplemental Information. Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Schedule M, Part I, Line 32b:

Stock donations are sold when they are received and proceeds are added to an investment pool.

**SCHEDULE O
(Form 990)**

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ**

OMB No. 1545-0047

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.**Open to Public
Inspection**

Name of the organization

Saginaw Community Foundation

Employer identification number

38-2474297Form 990, Part VI, Section B, line 11b:This IRS Form 990 is reviewed with the finance committee before filed.Form 990, Part VI, Section B, Line 12c:Board members sign a conflict of interest disclosure statement annually.Monitoring is done at committee levels and members are asked to abstain
from any activity where a known conflict of interest exists. Staff members
sign a conflict of interest acknowledgment when hired. The policy is
enforced by going to the President then Board Chair.Form 990, Part VI, Section B, Line 15:The compensation for the President is determined by the Executive
Committee based on an evaluation conducted annually. They propose and
approve any increases. Council of Michigan Foundations Salary Survey is
used as a guide. The compensation for Officer and Key Employees is
determined by the Executive Committee and President based on an evaluation
conducted annually. They propose and approve any increases.Form 990, Part VI, Section C, Line 19:Governing documents, financial statements, and conflict of interest policy
are made available to the public upon request.Form 990, Part IX, Line 11g, Other Fees:Outside Services:

<u>Program service expenses</u>	<u>1,279,538.</u>
<u>Management and general expenses</u>	<u>0.</u>
<u>Fundraising expenses</u>	<u>0.</u>
<u>Total expenses</u>	<u>1,279,538.</u>
<u>Total Other Fees on Form 990, Part IX, line 11g, Col A</u>	<u>1,279,538.</u>

Form 990, Part XI, line 9, Changes in Net Assets:

<u>Donor designated program grants</u>	<u>-29,423.</u>
--	-----------------

Name of the organization

Saginaw Community Foundation

Employer identification number
38-2474297

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) (Rev. 1-2025)

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity
- b Gift, grant, or capital contribution to related organization(s)
- c Gift, grant, or capital contribution from related organization(s)
- d Loans or loan guarantees to or for related organization(s)
- e Loans or loan guarantees by related organization(s)
- f Dividends from related organization(s)
- g Sale of assets to related organization(s)
- h Purchase of assets from related organization(s)
- i Exchange of assets with related organization(s)
- j Lease of facilities, equipment, or other assets to related organization(s)
- k Lease of facilities, equipment, or other assets from related organization(s)
- l Performance of services or membership or fundraising solicitations for related organization(s)
- m Performance of services or membership or fundraising solicitations by related organization(s)
- n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)
- o Sharing of paid employees with related organization(s)
- p Reimbursement paid to related organization(s) for expenses
- q Reimbursement paid by related organization(s) for expenses
- r Other transfer of cash or property to related organization(s)
- s Other transfer of cash or property from related organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) SCF-Morley Building LLC	D	625,155.	Balance of loan
(2)			
(3)			
(4)			
(5)			
(6)			

Part VI Unrelated Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

2024 DEPRECIATION AND AMORTIZATION REPORT

Form 990 Page 10

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Asset No.	Description	Date Acquired	Method	Life	Con v	Line No.	Unadjusted Cost Or Basis	Bus % Excl	Section 179 Expense	* Reduction In Basis	Basis For Depreciation	Beginning Accumulated Depreciation	Current Sec 179 Expense	Current Year Deduction	Ending Accumulated Depreciation
1	Furniture	09/21/11	200DB	7.00	HY	17	36,462.			36,462.				0.	
2	IBM Typewriter	03/01/89	VAR	.000	HY	16								0.	
3	Software	04/01/96	VAR	.000	HY	16								0.	
4	Software	08/15/01	VAR	.000	HY	16								0.	
5	Scholarship software modification	08/01/02	VAR	.000	HY	16								0.	
6	LCD Projector	05/30/03	VAR	.000	HY	16								0.	
7	Sharp Color Copier	01/19/06	VAR	.000	HY	16								0.	
8	FIMS Licenses (2)	02/23/06	VAR	.000	HY	16								0.	
9	New phones	04/14/06	VAR	.000	HY	16								0.	
10	Lenovo Laptop	06/15/06	VAR	.000	HY	16								0.	
11	External Tape Driver	04/20/10	VAR	.000	HY	16								0.	
12	Morley Building	01/03/11	SL	39.00	MM	16	573,087.			573,087.	191,029.			14,695.	205,724.
13	Morley Building-pf	01/03/11	SL	39.00	MM	16	19,386.			19,386.	6,462.			497.	6,959.
14	Morley Building-Improvements	09/21/11	SL	39.00	MM	16	130,709.			130,709.	41,056.			3,352.	44,408.
15	Conference Room Furniture - Chairs	10/04/01	SL	5.00		16	5,406.			5,406.	5,406.			0.	5,406.
16	Soundstation Conf Unit	08/02/11	SL	5.00		16	1,461.			1,461.	1,461.			0.	1,461.
17	Consumers Office Furniture - 6 Tables	10/03/11	SL	5.00		16	4,375.			4,375.	4,375.			0.	4,375.
18	Space File Cabinets	10/03/11	SL	5.00		16	1,524.			1,524.	1,524.			0.	1,524.

428111 04-01-24

(D) - Asset disposed

* ITC, Salvage, Bonus, Commercial Revitalization Deduction, GO Zone

2024 DEPRECIATION AND AMORTIZATION REPORT

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Asset No.	Description	Date Acquired	Method	Life	Line No.	Unadjusted Cost Or Basis	Bus % Excl	Section 179 Expense	* Reduction In Basis	Basis For Depreciation	Beginning Accumulated Depreciation	Current Sec 179 Expense	Current Year Deduction	Ending Accumulated Depreciation
19	11 Monitors	11/15/11	SL	5.00	16	1,739.				1,739.	1,739.		0.	1,739.
20	Blackbaud NetCommunity Software	06/30/12	SL	7.00	16	84,800.				84,800.	84,800.		0.	84,800.
21	Fusion Labs Software	04/30/12	SL	7.00	16	49,500.				49,500.	49,500.		0.	49,500.
22	Asphalt	09/19/12	SL	39.00	MM16	38,445.				38,445.	11,090.		986.	12,076.
23	Morley Building - Improvements	11/07/14	SL	25.00	16	6,126.				6,126.	2,246.		245.	2,491.
24	Correction to building cost	01/03/11	SL	39.00	MM16	5,623.				5,623.	1,874.		144.	2,018.
25	Building signs	04/13/15	SL	39.00	MM16	45,816.				45,816.	10,279.		1,175.	11,454.
26	Fencing for storage lockers in basement	04/13/15	SL	15.00	16	3,397.				3,397.	1,981.		226.	2,207.
27	Electrical work for outdoor building	08/24/15	SL	39.00	MM16	3,100.				3,100.	662.		79.	741.
28	Office suite & bathroom painting	12/31/15	SL	40.00	16	4,100.				4,100.	821.		103.	924.
29	Office cabinets (Sag. Promise Office)	09/23/15	SL	10.00	16	1,580.				1,580.	1,304.		158.	1,462.
30	Credenza/Desk Extension	07/01/15	SL	5.00	16	2,186.				2,186.	2,186.		0.	2,186.
31	Computer (Kendra)	08/03/15	SL	5.00	16	1,144.				1,144.	1,144.		0.	1,144.
32	Apple Computer (Bryan)	11/23/15	SL	5.00	16	1,195.				1,195.	1,195.		0.	1,195.
33	Uninterruptible Power Supply/UPS network card	12/30/15	SL	5.00	16	1,019.				1,019.	1,019.		0.	1,019.
34	6 Computers, 1 laptop and installation	09/30/16	SL	5.00	16	8,001.				8,001.	8,001.		0.	8,001.
35	New Server	07/27/17	SL	5.00	16	15,467.				15,467.	15,467.		0.	15,467.
36	Morley Building Carpet	09/27/17	SL	10.00	16	3,500.				3,500.	2,188.		350.	2,538.

428111 04-01-24

(D) - Asset disposed

* ITC, Salvage, Bonus, Commercial Revitalization Deduction, GO Zone

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2024 DEPRECIATION AND AMORTIZATION REPORT

- CURRENT YEAR FEDERAL -

Saginaw Community Foundation

Asset No.	Description	Date Acquired	Method	Life	Line No.	Unadjusted Cost Or Basis	Bus % Excl	* Reduction In Basis	Basis For Depreciation	Accumulated Depreciation	Current Sec 179	Current Year Deduction
1	Furniture	092111	200DB	7.00	17	36,462.		36,462.				0.
2	IBM Typewriter	030189	VAR	.000	16							0.
3	Software	040196	VAR	.000	16							0.
4	Software Scholarship	081501	VAR	.000	16							0.
5	software modification	080102	VAR	.000	16							0.
6	LCD Projector	053003	VAR	.000	16							0.
7	Sharp Color Copier	011906	VAR	.000	16							0.
8	FIMS Licenses (2)	022306	VAR	.000	16							0.
9	New phones	041406	VAR	.000	16							0.
10	Lenovo Laptop External Tape	061506	VAR	.000	16							0.
11	Driver	042010	VAR	.000	16							0.
12	Morley Building	010311	SL	39.00	16	573,087.		573,087.	191,029.			14,695.
13	Morley Building-pf	010311	SL	39.00	16	19,386.		19,386.	6,462.			497.
14	Building-Improvement	092111	SL	39.00	16	130,709.		130,709.	41,056.			3,352.
15	Conference Room Furniture - Chairs	100401	SL	5.00	16	5,406.		5,406.	5,406.			0.
16	Soundstation Conf Unit	080211	SL	5.00	16	1,461.		1,461.	1,461.			0.
17	Consumers Office Furniture - 6 Table	100311	SL	5.00	16	4,375.		4,375.	4,375.			0.
18	Space File Cabinets	100311	SL	5.00	16	1,524.		1,524.	1,524.			0.

2024 DEPRECIATION AND AMORTIZATION REPORT

- CURRENT YEAR FEDERAL - Saginaw Community Foundation

Asset No.	Description	Date Acquired	Method	Life	Line No.	Unadjusted Cost Or Basis	Bus % Excl	* Reduction In Basis	Basis For Depreciation	Accumulated Depreciation	Current Sec 179	Current Year Deduction
19	11 Monitors	11/15/11	SL	5.00	16	1,739.			1,739.	1,739.		0.
	Blackbaud											
20	NetCommunity Software	06/30/12	SL	7.00	16	84,800.			84,800.	84,800.		0.
	Fusion Labs											
21	Software	04/30/12	SL	7.00	16	49,500.			49,500.	49,500.		0.
22	Asphalt	09/19/12	SL	39.00	16	38,445.			38,445.	11,090.		986.
	Morley Building -											
23	Improvements	11/07/14	SL	25.00	16	6,126.			6,126.	2,246.		245.
	Correction to											
24	building cost	01/03/11	SL	39.00	16	5,623.			5,623.	1,874.		144.
25	Building signs	04/13/15	SL	39.00	16	45,816.			45,816.	10,279.		1,175.
	Fencing for storage											
26	lockers in basement	04/13/15	SL	15.00	16	3,397.			3,397.	1,981.		226.
	Electrical work for											
27	outdoor building	08/24/15	SL	39.00	16	3,100.			3,100.	662.		79.
	Office suite &											
28	bathroom painting	12/31/15	SL	40.00	16	4,100.			4,100.	821.		103.
	Office cabinets											
29	(Sag. Promise Office	09/23/15	SL	10.00	16	1,580.			1,580.	1,304.		158.
	Credenza/Desk											
30	Extension	07/01/15	SL	5.00	16	2,186.			2,186.	2,186.		0.
31	Computer (Kendra)	08/03/15	SL	5.00	16	1,144.			1,144.	1,144.		0.
	Apple Computer											
32	(Bryan)	11/23/15	SL	5.00	16	1,195.			1,195.	1,195.		0.
	Uninterruptible											
33	Power Supply/UPS ne	12/30/15	SL	5.00	16	1,019.			1,019.	1,019.		0.
	6 Computers, I											
34	laptop and installa	09/30/16	SL	5.00	16	8,001.			8,001.	8,001.		0.
35	New Server	07/27/17	SL	5.00	16	15,467.			15,467.	15,467.		0.
	Morley Building											
36	Carpet	09/27/17	SL	10.00	16	3,500.			3,500.	2,188.		350.

2024 DEPRECIATION AND AMORTIZATION REPORT

- CURRENT YEAR FEDERAL -

Saginaw Community Foundation