



it takes
**EACH
OF US**

For good. For ever.™

Building a
Flourishing
Community

FOR ALL FOR GOOD FOR EVER

Since 1984, the Saginaw Community Foundation has connected people who care with the causes that matter most – turning generosity of all sizes into lasting impact. Every act of giving plays a role in shaping a community where opportunity can grow, flourish and endure.

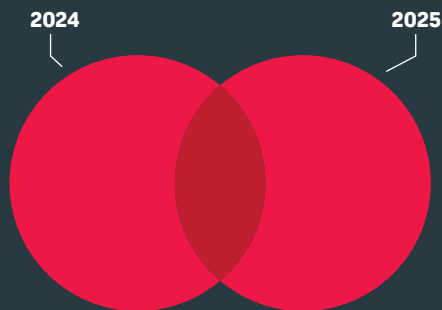
Guided by local leadership and strengthened by trusted stewardship, Saginaw Community Foundation brings together donors, nonprofits, and community partners to respond to the needs of today while investing for tomorrow's possibilities. From scholarships that open doors for students, to grants that support vital programs, each contribution becomes part of something bigger.

There is no single way to give – only a shared commitment to making a difference. And it is through that collective effort that meaningful change happens.

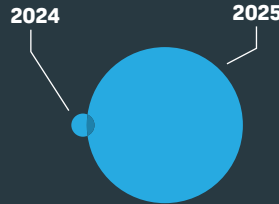
Progress doesn't come from one person or one moment. It comes from each of us – working together, giving together, and building a future that reflects the very best of our community, for all, for good, for ever.

Year in Review

WHERE DONORS HAVE DIRECTED THEIR GIFTS by fund type, 2024 (\$5,993,019) vs. 2025 (\$8,237,084)



**COMMUNITY INITIATIVE/
SPECIAL PROJECT**
2024: \$4,145,316 | 2025: \$4,682,748



DONOR ADVISED
2024: \$34,025 | 2025: \$1,741,155



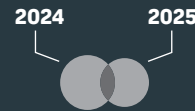
SCHOLARSHIP
2024: \$1,052,711 | 2025: \$915,052



DESIGNATED
2024: \$201,417 | 2025: \$465,379



AGENCY
2024: \$118,145 | 2025: \$261,912

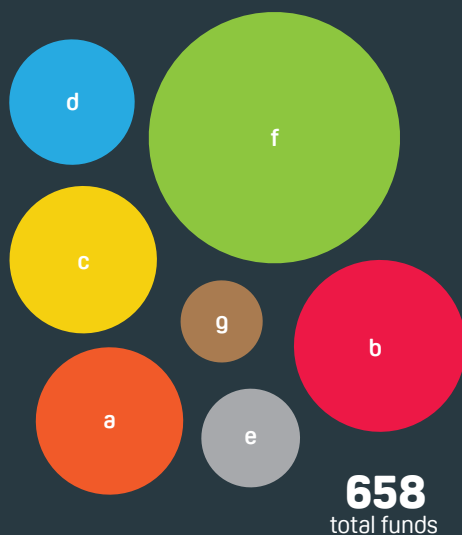


FIELD OF INTEREST
2024: \$186,158 | 2025: \$165,169



UNRESTRICTED
2024: \$255,247 | 2025: \$45,834

NUMBER AND TYPES OF FUNDS as of December 31, 2025



a | AGENCY | 88 FUNDS (13.4%)

Enables nonprofit organizations to establish endowment funds for their benefit

b | COMMUNITY INITIATIVE/SPECIAL PROJECT | 99 FUNDS (15.0%)

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

c | DESIGNATED | 83 FUNDS (12.6%)

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

d | DONOR ADVISED | 65 FUNDS (9.9%)

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

e | FIELD OF INTEREST | 39 FUNDS (5.9%)

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

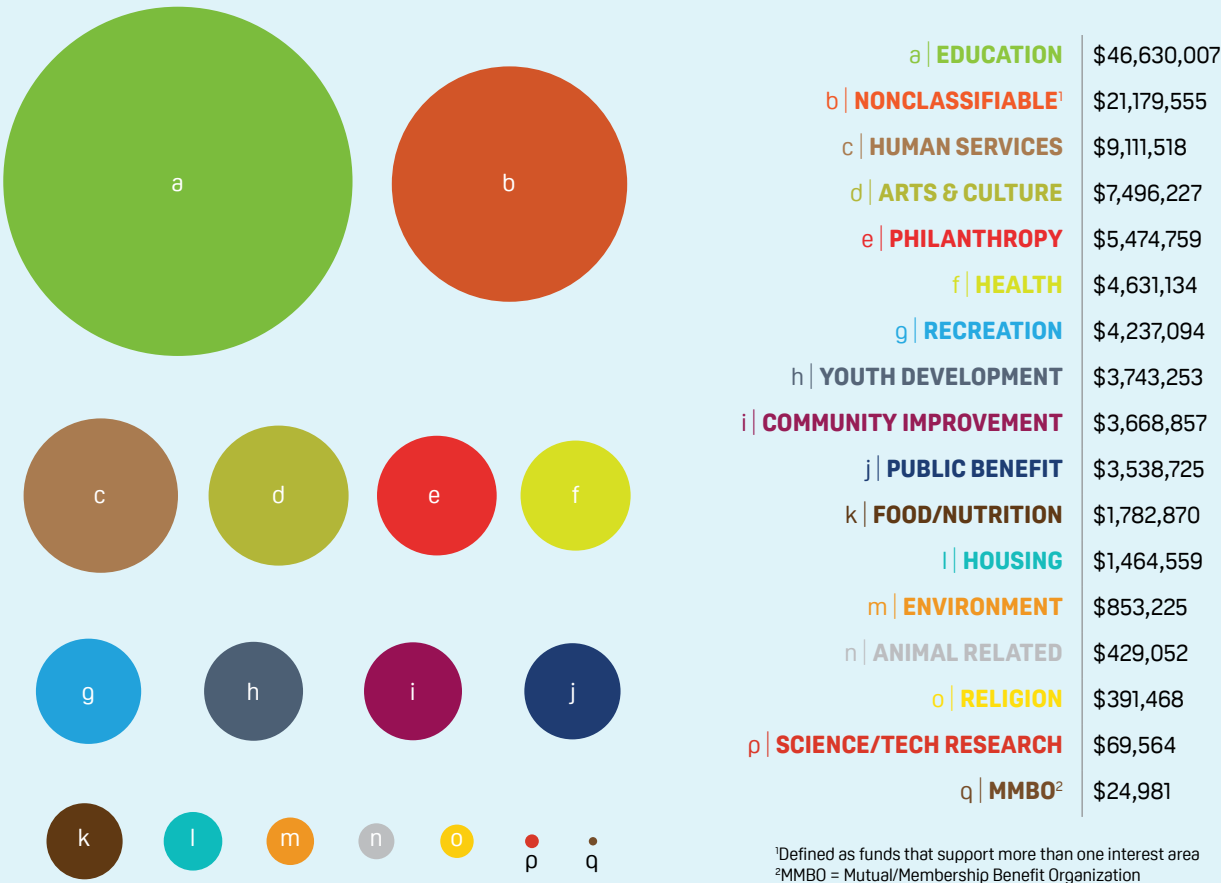
f | SCHOLARSHIP | 254 FUNDS (38.6%)

Provides financial support for students seeking higher education or career and technical training

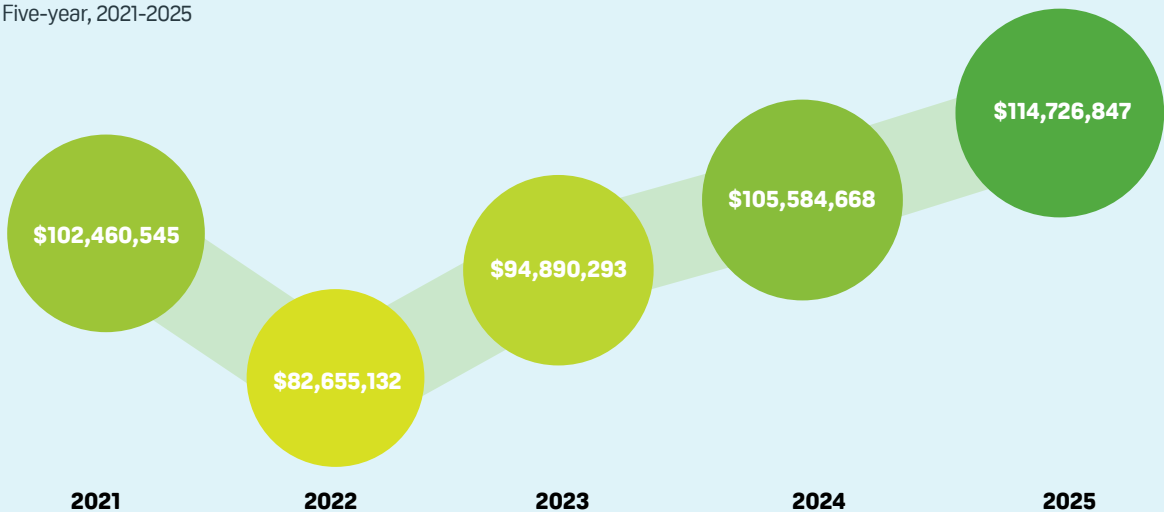
g | UNRESTRICTED | 30 FUNDS (4.6%)

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

ASSETS BY DONOR INTEREST AREA
as of December 31, 2025



ASSET HISTORY
Five-year, 2021-2025



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

Each of us
must be the
change we want
to see in our
community

MAHATMA GANDHI

A Message

From our Board Chair &
President & CEO

Coming off the heels of our 40th anniversary year in 2024, 2025 was still a year of celebration, success, and strategy. A good sampling of what we celebrated last year is highlighted throughout this annual report, and we hope you enjoy everything shared. We also hope you notice the spirit of “It Takes Each of Us” woven throughout these pages – a reminder that while the Saginaw Community Foundation is proud of the work we do in this community, we’re even prouder to do it alongside people who believe that when each of us contributes, whether financially or by volunteering, we make a bigger difference together.

Our Annual Celebration is one of the ways we bring the community together to mark that shared success. We love gathering a great cross-section of Saginaw to celebrate SCF’s milestones and recognize the achievements of others, including our Annual Celebration awardees found on pages 4 and 5. We’re especially grateful to have had the opportunity to award the Frank N. Andersen Spirit of Philanthropy award to Al and Beth Thieme before Al’s passing. Al was a true trailblazer – his entrepreneurial impact reached far beyond Saginaw and across the country. Thank you to the Saginaw Spirit for being a wonderful event sponsor and for their enthusiastic participation throughout the celebration, and thank you to Clarence and Sarah Rivette for sponsoring entertainment, and HSC for sponsoring dessert. It was a joyful night for everyone.

We also celebrated a record-breaking scholarship season. Applications increased from the previous year, and we set new records across the board: 899 awards, 518 recipients, and \$1.7 million awarded in total. More than half of all applicants received scholarship support.

Speaking of scholarships, we launched a new program focused on individuals pursuing Career and Technical Program (CTP)

training through accelerated programs. The application and award cycles are aligned with these accelerated programs, creating opportunities throughout the year rather than limiting funding to a single annual cycle. This gives dollars set aside for technical training a better chance of reaching students instead of sitting unused, and it’s one more example of how SCF works to be inclusive – meeting students where they are while honoring our donors’ intent to support career and technical education. Below is an overview of the CTP Scholarship application, review, and decision windows throughout the year. Learn more at saginawfoundation.org/ctp.

Application Open

October 15 – November 1
December 15 – January 1
February 15 – March 1
June 15 – July 1
August 15 – September 1

Application Deadline

November 30
January 31
March 31
July 31
September 30

Strong stewardship is another story we’re proud to tell. Careful management of our assets shows donors that the funds they’ve entrusted to us are in good hands, and a strong fund balance means we’re positioned to meet our community’s needs.

continued ...

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





Saginaw Community Foundation
 is proud of the work we do in this community,
 we're even prouder to **do it alongside people**
 who believe that when
each of us contributes,
 whether financially or by volunteering,
we make a bigger difference together.

RENEÉ S. JOHNSTON
 President & CEO, Saginaw Community Foundation

continued ...

Thanks to our donors, SCF awarded \$13,548,875 in grants and scholarships in 2025 – supporting nonprofit agencies and students across Saginaw County and beyond, and strengthening municipalities, schools, churches, and neighborhoods along the way. A complete overview of our financial and investment results can be found on pages 26–27.

None of this happens by accident.

It takes real strategy to know what you're working toward and how to get there. In 2022, the SCF Board of Directors rolled out a three-year strategic plan built on three Pillars for Success: **SCF Sustainability, Enhancing Community Capacity**, and a **Diversity, Equity, and Inclusion (DEI)** journey. We're proud of how much of that plan came to life. Under **Sustainability**, we continued building community awareness and forging new relationships, including 16 new funds established in 2025 alone (see page 23). Under **Enhancing Community Capacity**, our goal was to grow overall assets to \$110 million by 2025 – we surpassed it, reaching \$114,726,847 – and we expanded our social impact investing by supporting long-term projects like the new Saginaw Community Food Club. And under our **DEI** Pillar, we set out to lead efforts building a DEI culture and providing community resources and best practices. Last year, we brought that goal to life through our inaugural Community Empowerment Symposium (see photos from this

event on page 8), held in partnership with the Community Engagement and Inclusion Council, bringing together 17 speakers and more than 100 attendees who left motivated to keep building a stronger, more inclusive Saginaw.

None of this is possible without the dedication of an exceptional staff, a committed Board of Directors, devoted volunteers, valued community partners, and generous donors. Together, they make our mission possible every day. We're also proud to have strengthened our governance by welcoming two members of FORCE, SCF's Youth Advisory Committee, to our Board of Directors. Their perspectives, energy, and leadership give us invaluable insight and ensure the next generation has a hand in shaping this Foundation's future.

In 2026, we look forward to rolling out a revised three-year strategic plan to carry this momentum forward. The Saginaw Community Foundation is for good, forever, for the Saginaw community.

Thank you for your continued trust, generosity, and partnership.

Sincerely,



Renee S. Johnston
President & CEO



Todd Gregory
Board Chair

Inspiring Innovators



it takes **EACH OF US**

SCF awards \$40,000 grant to HELP CVI's Summer of Innovation

During the summer of 2025, Saginaw high school students had the chance to look at their futures from a whole new perspective – literally. Thanks to a \$40,000 Community Improvement Initiative grant from the Saginaw Community Foundation, HELP Community Violence Intervention (HELP CVI) launched its 2025 Summer of Innovation: STEM & Innovation Days in July at the Delta College Downtown Saginaw Center.

The two-day camp provided 50–60 students – many from underrepresented and underserved neighborhoods – with hands-on experiences in today's most exciting technology fields. From flying drones and coding apps, to designing video games, participants explored how creativity, innovation, and problem-solving can shape both their futures and their community.

STEM with Purpose

HELP CVI's approach went beyond career exploration. By combining immersive STEM education with community violence prevention, the Summer of Innovation connected technology to real-world impact. Students:

Trained to earn a recreational drone pilot's license and learned how drones can be used in public safety

Explored app and game design as tools for crime prevention and community building

Heard from tech professionals and entrepreneurs during career panels and live demonstrations

For Executive Director Kareem Bowen, the mission of HELP CVI is rooted in addressing violence where it happens most. "For those of you who are not aware, community violence intervention is the understanding that the communities where violence exists or permeates most are the communities most equipped to deal with it," he said. "HELP CVI is a response to the gun violence that has happened in our community."

Since its founding in 2024, HELP CVI has worked directly with youth.

"We have been able to successfully engage a number of young people who are or have been involved in violence," Bowen shared. "We target populations from the ages of 12 to about 22."

Why It Mattered

Technology was at the heart of the Summer of Innovation. Bowen noted how vital these tools are for engaging students: "We're going to engage our young people with technology – drones, coding, and programming – using it to help serve our communities. Drone technology, in particular, allows us to have a presence without being overbearing and still allow young people to be young people."

The program also encouraged participants to see their skills as pathways to careers.

"This allows us to empower them with an entrepreneurial spirit, to show them how they can create a viable business, give back continually, provide for their families, and elevate their willingness," Bowen said.

Above all, his motivation remains personal. "I'm passionate about this work because I'm passionate about our kids," Bowen added. "I believe everybody wants to have a community where they can feel safe, raise a family, and enjoy the beautiful legacy that Saginaw provides for all of us. This project allowed us to create innovative ways to engage our young people."

The program was free to students and included meals, mentorship, and career connections with local employers. By combining cutting-edge STEM learning with a vision for safer neighborhoods, HELP CVI's Summer of Innovation helped create a pipeline of leaders ready to build brighter futures for themselves and for Saginaw and beyond.

"This project allowed us to create innovative ways to engage our young people and empower them with an entrepreneurial spirit."

Kareem Bowen
Executive Director
HELP CVI

2025 Community Awards



Al and Beth Thieme



Dr. Debasish Mridha and Donna Schantz



Brian Keenan-Lechel



Lily Winslow

Saginaw Community Foundation presented four community awards at our 2025 Annual Celebration held at Saginaw Valley State University.

Frank N. Andersen Spirit of Philanthropy Award

Al and Beth Thieme were named this year's recipients of the Frank N. Andersen Spirit of Philanthropy Award.

In 1994, the Frank N. Andersen Spirit of Philanthropy Award was created to honor Mr. Andersen. The award is presented annually to an individual or individuals who have a history of outstanding philanthropic leadership and have demonstrated their generosity of time, talent, and dollars. This award honors its recipient, who, like Mr. Andersen, is a philanthropist in the truest sense of the word – with a personal commitment to making a difference here in Saginaw County.

Upon learning they were the recipients of this award during the program, Beth Thieme remarked: "It was definitely a surprise."

"Al and I are very grateful to receive this award," said Beth. "We've always been passionate about the Saginaw community and the people in it. And what I've always said to our kids is that this is a community that is a powerhouse of networking. We support one another, we care for each other, and we lift each other up."

Mridha Foundation Teacher of the Year Award

Donna Schantz, a teacher from Hemlock Elementary School, received this year's Mridha Foundation Teacher of the Year Award.

"Thank you, Dr. Mridha, for this award and thank you to Mr. Synder for nominating me," said Donna Schantz. "I believe that teaching students is my calling. It's what I was meant to do. It's not a job to me. It's my life."

Founded in 2010 by Dr. Debasish Mridha, the Teacher of the Year Award was established to help teachers inspire students to reach beyond their potential. Teacher's receiving this award will be presented with a grant to be used for continuing education and professional development.

"Teachers are one of our community's greatest assets," said Dr. Mridha. "I believe in recognizing teachers who go the extra mile."

Saginaw Community Foundation Volunteer of the Year Award

Brian Keenan-Lechel was named the Saginaw Community Foundation Volunteer of the Year. Brian currently serves on the SCF Board of Directors and is a member of the Scholarship (chair), Distribution (co-chair), and Philanthropy Uncorked Fundraising Event Committees.

"I am incredibly grateful to receive this award," said Brian Keenan-Lechel. "One of the things I love best and most about Saginaw is it's the type of community that can give you everything you need if you want to get involved, if you have a silly idea or, a great community initiative, there's support here and there's opportunity here."

Established in 2024, this award is presented annually to someone who exhibits a desire to better the community, holds a passion for SCF and being a strong advocate for community improvement.

Joseph W. Madison Youth Award

Lily Winslow, a recent graduate from Freeland High School, was awarded the 2025 Joseph W. Madison Youth Award at our Annual Celebration.

"It has been my motto throughout high school to live by the saying, if you have something to give, give it," said Lily Winslow. "Whether that's a moment of your time to help clean up lunch tables, pick up someone else's trash, tell someone that their hair looks beautiful today, or start a community service project if you have the time to give and the energy."

Established in 2007, the Joseph W. Madison Youth Award recognizes an area youth who has given a little more and went above and beyond to serve the community. A longtime community volunteer and champion, Joseph Madison spent countless hours giving back to help make Saginaw County a better place and remarked: "Everybody's got something to give. There are so many ways to take your skills and talents and help the community."

Lily was nominated by Ms. Amy Melton, counselor at Freeland High School.

899
Awards

518
Students

\$1,744,800
Total Dollars

**RECORD HIGH
NUMBERS**

Scholarships **Open Doors**



it takes **EACH OF US**

Education is more than opportunity – it’s momentum. It’s how individuals move forward and how communities grow stronger together. This belief continues to drive one of the Saginaw Community Foundation’s most enduring commitments: opening doors for students through scholarships.

Since awarding our first \$500 scholarship in 1987, the Foundation has steadily expanded its impact. By the end of 2025, more than \$12.5 million has been awarded to students from Saginaw County, across Michigan, and beyond – each dollar representing a step toward possibility.

That momentum was especially clear this year. In 2025, the Foundation awarded 899 scholarships to 518 students, including high school seniors, college students, and adult learners returning to education. Together, these awards totaled \$1,744,800, fueling ambitions, easing financial burdens, and helping students stay focused on what’s ahead. The number of awards, students and dollar amount all represent record-breaking amounts.

The Foundation’s 262 scholarship funds reflect a wide range of passions and priorities, each one rooted in a personal commitment to education. From universities and community colleges to Career and Technical Education (CTE) programs, Career Training Program (CTP) and funding specifically for students to attend band camp, these funds support students pursuing paths as varied as their goals.

Some scholarships recognize academic achievement. Others respond to financial need. Many do both. Together, they form a flexible and responsive system designed to meet students where they are and help them get where they want to go.

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

Expanding Opportunity Through Career Training

In 2025, the Foundation launched a new Career Training Program (CTP) scholarship initiative – expanding access for students pursuing fast, skills-based pathways into the workforce.

Designed for individuals enrolled in accelerated training programs ranging from HVAC and EMT certification to cosmetology and other skilled trades, this new



scholarship opportunity helps fill a longstanding gap in financial support for career-focused education.

With awards of up to \$2,000 and multiple application cycles offered throughout the year, the CTP program is built to align with the flexible schedules of nontraditional and workforce-bound students.

By meeting students where they are – whether entering the workforce for the first time or changing course for a new career – the program reflects the Foundation’s commitment to supporting all forms of postsecondary success.

“Education is a cornerstone for thriving communities,” said Reneé Johnston, SCF President and CEO. “Through scholarships, we help individuals take meaningful steps toward their goals – whether that means a degree, a certification, or vital job training. Our scholarship program removes barriers and creates opportunities, opening doors that might otherwise remain closed.”

Looking ahead, the Foundation remains focused on expanding access and reducing barriers to education. With continued support from donors and strong community partnerships, Saginaw Community Foundation is investing in the next generation and ensuring that talent, determination, and potential have the opportunity to thrive.

Interested in establishing a scholarship fund?

Visit saginawfoundation.org/resources or contact Chamika Ford, Scholarship Program Officer, at 989-755-0545.



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

Scholarship Spotlight



it takes **EACH OF US**

Aleya's path to radiology assisted with scholarship award

When Aleya Davis received the call letting her know she had been awarded the Gene & Shirley Nuckolls Scholarship from the Saginaw Community Foundation, she was on vacation – and the moment was unforgettable.

“I was so happy,” she recalls. “I told my mom right away, and we went out for dinner to celebrate. The scholarship eased so much financial stress.”

Aleya, a graduate of Heritage High School and the Saginaw Career Complex, is now in her final year at Delta College, studying radiology. Her passion for the field was sparked by her grandmother, who is a radiologist and one of Aleya's biggest role models.

“I've always wanted to help and inspire others the way she does for her patients every day.”

Growing up in Saginaw shaped who she is today. “It's a tight-knit community – not too big, not too small. The support from Saginaw Community Foundation gives people hope, and that's something special.”

Aleya found the scholarship while researching ways to reduce her student loan debt. “The application process was easy and personal,” she says. “It really made a difference.”

Her advice to other students:

“Don't let doubt stop you. Take the time to apply. Every dollar helps.”

Saginaw Community Foundation has been helping local students achieve their educational dreams for over 38 years. Each year, nearly 900 scholarship awards totaling over \$1.7 million are presented to high school seniors, current college students, and adult learners from Saginaw County, the Great Lakes Bay Region, the State of Michigan and even other parts of the United States.

Whether you're pursuing Career and Technical Education (CTE), a two-year associate's degree, or a four-year university program, there's likely a scholarship opportunity for you at SCF. A single application is all it takes to potentially qualify for one or more of our 262 individual scholarship opportunities. Many of our scholarship funds produce multiple awards each year.

Mark your calendar: our 2027 scholarship application cycle opens November 1, 2026.

Visit saginawfoundation.org to explore eligibility criteria, search available scholarships, and learn more about what to do before starting a scholarship application.

“I was so happy! I told my mom right away, and we went out for dinner to celebrate. The scholarship eased so much financial stress.”

Aleya Davis
SCF Scholarship Recipient

Next Gen Philanthropy



it takes **EACH OF US**

Ask a room full of adults what teenagers care about, and you'll get a lot of guesses. At the Saginaw Community Foundation, there's a simpler approach: ask the teenagers.

That's FORCE, SCF's Youth Advisory Committee, and it's been operating on that premise since 1992, when a \$1 million challenge grant from the W.K. Kellogg Foundation turned a bold experiment in youth philanthropy into a lasting institution.

More than three decades later, the experiment has paid off. FORCE has directed over \$1.1 million in grants toward programs serving kids and teens across Saginaw County, funding everything from mental health support and mentoring to arts programs and anti-bullying initiatives.

But the dollar figure tells only part of the story. The real engine behind FORCE is its membership: students in grades 8 through 12 drawn from Breckenridge, Freeland, Heritage High School, Nouvel Catholic Central, Saginaw Arts & Sciences Academy, Saginaw Preparatory Academy, Saginaw United, Success Academy, Swan Valley, and St. Charles. Different schools, different corners of our region with one shared seat at the decision-making table.

And it is a decision-making table, not an advisory one in name only. FORCE members review grant proposals, debate priorities, and vote on which projects get funded. They conduct needs assessments to figure out what's actually affecting their peers, rather than guessing.

"My favorite experience in FORCE has been our grant review meetings. It's always great to learn what new things are being brought to the community and also being able to help support their development," said Maia Bierlein, FORCE Member, Frankenmuth High School student. "As a part of FORCE, I have learned more about all parts of our county and what the youth needs. Our needs assessment helped me understand what problems are most pressing to Saginaw youth."

Along the way, members pick up skills that don't show up in a program report but matter just as much: how to budget, how to speak in front of a room, how to disagree productively, how to show up for a cause. It's leadership development paired with community.

Young people get told, constantly, that their voice matters for the future. FORCE is proof it can matter right now.



Holiday Shopping



Tie Blankets for Pets Project

2025 FORCE GRANTS | TOTAL: \$61,000

Bridgeport-Spaulling School District | \$10,000

Rise Up! No Barriers, Only Possibilities

First Tee Eastern Michigan | \$5,000

Programming Support

Houghton Jones Neighborhood Assoc. | \$5,000

All Around the Neighborhood

Major Chords for Minors | \$9,500

Major Chords Sustainability Initiative

Michigan Breastfeeding Network | \$5,000

Junior Flow Journey

Nouvel Catholic Central Elementary | \$10,000

Calming Corners – Upper Elementary

Sleep in Heavenly Peace | \$5,500

No Kid Sleeps on the Floor in Our Town

United We Go | \$11,000

Voice of Youth Podcast Program

Interested in joining FORCE?

Visit saginawfoundation.org/force for more information or by calling (989) 755-0545.

Generosity that endures

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

On the next page, in their own words, donors share their thoughts on partnering with SCF to bring their charitable visions to life.



The greatness of a
community
is most accurately
measured
by the compassionate
actions of its **members**

C O R E T T A S C O T T K I N G

Roselynn Ederer

"My attorney introduced me to Lucy Allen in 1997. Because I knew nothing about the Saginaw Community Foundation, Lucy invited me to join the Distribution Committee. I worked my entire federal career serving people with disabilities, mental health challenges, low household income, and life's daily struggles of food, shelter, and medical care. During the 27 years I served on the Distribution Committee, I saw first-hand the many dedicated Saginaw volunteers who worked tirelessly with non-profits on their initiatives for projects and programs which would benefit the same people I served. When my family and I established our Donor Advised Fund, we could then grant much-needed funds to some of the same non-profits in which we also volunteered. When the right occasion occurred, we also established Designated Funds for several non-profits. Over the years some of these non-profits' directors have expressed deep gratitude for the annual grants they received to initiate or continue their many programs.

Volunteering for the Saginaw Community Foundation has been an interesting, educational experience. Establishing the many permanent funds brought me much heartwarming satisfaction to know that these non-profits can continue their many programs with the help of the Community Foundation's annual grants which will benefit people in Saginaw County and beyond for decades to come."

Culli and Thomas Damuth

"Saginaw Community Foundation donors all have their own SCF stories. Ours began 30+ years ago, as our 20th anniversary approached and we gave some thought to celebrating that milestone number. Taking a special trip and leaving our young daughters had little appeal. We decided we wanted to help other families and children instead. I was an SCF board member, so we had a clear picture of the community foundation's versatility in uniting donors' charitable interests with community needs.

We sought the perpetuity of an endowment, so we established a field-of-interest fund benefitting children and families. Every dollar we have contributed over the ensuing three decades is still there, generating income for grants to help Saginaw County's hard-working nonprofit organizations meet emerging community needs. For example, our endowment has helped fund the Saginaw YMCA's Safety around Water program, teaching children in our state of

beautiful lakes and rivers how to swim. We're helping to keep kids safe. We also have supported the Y's day camps, many with STEM themes. One, in partnership with MyMichigan Health, focuses on hands-on experiences in the world of health care. Learning is easy when it's fun.

A bonus: These experience-based day camps, as well as the Y's resident Camp Timbers, offer children their first steps toward independence and becoming engaged, productive citizens. Exactly what family is about."

Ryan Iles

"Education, hard work, service, and generosity have always been important values in our family. We've been fortunate to benefit from the support, encouragement, and opportunities others have provided throughout our lives, and the charitable funds my family has established are one way of paying that forward. They reflect our collective belief that investing in people is one of the most meaningful and lasting ways to strengthen a community.

We chose the Saginaw Community Foundation because of its deep commitment to our community, its stewardship of charitable assets, and its ability to help donors create a lasting impact. The Foundation provides the structure, expertise, and local knowledge needed to ensure that our charitable goals are carried out thoughtfully and effectively. It also gives us confidence that the funds will continue serving the community for many years to come.

We hope our funds help remove barriers and create opportunities for individuals who are willing to work hard, pursue their goals, and make a positive impact in their own lives and communities. Beyond the immediate financial assistance, our hope is that recipients gain confidence in what's possible for their future and are inspired to one day give back to others in a similar way. Ultimately, we'd love to see these funds create a ripple effect that lasts for generations.

More than anything, we're proud that these funds have become a lasting way to support others beyond our own lifetimes, much like they have for the people these funds were established to honor and memorialize from our family. Seeing the funds grow and knowing they will continue helping people year after year is incredibly meaningful. It's rewarding to know that something that started as a desire to help a few individuals can continue creating opportunities for many others in the future."

Creating a Legacy

Your guide to establishing a fund at Saginaw Community Foundation

Everyone can be a philanthropist. When choosing a giving vehicle, many people turn to Saginaw Community Foundation to create a charitable fund. Foundation staff will help simplify the process, offer community expertise and add a variety of services that help donors set-up funds, award grant dollars to nonprofit organizations or achieve short-term fundraising goals for special community projects.

Hundreds of individuals, families, companies and organizations have created a charitable legacy by establishing a fund at the Saginaw Community Foundation. Interested in how to get started? Our philanthropic experts have outlined six simple steps to help guide donors to meet their philanthropic goals.

Choose your passion

What social impact area do you want to support? Are you interested in helping students attain a college degree or Career and Technical Education (CTE) certification? Or maybe you have a passion for supporting access to the arts. Or you are interested in supporting a local nonprofit organization that aligns with your values. The first step in setting up a charitable fund is identifying who or what you want to support. Saginaw Community Foundation is a great resource if you need information on community needs and opportunities.

Decide when to give

Do you want to establish a fund today so you can give during your lifetime and witness the impact? Or, would you prefer to defer your gift through a will, estate plan or other planned gift? The SCF Philanthropic Giving Team will work with you, your family and your professional financial advisor to determine how you can best achieve your philanthropic goals.

Choose what to give

Almost any kind of asset may be used to start your fund at SCF, including cash, publicly traded securities, closely held stock, interests in limited partnerships, real estate, life insurance, personal property and private foundation assets. If you open a donor advised fund, tax deductions are earned at the time of your gift and you can award grants any time in the future.

Pick a type of charitable fund

Saginaw Community Foundation offers several types of funds to help meet your philanthropic goals, including unrestricted, field of interest, designated, donor advised, scholarship and community initiative/special project. Each type of fund provides its own set of benefits, flexibility and timeline based on your philanthropic goals.

Decide to make your fund endowed or non-endowed

An endowment is a permanent fund. Endowment funds are pooled for maximum benefit and invested to achieve long-term capital growth. Contributions are irrevocable and become assets of Saginaw Community Foundation. Non-endowment funds have no permanent principal balance and are immediately available for grant distribution.

Name your fund

The fund you establish with Saginaw Community Foundation can be set-up in your name, in the name of your family, in honor of any person or organization, or on behalf of a business. If you prefer anonymity, you can choose a name that reflects your philanthropic purpose.

We're Here to Help

Saginaw Community Foundation will guide you through the necessary steps to establish your fund and explain investment portfolios and important policies. If you have further questions, give us a call at 989-755-0545 or visit saginawfoundation.org.

Choose your charitable fund

Saginaw Community Foundation works to bring people and resources together to build an equitable community, making a lasting philanthropic impact since 1984. We have a variety of different types of funds that individuals, families, and businesses can utilize to achieve their philanthropic goals. Many of these funds can be established at an endowed level for \$10,000. Contact us at 989-755-0545 for information on how to get started establishing a fund.

Community Initiative and Special Project Funds	You can create a fund designated for a short-term specific project or a specific community need that may require fundraising. SCF can serve (if needed) as your fiscal sponsor, allowing you to fundraise without establishing a stand-alone 501(c)(3) charitable organization. The foundation takes care of all administration tasks. These types of funds are typically not part of our endowed pool of funds.
Agency Funds	You can direct your gift to a specific nonprofit organization or purpose. Nonprofit organizations also can use a designated/agency fund through the Saginaw Community Foundation to build their endowment and enhance their ability to accept large and complex gifts, such as appreciated stock or real estate.
Designated Funds	
Donor Advised Funds	You can have ongoing involvement in the use of your gift and work with our program staff to identify ways to address the issues and needs you care about most through grantmaking. Your recommendations are submitted to our board for approval before we distribute grant dollars.
Field of Interest Funds	Target your gift to address needs in an area important to you. You can identify your personal interest area when making your gift. The foundation's board will award grants to community organizations and programs that are making a difference in the area you select.
Scholarship Funds	Invest your gift in our community's future and show students you care, all with the guidance and personal services of the Saginaw Community Foundation. You can determine the criteria students must meet to receive the scholarship you establish. With your assistance, students achieve their academic and career-oriented goals.
Unrestricted Funds	Your gift can address ever-changing community needs – including future needs that often cannot be anticipated when your gift is made. We evaluate all aspects of community well-being, including arts and culture, economic development, education, environment, health and human services and neighborhood revitalization. The flexibility of your unrestricted gift enables the foundation to respond to the community's most pressing needs.

New funds added 2025

Each of these 16 new funds were established with its own purpose, meaning and desire to help create a flourishing community for each of us.

AGENCY FUND

Barb Smith Suicide
Resource & Response
Network

COMMUNITY INITIATIVE/ SPECIAL PROJECT FUNDS

Access and Opportunity
Grant Fund
Boxes on Break
Genesis Community Garden
Jake Katzenberger
Memorial Fund

DESIGNATED FUND

Ronald W. Samuel
Endowment Fund

DONOR ADVISED FUND

Charles F. and Adeline L.
Barth Fund
Charles T. Day Family
Charitable Fund
Trooper Joel Popp
Memorial Fund

SCHOLARSHIP FUNDS

Dax Burk Memorial
Scholarship
Kenny Campbell Memorial
Scholarship
JustJane Art Scholarship
for Women
Ronald N. Reimold Memorial
Scholarship Fund

Saginaw Community
Foundation CTP Scholarship
That's What She* Said
Scholarship
Jennings-Wingard Family
Scholarship

Our Grants

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

Non-competitive Grants

Agency Fund Grants

Agency Funds are endowment funds established by a nonprofit organization and designated for its use. Grants from this type of fund can only benefit the designated nonprofit organization.

Designated Fund Grants

Designated Funds are an endowed fund established by a donor to benefit designated nonprofits or other institutions. Grants from this type of fund provide vital support for the designated organization.

Donor Advised Fund Grants

Donor Advised Funds enable donors to remain actively involved in recommending grants from their fund. Grants from this fund type allow donors to support the causes and organizations they care about most.

Competitive Grants

Who Can Apply?

Other than grants made to individuals through designated scholarship funds, grants will be made only to those 501(c)(3) nonprofit organizations, local units of government and religious institutions requesting funds to support programs or projects benefiting the citizens and communities of Saginaw County. Grants are typically made for one year.

What types of programs and projects does the Saginaw Community Foundation support?

The foundation is particularly interested in funding:

- Projects enhancing and preserving the quality of life in Saginaw County
- Projects not adequately being served by existing community resources
- Projects providing leverage for generating other funds and community resources
- Projects facilitating cooperation and collaboration between organizations

Grants usually do not support operating budgets, basic municipal services, basic educational functions, endowment campaigns, previously incurred debt and sectarian religious programs. Low priority is given to requests for travel for groups such as school classes, clubs or sports teams. The foundation does not give grants to individuals, including requests for utility payments and food. Individuals in need of these types of services are encouraged to call 211 for assistance.

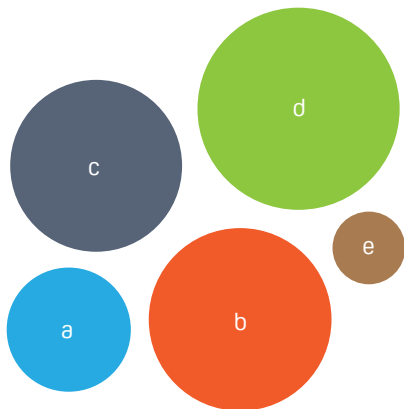
Competitive Grant Application Process

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

For additional information, visit the Grants section of our website at saginawfoundation.org.

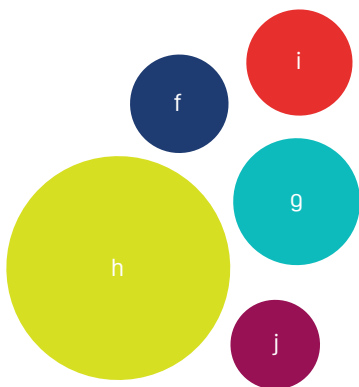
2025 Grants

TOTAL GRANT COMMITMENTS BY FUND TYPE



a AGENCY	\$384,869.04
b COMPETITIVE GRANTS	\$831,744.00
c DESIGNATED	\$737,672.71
d DONOR ADVISED	\$1,020,254.00
e OTHER GRANTS	\$133,875.42
TOTAL	\$3,108,415.17

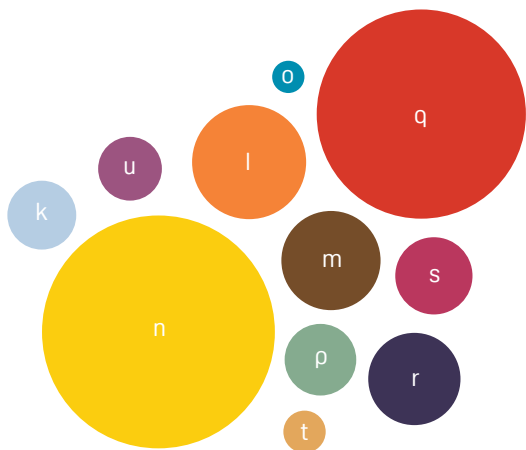
COMPETITIVE GRANTMAKING SUPPORT AREAS



f ARTS & CULTURE	\$84,690.00
g COMMUNITY IMPROVEMENT	\$140,757.00
h EDUCATION & YOUTH DEVELOPMENT	\$437,828.00
i HEALTH & HUMAN SERVICES	\$98,469.00
j HOUSING	\$70,000.00
TOTAL	\$831,744.00

NON-COMPETITIVE GRANTMAKING SUPPORT AREAS

Agency, Designated and Donor Advised Funds along with other grants



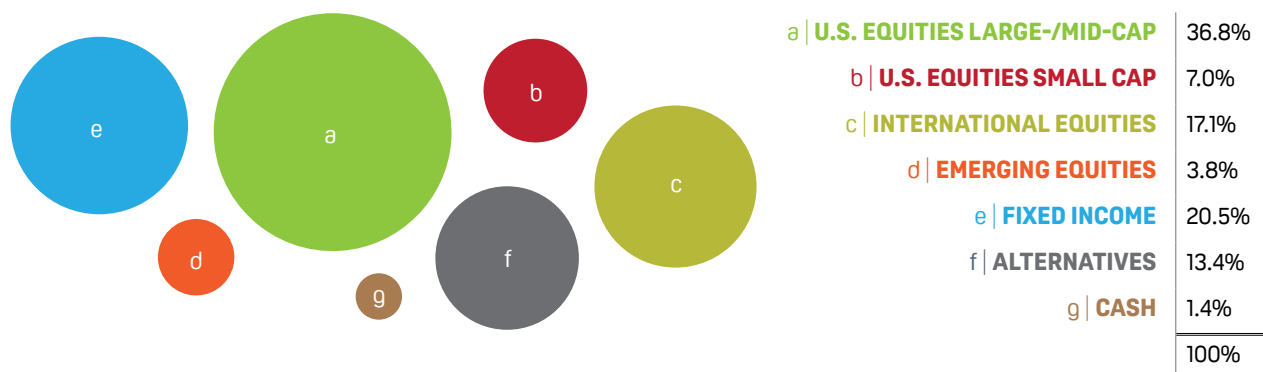
k ANIMAL	\$74,871.44
l ARTS & CULTURE	\$205,295.08
m COMMUNITY IMPROVEMENT	\$155,291.00
n EDUCATION & YOUTH DEVELOPMENT	\$732,270.35
o ENVIRONMENT	\$16,415.07
p FOOD	\$80,938.93
q HEALTH & HUMAN SERVICES	\$690,715.23
r HOUSING	\$134,348.88
s PHILANTHROPY	\$94,146.68
t RECREATION	\$28,249.00
u RELIGION-RELATED	\$64,129.51
TOTAL	\$2,276,671.17

Financial Review

We believe it is important that an organization be fiscally responsible and that the funds entrusted to its care be used as intended. The Saginaw Community Foundation takes our stewardship role very seriously. On these pages, we have included information regarding the investment of our assets, our condensed financial statement and a breakdown of our grants and administrative expenses. If you would like to review a copy of SCF's audit, please give us a call.

ASSET ALLOCATION

as of December 31, 2025



TARGET ASSET ALLOCATION AND CURRENT MANAGERS

as of December 31, 2025

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

AMCAP Fund
Brown Advisory Large Cap Growth
DFA U.S. Core Equity Fund
FCI Large Cap Value
Growth Fund of America
Investment Company of America
Jennison Large Cap Growth
Washington Mutual Fund

Small Cap U.S. Equities | 7.0%

Segal Bryant & Hamill
SMID Cap Equity

International – Developed Equities | 17.1%

DFA International Core Equity
DFA International Small Company
Harding Loevner International

Emerging Equities | 3.8%

DFA Emerging Markets Core Equity

Fixed Income | 20.5%

Breckinridge Intermediate Fund Income
Federated Core
PIMCO Real Return
Vanguard Total Bond Index Fund

Alternatives | 13.4%

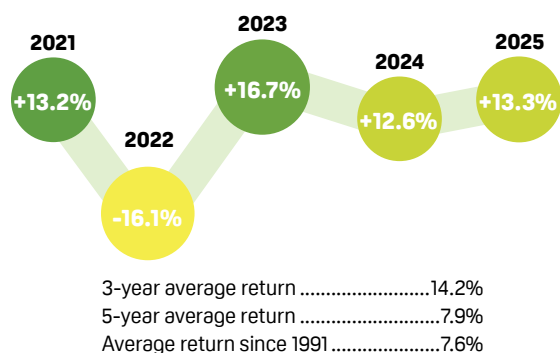
PGIM High Yield 7.1%
Boston Partners
Long/Short Research Fund
Ironwood International, Ltd.

Natural Resources 4.3%
Credit Suisse Commodities
Return Strategy
Tortoise MLP & Pipeline Fund

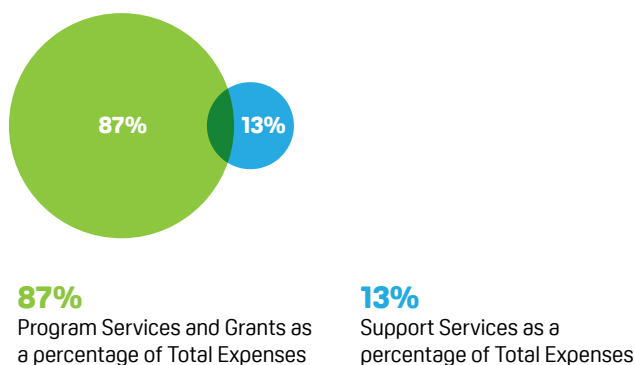
Hedged Equity 2.0%
Boston Partners Long/
Short Research Fund

NET ANNUAL RETURN

as of December 31, 2025



2025 ANALYSIS OF EXPENSES



Statement of Financial Position

Years ending December 31

Assets	2025	2024	2023
Current Assets			
Cash	\$3,479,106	\$2,342,618	\$2,929,793
Accounts receivable	6,115	12,788	6,070
Notes and pledges, current portion	3,772	53,376	39,426
Prepaid expenses	14,666	6,405	20,731
Total Current Assets	\$3,503,659	\$2,415,187	\$2,996,020
Property and Equipment – net	\$567,516	\$587,057	\$618,944
Other Assets			
Long-term investments	\$108,318,171	\$99,298,014	\$89,740,433
Note receivable net of current	1,000,000	0	0
Charitable remainder trusts	1,226,398	3,239,579	1,490,065
Other assets	44,831	44,831	44,831
Total Other Assets	\$110,589,400	\$102,582,424	\$91,275,329
Total Assets	\$114,660,575	\$105,584,668	\$94,890,293
Liabilities and Fund Balance			
Current Liabilities			
Accounts payable and accrued expenses	\$359,245	\$181,822	\$189,608
Deferred revenue	971	0	0
Grants payable	75,589	24,368	19,564
Refundable advance	311,019	0	0
Deposits	4,750	4,750	4,750
Long-term debt	0	0	0
Total Current Liabilities	\$751,574	\$210,940	\$213,922
Other Liabilities	4,688,116	4,282,181	3,828,675
Total Liabilities	\$5,439,690	\$4,493,121	\$4,042,597
Net Assets			
Unrestricted	\$107,991,861	\$97,848,592	\$89,323,855
Temporarily restricted	1,229,024	3,242,955	1,523,841
Total Net Assets	\$109,220,885	\$101,091,547	\$90,847,696
Total Liabilities and Net Assets	\$114,660,575	\$105,584,668	\$94,890,293

Statement of Activities

Revenues			
Investment income	\$11,892,687	\$10,272,192	\$12,646,261
Contributions and grants	8,897,010	5,738,039	5,755,406
Change in value of charitable remainder trust	(\$2,013,181)	1,749,514	250,939
Other revenue	235,915	166,695	166,854
Total Revenue	\$19,012,431	\$17,926,440	\$18,819,460
Expenses			
Program services			
Program grants	\$9,692,710	\$6,763,820	\$5,642,196
Support services			
Management and general	620,510	673,817	565,125
Fundraising	367,701	57,795	104,559
Property management	202,172	187,157	226,718
Total Expenses	\$10,883,093	\$7,682,589	\$6,538,598
Change in net assets	8,129,338	10,243,851	12,281,135
Net assets, beginning of year	101,091,547	90,847,696	78,566,561
Net Assets, End of Year	\$109,220,885	\$101,091,547	\$90,847,696

Volunteers

To our hundreds of volunteers, you are an inspiration. Without your commitment of time and talent, we would not be able to do all of the great things we do in our community – and for that we say “*thank you.*”

David Abbs	Arleen Cronk	Georgia Houpis	Akemi Mitchell	Patty Shaheen
Jeff Adamo	Amy Culver	Nicol Howald	Brenda Moore	Rumi Shahzad
Meredith Adelman	Rachel Dale	Deborah Huntley	Patricia Mora	Stacy Sharrow
Waheed Akbar	Culli Damuth	Gail Hutcheson	Amy Morales	Laurie Shell
Kwame Akowah	Katelyn Day	Melissa Iliff	Sara Morley LaCroix	John Shelton
Daniel Allen	Sue DeKett	William Inman	Myles Murray	Sarah Shemanski
Angela Appold	Bobby Deleon	Mohammad Islam	Elizabeth Myers	Jake Shinnars
Brenae Arthur-Jones	Joie Delugach	Calvin Jackson	Kathryn Myers	Linda Sims
Andy Ault	Nicole Demand	Derwin A. Jackson	Betty Nagel-Cribbins	Pari Sitarski
Trisha Baker	Amanda DeWyse	Sirisha Nandini Jala	Marilyn Nehls	David Skolnik
Carol Baldwin	D.J. DiBlasi	Bob Johnson	Steve Neumann	Tom Slivinski
Catarina Barajas	Vickie Dillon	Jeni Johnson	Carli Neumeyer	Arik Smith
Angela Barris	Jim Doane	Joseph Johnson	Janae Newland	Bridget Smith
Anna Basel Kempfert	Trish Dobis	Kenneth Jolly	Susie Nielsen	Dan Soza
Ann Marie Batkoski	Lynda Doecker	Clara Kaczor	Jennifer Nigl	Herb Spence, III
Kim Belfort	Craig Douglas	Rob Kain	Sarah Nothelfer	Scott Sproull
Carolyn Bellor	Brennon Dunn	Jesse Kalkman	Valerie Nowaczyk	Carol Stahal
Sarah Beltran	Scott Ellis	Brian Keenan-Lechel	Karin O'Brien	Meghan Stange
Ella Beltz	Katherine Ellison	Sarah Keenan-Lechel	Lou Ognisanti	Rebecca Suhr
Jennifer Bentley	Al Evangelista	Cathleen Kelley	D'Martino Olvera	Andrew Switalski
Morgan Betters	Abdullah Farooqui	Melisa Kelly-Clark	Tifne Pals	Shirley Symon
Maia Bierlein	Elian Fichtner	Connie Kennedy	Erica Partlow	Heather Szafranski
Tanya Blehm	Mark Flegenheimer	Abigail King	Mary Patillo-Dunn	Katelyn Szczepanik
Craig Blower	Chaunta Ford	Brenda Knaus	Kia Patterson	Kari Talik Yerington
Diane Bofferding	Vincent “Ashlynn” Ford	Amy Kolb	Kim Pavlik	Eric Tankersley, II
Heidi Bolger	Pat Franklin Lindsey	Bryan Konieczka	Raquel Perez	Jack Tany
Todd Boone	Melissa Freier	Bridget Kramer	Alex Phuong	Madeline Tarnosky
Sheilda Braddock	Sienna Frye	Tracey Kushion	Stacy Priem	Erica Taylor
Ivy Braden	Andreas Fuchs	Susan L. Crane	Jeff Proctor	Christal Taylor Lawson
Blake Breidinger	Delores Gale	Sarah Lamb	Corinne Provoast	Dana Tell
Mary Bridgewater	Anne Gardner	Cyndy Lange	Terry Pruitt	Jessica Tenney
David Brown	Fred Gardner	Alec Laorr	Christopher Pryor	Rachel Thieme
Gabriel Brown	Michelle Gartland	Gayle Laorr	Pamela Pugh	Mamie Thorns
Talia Brown	Michael Gavin	DeAndre Lawson	Alison Reed	Andrew Tilot
Jo Brownlie	Lynne Georges	Art Lewis	Ceciel Reed	Tiffany Torain
Brittany Burt	Matt Gerhardt	Tina Light	Tonia Reinig	Tom Trombley
Karen Butler	Becky Gerszeny	Judith Lincoln	Alexandria Rene	Brooklyn Vandaele
Jasmine Calhoun	Cherie Gladwish	Leia Lopez-Gamboa	Cynthia Reyes	Shannon Vasko
Derek Camilleri	Melissa Gleason	Jaime Lopez-Roka	Monica Reyes	Patricia Vaughn
Brianna Campos	Angel Gomez	Crystal Luckyado	Lindsay Richardson	Alexis Vinson
Daniel Cannon	Miguel Gomez	Tina Lumbieras	Hayley Rivera	Ken Voelker
Jen Carpenter	Elijah Gomez-Fenner	Angela Lund	Tracey Roat	Hannah Watson
Nicole Carter	Michelle Gorzela	Amy Luplow	Terri Robbins	Tara Weber
Elizabeth Casey	Kristine Gotham	Kathy Luplow	Yvonne Rogers	Michael Webster
Beth Charlton	Tammy Grandy	Trish Luplow	Madeline Roggelin	Dan Weigl
Ke'Asia Cherry	Todd Gregory	Brandi Lykins	Jill Rombalski	Carolyn Weiss
Beth Church	Heather Grigg	Amy MacDonald	Steveanna Roose	Lisa Weldy
Alison Cicinelli	Jennifer Grigg	Christiana Malacara	Minerva Rosales	Matilda Weyand
Morrall Claramunt	Vanessa Guerra	Gizelle Marcoux	Kristina Rosas	Darla Wild
Sara Clark	Nicole Hammis	Shelly Marner	Pamela Ross McClain	Denae Williams
Heidi Coggins	Robert Handeyside	Za'Myia Marshall	Ric Russell	Trevion Williams
Michael Colby	Cecelia Harrold	Iris Martoja	Eric Rutherford	Lynne Wilson
Hurley Coleman, III	Olivia Hart	Antione Martin	Sheila Salo	Judy Wirtz
Hurley Coleman, Jr.	Elle Hawes	Catherine Martinez	Crystal Sanders	Marcia Wolohan
Jeffrey Collier	Kevin Hayes	Isiah Maxwell	Jared Sanderson	Stephanie Yancer
Jena Colon	Dylan Hellus	Ashton McMillan	Anna Schaenzer	Shandellier Yarn
Lisa Coney	Georgia Henning	Roslyn McQueen	Amy Schnople	Laura Yockey
Eric Conley	Dr. James Hewitt	Debbie Melkonian	Suzanne Schreiner	Kristy Young
Karen Constan	Kimberly Hill	Guy Merriam	Barbara Schuknecht	Mary Young
Louis Constan	Joslyn Hoang	Angie Miller	Mike Schultz	Katie Ziegelmann
Marlana Cork	Marla Hoffmann	Jill Miller	Suzanne Schultz	Sarah Ziegelmann
Carol Cottrell	Smallwood Holoman, Jr.	Pamela Miller	Cheryl Scott-Brown	Cassi Zimmerman
Brenda Coughlin	Emily Holty	Tom Miller, Jr.	Joyce Seals	Christian Zimmer
Kathy Cozad	Cecelia Hopkins	Martell Mims	Eugene Seals, Jr.	Kara Zimmer
Janet Crane	Susan Horstman	Aimee Minard	Michelle Senkowski	Hannah Zwerck

Tribute Gifts

A great way to recognize someone special is to give an honor or memory tribute gift. These gifts become lasting, living legacy's and help Saginaw Community Foundation make grants to a wide variety of charitable, educational, health and cultural programs throughout Saginaw County, creating an impact in our community, now and forever.

Honor Donations

A thoughtful way to honor and commemorate an important moment by recognizing a birth, graduation, anniversary, special achievement or simply "just because." Below are contributions made during 2025 in honor of:

Don & Janet Amman
Diane Ederer
Michael Gall
Joyce & Jack Gutowsky
William Johnson
Brian Keenan-Lechel

Elaine Kreszewski
Rob Pumford
Norm Remington
Nicholas Sergi Foundation
Cynthia Townsend
David & Lois Wilkins

Tribute Donations

A meaningful way to honor a friend or relative or to express your condolences. When you give a tribute gift to Saginaw Community Foundation, you honor a special life by helping us meet the ever changing needs of Saginaw County. For good. For ever. Below are contributions made during 2025 in memory of:

John Barnes
Marilyn Bookmyer
Kwammi Brooks
Charles Chvatel
Paul Curell
Sandra Donahue
Gina Marie Dos Remedios
Veronica Eckenswiller Horn
Maggie Faulk
Timmie Favorite
Dave Frolo, Sr.
Jesse Grees
Ben Haller
Wilmer Ham Mczee
Mary Jane Heitkamp
Bill Johnson
Jake Katzenberger
Elynor Kazuk

Gerald Kinney
Joanne Merlone
Samona Perry
Connie Rehmann
Roger Reimold
Ronald Reimold
Kenneth John Reimus
Frank Rios
Carol Socha
David Stark
Chet Swarthout
Marshall Thomas
Mattie Thompson
Dominique Watson
Mary Weaver
Lester Webb
Lisa Whalen

Donors

Listed are names of individuals, corporations, organizations and foundations who supported Saginaw Community Foundation in 2025. With your gifts, you make it possible for us to create a flourishing community for all, forever. *Thank you for your support!*

1st State Bank	Mark Sanderson	Arnold & Gertrude Boutell	Sara Clark & Dan Veresh	Sally & John Decker
A Man In A Hole	Alice Baldwin	Memorial Fund	Lindsay Claus	Linda DeGuise
Bowling Club	Chad & Amy Baldwin	Hon. Christopher Boyd	CMURC	Lauren Flegenheimer-
Abbs Retirement	The Barckholtz Group	Patricia Brandi	Angela Cobb	Deisler & Thomas J.
Planning Advisors	Chad Barlow	Kelsey Brandimore	Joyce Coe	Deisler
Dave & Kathy Abbs	Michele Barlow	Moirra Branigan	Michael Colby	Juan Delacruz
Abele Greenhouse, Inc.	Alexandria & Scott Barner	Marsha & James Braun	Andrew Cole	Tino DeLeon
Dilly Acevedo	Adrian & Nancy Barnes	The Brickman Family	Isabel Cole	Scott & Robyn Delmar
Adams Boulevard Area	Laurie Barr	Bridgeport-Spaulding	Lisa Coleman	Kim Delort
Neighborhood	Nick & Jennifer Barris	Community Schools	MichAuto	Delta College
Association	Bill Bartelt	Bringer Inn Crew	Dr. Jeffrey &	Delta Foundation
George Adelman	Charles F. and Adeline	Samuel & Luella Britton	Yolanda Collier	DeShano Community
Advanced Magnet	Barth Charitable	Bronner's CHRISTmas	Anita Collins	Foundation
Source Corporation	Foundation	Wonderland	Collins Family	Rebekah Joashley
Akkadian Development	Steve & Cheryl Batkoski	Wallace & Irene Bronner	Rev. Mr. & Mrs. James	Dhaene
Mallory Albers	Leann Bauer &	Family Charitable	Collom	Mr. & Mrs. Joaquin Diaz
Mr. Donald Albrecht	Scott Ostrom	Foundation	Committee to Elect	Diesel Truck Sales
Tracy Aldrich	T.A. Bauer & J.P. Vosberg	Elaina & Ben Brooks	Jacinta Seals	Steven & Nadine Dietzel
Alegro MicroSystems	Joyce Baugh &	Tanisha Brooks	Compassionate Care	Kermit & Sidney Diggs
Mary Ann Alfano	Roger Hatch	David Brown	Network	Kimberly Dilts
Richard & Sheryl Alger	The Baughman Family	Mary Brownlie	Molly Conden-Popielarz	Marcia Ditmyer
Janae Alhammadi	Micah & Kelly	Lindsay Bryce	Lisa Coney	James & Linda Doane
Alberto Allen	Baumgartner	David Buchinger	Dr. Louis & Karen Constan	Jason & Joann
James & Coleen Allen	Bay Area Runners Club	David Bueher	Consumers Energy	Dobberstein
Wise Weight Management	Bay City Public Schools	Marie Buetow	Consumers Energy	Dobson Industrial Inc.
Alpha Delta Kappa -	Sara & Marlene Bean	Thomas Bullock	Foundation	Valerie & James Doman
Alpha Sigma Chapter	David & Diana Bearss	Chris Burditt	Kelly Cora	Carol A. Doman-Wilder
Altrusa International of	Roma & Robert Bedore	Burt Watson Auto Group	Raquel Cortez	Brett Dombrowski
Saginaw Foundation	Jack Bell	Bush Family	Carol Cottrell	Erin Donahue-Burns and
American Aikoku	Norman & Patricia	Jim & Laurie Bush	Brenda &	Jerome Burns
Alpha, Inc.	Myers and Family	Nick & Aileen Harden	Thomas Coughlin	Carol Dopp
American Maintenance &	Alan & Jane Bellile	C. K. Eddy Family	Coughlin Ventures, Inc.	Nancy Dornseifer
Cleaning Corporation	Victoria & John Bender	Memorial Fund	County of Saginaw	Craig Douglas
Amigo Mobility	Anita & Jeffrey Bennett	C&J Bark Haulers, Inc.	"The Cousins" of the	The Dow Chemical
International	David & Tammy Bernier	Chiara Cameron-Wood	Midwest	Company
Donald & Janet Amman	Bernier Cast Metals, Inc.	Camp Fish Tales	Kevin & Tina Couturier	Dow Credit Union
Julie, Jared & Ariel Amman	Beyer Roofing Company, Inc.	MarChare Canada	Covenant HealthCare	Lynette & Tim Drumhiller
Gina Anayana	Roberta J. Bidwell	Steven E. Canole	Cozad Family Foundation	Irene Dunn
Kimberly S. Ancel	Roderick Bieber &	Marco & Lisa Capicchioni	Christopher Cragg	Duperon Corporation
Kimberly Anderson	Catherine McMichael	James & Monica Carlson	Janet J. Crane	Terry & Leslie Duperon
Andrews Hooper &	Bierlein Companies	Norah & Ian Carlson	Jay & Leisa Crane	Annie Duprey &
Pavlik, PLC	Bierlein Companies	Roger & Julie Carpenter	Tim & Susan Crane	Ken Sparks
Laura Anklam	Foundation	Becky Carson & Family	JoAnn Crary	Mary Ann Dupuis
Anonymous	Marianne Bird	Latonia Carter	Tim Crawford CPA PC	Melissa Little
Michael & Maria	Braedin Bishop	Bonnie Cavendish	Harold & Kathleen Cripps	Andrew &
Antoniades	Marilyn Bismack	CECH Corporation	Fred Cummings	Katherine Dwan
Apollo General	Nicolette & Gary Blakeslee	Center for Wealth	Cumulus Media	James & Cheryl Dwyer
Insurance Agency, Inc.	Barton Blegen	Management	Sydney Cutter-Dupuis,	Karen Easterling
Apple Mountain Resort	Scott & Tanya Blehm	Benjamin Champagne	Mary Manske &	Eaton Corporation
Applied Tech Industries	Cameron Bloch	Champagne & Marx	Elizabeth Cutter-Lin	Lou Ecken Kidd &
Jill & Matthew	Edward W. Block	Excavating, Inc.	CW Bearing USA, Inc.	Joe Kidd
Armentrout	Mr. Edwin P. Blue	Emily & Ricki Chase	Leo Czymbor	David Eddy
Art Noey Appliance	Christy & Steve Boehler	Janie Chase	D Street Entertainment	Ederer Foundation
Art Sample Furniture	Shannon Bogardus	Mike Chauvette	Foundation	Roselynn Ederer
A.S.A.P. Leasing, LLC	Heidi Bolger &	Krezinski Family	Andy & Patricia Damore	Edward Jones
Kirk & Susan Atkins	David Wallace, DVM	ChoiceOne Bank	D'Amore's Produce	C/O Cybergrants, Inc.
Ann Auernhamer	Shannon & Robert Bond	Christ Community Church	Solutions, LLC	Jennifer & Robert Egbert
Andrew & Laura Ault	Jeff Bookmyer	James Church	Dale Carnegie Training	Brian & Lindsay Eggers
Baby Ellie Auto Spa	Roger & Nancy Borchard	City of Saginaw	Tom & Culli Damuth	Ida D. Ehlert
Mark & Kimberlee	Bordeaux Company LLC	Nancy & Morrall	Dart Bank	Brandy Eichinger
Baczewski	Andre & Jamie Borrello	Claramunt	Gary & Audra Davis	Joeseoph & Veronica
Jim Bailey	Terry Boswell	Judge Terry Clark	Charles T. Day	Eickholt
Mark Bailey	Ed Botwright	Patricia Ann Clark &	Joe & Barb Day	Mr. Steve Elliott
Trisha Baker &	Bourdown Contracting, LLC	John Prewozniak	Beth De Vries	Scott Ellis

Katherine Ellison	Front Line Services	Dr. George &	Peggy Housner &	Michael, Cailyn, and
Emil Rummel Agency, Inc.	Michelle Frost	Jane Gugino	Timothy Richardson	Kasey Kennett
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Barbara Ewend	Marc & Janie Gall	Julie Hall	Danielle Humphries	Angela Lemon
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 Association of Retired
 School Personnel
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 Community Mental
 Health Authority

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Saginaw Intermediate School District	Shaheen Development Ruth Sharper	Taigene Group	Tony Vescio	Grandpa & Grandma Winter
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OF US**

For **good.** For **ever.**SM



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