

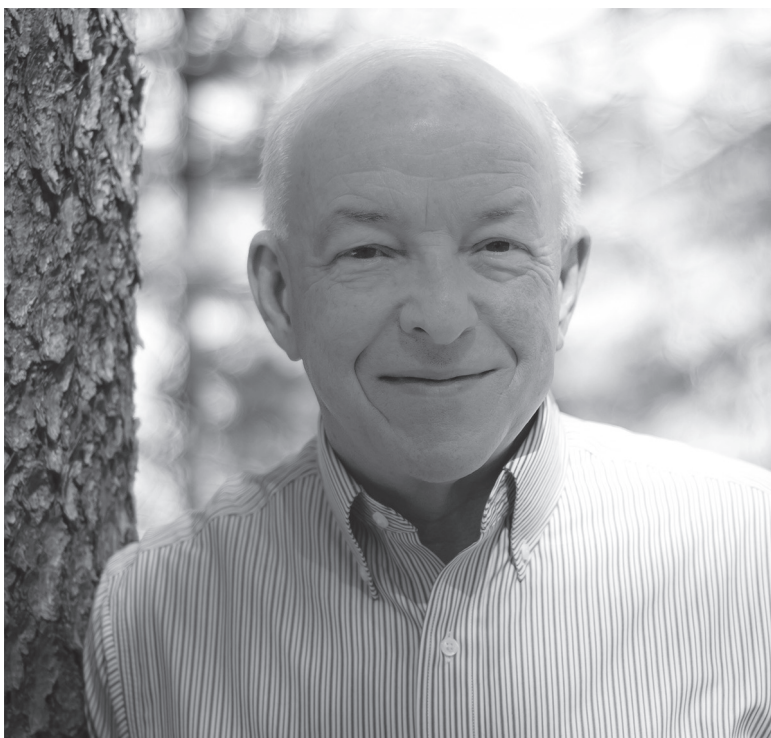


2014 ANNUAL REPORT

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NCMCF Board Member Bob Carpenter Takes Civic-Mindedness to Heart



“...it’s easy to observe that he has a big heart, lots of determination, and when he makes a commitment, he sticks with it.”

Bob Carpenter is a numbers guy and understands the value of a dollar, particularly when carefully invested to benefit local communities. He is a CPA by profession and has served on the North Central Michigan Community Foundation (NCMCF) board of directors since it was founded in 1997. His company, Robertson & Carpenter CPAs, P.C. has offices in Rose City and Mio. Carpenter manages the Mio office and has been providing professional accounting and auditing services in Northern Michigan for 30 years.

Asked about his involvement with NCMCF, he said he has always been civic minded and the Community Foundation has enabled him to give back to his community in a meaningful way. While he grew up in Jackson, Mich., he and his wife, Bonnie, have made North Central Michigan their home since 1977. He was fortunate to grow up in a neighborhood where people took care of each other. That sense of caring and doing for others has stayed with him throughout his life. He also serves on the Intermediate School Board (for 36 years), the bank board, and is very involved in his church.

The Carpenters raised their three daughters in Mio, Mich., and have been married for 42 years. Their daughters include Jaime, a pharmacist; Libby, a medical doctor; and their youngest, Stephanie, a teacher.

His high level of involvement in the community has given him a very strong sense of the needs in the area and he knows most of the business owners as well. He is concerned about the number of young people who have moved out of the area since the recession.

Carpenter has been instrumental in helping set up several scholarship funds over the years, but one that particularly stands out for him is the Sharon Sutton Memorial Scholarship. Sutton lost her life early to breast cancer while her daughter was a student at Fairview. He works with the school counselor to select recipients for the scholarship which is the last to be awarded each year.

After talking with Bob, it’s easy to observe that he has a big heart, lots of determination, and when he makes a commitment, he sticks with it. Even after having two hip replacements, he is ready to get back into the swing of his golf game again.



Mission

Maintaining and strengthening the quality of life for all present and future citizens of Crawford, Ogemaw and Oscoda Counties.

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To subscribe to our monthly electronic newsletter, "The Navigator," send an email to info@cfnem.org and add "Subscribe to Navigator" in the subject line, or call toll-free, (877) 354-6881. "The Navigator" features timely information about upcoming grant application deadlines, recent grant awards, news regarding tax benefits of charitable contributions, profiles on donors and funds, and updates about our Youth Advisory Councils.

2014: Significant Growth in Gifts & Grants

The North Central Michigan Community Foundation (NCMCF) board of directors is pleased to share with you that 2014 showed increases in both gifts and grant awards. Our total assets were \$2,983,934 as of December 31, 2014, an increase of \$172,667 over a year ago. Gifts to NCMCF increased over last year by \$67,764 totaling \$89,777 in 2014. The total amount of grant awards this past calendar year totaled \$121,065—an increase of \$15,844 over last year.

Ninety-two different funds are managed by the NCMCF that provide support to community organizations and students in Ogemaw, Oscoda and Crawford Counties. The NCMCF Youth Advisory Council, made up of students from 12 to 21 years old, awarded \$12,959 in new grants in 2014 to support programs and projects that benefit area youth.

Giving Back

A community foundation can only thrive if it has a community of donors who care deeply about the future of North Central Michigan and the promise it holds for our children and grandchildren. From providing community funding for historical renovation projects and healthcare vouchers, to scholarships for high school graduates and adults who want to pursue a college education, it takes the generosity of individual donors to make these opportunities possible for our local area.

Spreading the Word

We hope you read through the 2014 Annual Report and feel proud of the good work taking place around the North Central Michigan Area as a result of those who have made a commitment to giving back. We encourage you to share the Annual Report with others who could benefit from knowing about our grant opportunities, or who are in a position to make a gift to the North Central Michigan Community Foundation.

Considering a Planned Gift?

One of the easiest ways to make a gift is through planned giving. You simply make your gift part of your estate plan. You have the option to adjust it later if necessary. Nothing needs to be contributed while you are still living, and *you* get to make the decisions of how your estate funds are distributed instead of the federal government.

It's also a great way to leave a legacy. A planned gift to a community foundation ensures that whatever amount you designate through your estate gets reinvested back into your community forever. For more information about planned giving, contact the Community Foundation at 877-354-6881.

Thank you for your continued interest and support! As you can read in the following pages, your generosity is making a significant difference in local communities throughout North Central Michigan.

With warmest regards and appreciation,
NCMCF Board of Directors

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A Very Special Thank You to Our Donors

(January 1 through December 31, 2014)

On behalf of the many students and community organizations that benefit from your generosity, the NCMCF board of directors and staff thank you! Your commitment to giving back today will continue to benefit our local communities for generations to come.

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How Do Community Foundations Work?

- When you donate to the North Central Michigan Community Foundation (NCMCF), your gift becomes part of a permanent endowment fund, unless otherwise designated.
- ▶ The community foundation invests the principle (your gift) for the future. Five percent of the total assets in each fund is awarded in grants or scholarships, depending on the donor’s preference.
 - ▶ As the endowment continues to grow, so does the income from the assets. In a typical year, the amount available for grant awards also increases.
 - ▶ The longer the endowment is invested, the greater the assets and the more the community benefits.
 - ▶ A board of directors oversees how the funds are invested using best practices and professional expertise. NCMCF is affiliated with the Community Foundation for Northeast Michigan, which is accredited by the National Standards for Community Foundations™ and a member of the Council of Michigan Foundations.

Every charitable gift that you make to NCMCF benefits local students and community nonprofits now and literally forever. That’s what creating an endowment is all about.

To learn more about how community foundations work, how to set up a scholarship or endowment fund, or to make a donation to an existing NCMCF fund, visit our website at www.ncmcf.org or call toll-free: (877)354-6881.

North Central Michigan Community Foundation

Financial Summary

(January 1 through December 31, 2014)

TOTAL ASSETS	TOTAL GIFTS	GRANTS AWARDED
\$2,983,934	\$89,777	\$121,065

2014 Grant Awards

Crawford AuSable School District Scholarship Fund	
Grace Bible College	\$ 500
Scholarship to Brenna Johnston	
Cedars for the AuSable River Program Fund	
Cedars for the AuSable	\$ 968
Crawford County Historical Society Fund	
Crawford County Historical Society	\$ 2,707
Renovation of Trappers Cabin	
G. Jerome Kessler Memorial Scholarship Fund	
Saginaw Valley State University	\$ 1,000
Scholarship to Mikaela Ashton	
Michigan State University	\$ 1,000
Scholarship to Michael Branch	
Crawford County Community Endowment Fund	
Act Now	\$ 1,000
Animal Shelter of Crawford County, Inc.	\$ 1,000
AuSable Free Clinic, Inc.	\$ 330
Crawford County Historical Society	\$ 162
Crawford County Kellogg Youth Fund	
Crawford Ausable School District	\$1,000
Crawford County Community Christian HELP	\$ 392
Township of Grayling	\$ 392
Loretta Sorenson Kessler Memorial Scholarship Fund	
University of Michigan	\$1,000
Scholarship to Meghan Beard	
Grand Valley State University	\$1,000
Scholarship to Brooklynn Golnick	
Lake Margrethe Foundation Fund	
Lake Margrethe Property Owners Assoc.	\$8,276
Mason Tract Cedars Fund	
Mason Tract Cedars Fund	\$1,500
Soil Erosion Prevention	
River House Agency Fund, Inc.	
River House, Inc.	\$3,642
Crawford Spendable Tobacco Settlement Fund	
AuSable Free Clinic, Inc.	\$ 670
Medication Access Vouchers	
Ward C. Taylor Memorial Endowment Fund	
Wellington Farm Park, Inc.	\$ 103
Upper Manistee River Cedar Restoration Project Fund	
Cedars for the AuSable	\$ 131
Upper Manistee River Association	\$ 391
Kirtland Community College Educational Fund	
Kirtland Community College	\$ 955
Kirtland Community College Youth Theatre	
Kirtland Community College Educational Agency Fund	
Kirtland Community College	\$ 6,571
ESP Maxine Calvin Memorial Scholarship Fund	
Saginaw Valley State University	\$ 500
Scholarship to Robyn Hayes	
Cindy Short Memorial Scholarship Fund	
Oakland University	\$ 500
Scholarship to Haley Marentette	
ESP Daniel Wilber Memorial Scholarship Fund	
Delta College Caleb Grezeszak	\$ 500
Scholarship to Caleb Grezeszak	
Kirtland Community College	\$ 500
Scholarship to George Patterson	
ESP Edwin Shiel Memorial Fund	
Educational Support Partnership Foundation	\$ 400
ESP Scholarships	
ESP Scholarship Fund	
Eastern Michigan University	\$ 400
Scholarship to Tara Henderson	
Kirtland Community College	\$ 800
Scholarship to Holly Denstedt	
Scholarship to Kalea Kropp	
Northwood University	\$ 400
Scholarship to Ethan Fader	
Craig Funsch Scholarship Fund for Students from Whittemore Prescott High School	
Michigan State University	\$ 300
Scholarship to Chase Waynick	
Craig Funsch Memorial Scholarship Fund for Students from Ogemaw Heights High School	
Michigan Technological Institute	\$ 500
Scholarship to Michael VonKronenberger	

Ogemaw County Community Endowment Fund	
Act Now	\$ 400
Ogemaw County EDC Alliance, Inc	\$1,000
Ogemaw County Genealogical and Historical Society	\$ 790
Ogemaw Hills Free Clinic	\$ 395
St. Joseph School	\$ 790
West Branch - Rose City Schools	\$ 300
Reynold A. Gogarn Memorial Scholarship Fund	
Spring Arbor University	\$2,061
Scholarship to Bronwyn Gilmore	
Grand Valley State University	\$6,183
Scholarship to Tara Henderson	
Scholarship to Rayann Reide	
Scholarship to Raine Stephens	
Eastern Michigan University	\$2,061
Scholarship to Marci Meier	
Central Michigan University	\$2,061
Scholarship to Ms. Gabrielle Mier	
University of Michigan	\$2,061
Scholarship to Regan Richards	
Michigan Technological University	\$2,061
Scholarship to Michael VonKronenberger	
Michigan State University	\$4,122
Scholarship to Anna Waack	
Scholarship to Kelby Walby	
JL Howard Fund	
Hospice of Helping Hands	\$1,257
ESP Irene McMinn Scholarship Fund	
Grand Valley State University	\$ 500
Scholarship to Brittany Fabbri	
Kirtland Community College	\$ 500
Scholarship to Jesse Jarrell	
Ogemaw County Kellogg Youth Fund	
Ogemaw County Dept. of Human Services	\$2,500
River House, Inc.	\$1,500
West Branch - Rose City Schools	\$6,800
West Branch Crisis Pregnancy Center	\$1,800
West Branch Kiwanis Club Education Fund	
Spring Arbor University	\$1,000
Scholarship to Bronwyn Gilmore	
Michigan Technological University	\$1,000
Scholarship to Michael VonKronenberger	
Sheryl Krantz Memorial Scholarship Fund	
Central Michigan University	\$ 600
Scholarship to Amanda J. Fischer	
University of Michigan	\$ 600
Scholarship to Michelle McElroy	
ESP Ogemaw Heights Student Activities Scholarship Fund	
Cleary University	\$ 500
Scholarship to Paige Eastman	
Saginaw Valley State University	\$ 500
Scholarship to Kelsey Killingier	
Optimist Club of West Branch Education Fund	
Spring Arbor University	\$1,500
Scholarship to Bronwyn Gilmore	
Saginaw Valley State University	\$1,500
Scholarship to Steven Kish	
ESP Richard Pauley Memorial Scholarship Fund	
Kirtland Community College	\$ 500
Scholarship to George Patterson	
Irene E. Peterson Scholarship Fund	
Saginaw Valley State University	\$ 750
Scholarship to Emilee Curley	
Griffin Beverage Scholarship Fund	
Delta College	\$ 500
Scholarship to Kennedy Beechum	
Spring Arbor University	\$ 500
Scholarship to Danielle Easlick	
Michigan State University	\$ 500
Scholarship to Anna Waack	
ESP Richard Riling Memorial Scholarship Fund	
Northwestern Ohio University	\$ 300
Scholarship to Nathaniel Randall	
ESP Bernice Ruh Scholarship Fund	
Kirtland Community College	\$ 600
Scholarship to Justine Grezeszak	
ESP Arthur E. Short Memorial Scholarship Fund	
Michigan Technological University	\$ 500
Scholarship to Alexander Oswald	
Ogemaw Spendable Tobacco Settlement Fund	
Act Now	\$ 390
Ogemaw Hills Free Clinic	\$ 395

ESP Steuernol & McLaren Funeral Home Scholarship Fund	
Michigan Technological University	\$ 500
Scholarship to Michael VonKronenberger	
ESP Chester Surline Memorial Scholarship Fund	
Kirtland Community College	\$ 500
Scholarship to Alexis Gorham	
John “Jack” G. Thompson Scholarship Fund	
Michigan State University	\$ 400
Scholarship to Kelby Walby	
ESP VFW Oren Fox Scholarship Fund	
Ferris State University	\$ 400
Scholarship to Sierra Eden	
Northwood University	\$ 400
Scholarship to Todd Henry	
Central Michigan University	\$ 400
Scholarship to Dalton Sietoff	
West Branch High School Alumni Endowment Fund	
Michigan State University	\$ 500
Scholarship to Hailey Anthony	
Michigan State University	\$ 500
Scholarship to Kyle Bachelder	
Delta College	\$ 500
Scholarship to Gabrielle Mier	
Grand Valley State University	\$ 500
Scholarship to Raine Stephens	
Western Michigan University	\$ 500
Scholarship to Colin Taylor	
Michigan State University	\$ 500
Scholarship to Megan Wiltse	
ESP John W. Wilcox Memorial Scholarship Fund	
Spring Arbor University	\$ 500
Scholarship to Bronwyn Gilmore	
Oscoda County College Fund	
Grand Valley State University	\$ 500
Scholarship to Shelby Booth	
Kirtland Community College	\$2,000
Scholarship to Brian Eaves	
Scholarship to Makayla Fleszar	
Scholarship to Courtney Lietzke	
Scholarship to Amy Saelens	
Central Michigan State University	\$ 500
Scholarship to Sara Kauffman	
Alma College	\$ 500
Scholarship to Stephanie Mangutz	
Mid-Michigan Community College	\$ 500
Scholarship to Zachary Pattullo	
Hope College	\$ 500
Scholarship to Bradley Rhoads	
Oscoda County Community Endowment Fund	
Act Now	\$ 275
His Love Family Resources	\$ 275
Oscoda County Council on Aging	\$ 500
Search and Rescue of Michigan	\$ 325
Together We Can Food Pantry	\$ 500
Mabel Hager Memorial Fund	
Mio United Methodist Church	\$7,000
Oscoda County Kellogg Youth Fund	
C.O.O.R. Intermediate School District	\$ 375
St. Mary Church/Our Lady of the Woods Shrine Scholarship Fund	
Kirtland Community College	\$1,400
Scholarship to Quinn Colvin	
Scholarship to Christopher Galbraith	
Saginaw Valley State University	\$ 700
Scholarship to Abigail Lanczak	
Alma College	\$ 700
Scholarship to Stephanie Mangutz	
Dick & Doris Smith Memorial Scholarship Fund	
Saginaw Valley State University	\$ 600
Scholarship to Alyssa Ableidinger	
Kirtland Community College	\$ 600
Scholarship to Makayla Fleszar	
Kettering University	\$ 600
Scholarship to Jacob Klein	
Mid Michigan Community College	\$ 600
Scholarship to Zachary Pattullo	
Hope College	\$ 600
Scholarship to Bradley Rhoads	
Oscoda Spendable Tobacco Settlement Fund	
Act Now	\$ 225
His Love Family Resources	\$ 225
Sharon Sutton Memorial Scholarship Fund	
Saginaw Valley State University	\$1,000
Scholarship to Abigail Lanczak	
Wellspring Fund	
AuSable Free Clinic, Inc.	\$ 480
Habitat for Humanity - Oscoda County	\$ 480
His Love Family Resources	\$ 480
Whaley Steel Scholarship Fund	
Alma College	\$ 500
Scholarship to Stephanie Mangutz	
Hope College	\$ 500
Scholarship to Bradley Rhoads	