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# 2014 ANNUAL REPORT



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Learn more about our sponsors at  
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We connect people who care about the future of Cheboygan County and Mackinaw City with the causes closest to their hearts.

By encouraging individuals to create permanent charitable endowments to meet the ever-changing needs of our communities, we can match donors' charitable interests with worthwhile causes by giving grants and scholarships to area programs and students.

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## 2014: Significant Growth in Gifts & Grants

The Straits Area Community Foundation (SACF) board of directors is pleased to share with you that 2014 showed increases in both gifts and grant awards. Our total assets were up by \$228,000 as of December 31, 2014, reaching \$1,979,187.

Gifts to SACF increased over 2013 by \$72,467, totaling \$186,702 in 2014. The total amount of grant awards exceeded the \$100,000 mark this year, for a total of \$103,853—an increase of \$21,856 over last year. We also added one new endowment fund this year, raising the total number of funds to 46.

The Straits Area Youth Advisory Council, made up of students from 12 to 21 years old, awarded \$3,090 in new grants over three grant cycles during the 2014 fiscal year. Called YAC grants, they are for programs and projects that benefit Cheboygan County and Mackinaw City youth.

### Giving Back

A community foundation can only thrive if it has a community of donors who care deeply about the future of the Straits Area and the promise it holds for our children and grandchildren. From providing community funding for defibrillators 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 the residents in Cheboygan County and Mackinaw City.

### Spreading the Word

We hope you read through the 2014 Annual Report and feel proud of the good work taking place around the Straits Area as a result of those who have made a commitment to giving back to our local communities. 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 Straits Area 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 of the Straits Area Community Foundation. As you can read in the following pages, your generosity is making a significant difference in local communities throughout the Straits Area!

With warmest regards and appreciation,  
SACF Board of Directors

## How Do Community Foundations Work?

When you donate to the Straits Area Community Foundation (SACF), 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. SACF 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 SACF benefits local students and nonprofit community organizations now and literally forever. That's what creating an endowment is all about.

# 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 SACF 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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			Ms. Kathleen D. Simmons	

## Stay Informed at SACF.NET!

We are in the process of revamping our website. An expanded version of the 2014 Annual Report with more local features will be posted to the new website, as well as a new feature on local residents in the Straits Area who are making a difference!

Do you subscribe to our monthly e-newsletter? To subscribe, send an email to [info@cfnem.org](mailto:info@cfnem.org).

# Straits Area Community Foundation Financial Summary

(January 1 through December 31, 2014)

## TOTAL ASSETS

\$1,979,187

## TOTAL GIFTS

\$186,702

## GRANTS AWARDED

\$103,853

## 2014 Grant Awards

### Bois Blanc Island Operating Fund

Bois Blanc Island Community Foundation \$ 530

### Bois Blanc Island General Fund

Bois Blanc Island Assoc. Parks & Rec. Co \$ 2,000  
Sidewalk Repairs

Bois Blanc Township \$ 6,000  
Defibrillators

Bois Blanc Island Community Foundation \$ 50

Bois Blanc Township \$ 4,294  
Fire Department

### Cheboygan Area Chamber of Commerce Education Fund

Cheboygan Area Chamber of Commerce \$ 1,900  
2014 Summer Concert Series

### Cheboygan High School Scholarship Fund

Lake Superior State University \$ 400

Scholarship to Andrew Purcell

Grand Valley State University \$ 400  
Scholarship to Jessica Smith

### Friends of Inland Lakes Schools Fund

Friends of Inland Lakes Schools \$ 810

2014 Directors/Officers Liability Insurance \$ 4,228

Friends of Inland Lakes Schools \$ 85

2015 Membership \$16,078

Friends of Inland Lakes Schools \$ 5,000

2014 Disbursement \$ 5,000  
Fund Distribution

### Straits Area Community Needs Endowment Fund

Cheboygan County Humane Society \$ 1,000  
Petfood Pantry

Historical Society of Cheboygan County \$ 750  
Cheboygan County History Center

Orientation Video

### Douglas Jackson Memorial Scholarship Fund

Grand Valley State University \$ 800

Scholarship to Christian Rosenberg

### Mattson and Sons Scholarship Fund

North Central Michigan College \$ 500

Scholarship to Andrew Ashenfelter

### Mackinaw City High School Scholarship Fund

Michigan State University \$ 350

Scholarship to Alexandra Clemens

Northern Michigan University \$ 350

Scholarship to Justin Woolever

### Cheboygan Memorial Hospital Medical Staff Scholarship Fund

North Central Michigan University \$ 1,350

Scholarship to Marika Pappas

### Cheboygan Legacy Scholarship Fund

North Central Michigan College \$ 700

Scholarship to Brett Ashley

North Central Michigan College \$ 500

Scholarship to Samantha Bedell

North Central Michigan College \$ 700

Scholarship to Taylor Williams

North Central Michigan College \$ 700

Scholarship to Mallory Wilson

University of Northwestern Ohio \$ 1,000

Scholarship to William Bartling

North Central Michigan College \$ 700

Scholarship to Amber Lee

North Central Michigan College \$ 700

Scholarship to Eathan Woodin

### Music in Mackinaw Endowment Fund

Greater Mackinaw City Chamber of Commerce \$ 1,400

2013 Summer Concert Series

Greater Mackinaw City Chamber of Commerce \$18,097

2014 Summer Concert Series

Mackinaw City Area Arts Council \$ 550

Music in Mackinaw 2015 Travel Planner

### Doris Reeves Scholarship Fund

Michigan State University \$ 500

Scholarship to Courtney Whittaker

### Straits Area Spendable Tobacco Settlement Fund

2-1-1 Northeast Michigan \$ 650

Courage to Call: Military, Veterans and Family

Cheboygan County United Way \$ 300

2014 Cheboygan County Walk for Warmth

### St. Helena Lighthouse Donor Endowment Fund

Great Lakes Lighthouse Keepers Assoc. \$25,000

New Roofing

### Wolverine Education Association Scholarship Fund

Grand Valley State University \$ 500

Scholarship to Bobbee Papi

Michigan State University \$ 500

Scholarship to Brandi Whittaker

### Charles and Ruth Norton Scholarship Fund

North Central Michigan College \$ 500

Scholarship to Kole Hallenbeck

North Central Michigan College \$ 500

Scholarship to Thomas Moore

### Straits Area Youth Fund

Cheboygan Area Schools \$ 250

Read Naturally Encore Program

Cheboygan Compassionate Ministries, Inc \$ 845

Back to School Giveaway

Mackinaw City Schools \$ 115

Hear My Cry

Mackinaw City Schools \$ 230

Educational iPad

Northland Players, Inc. \$ 250

Summer Youth Theater Program

Wolverine Community Schools \$ 200

Mackinac Island Field Trip

Wolverine Community Schools \$ 800

Wolverine Greenhouse

Wolverine Community Schools \$ 400

Sound Deadening

## Giving Back is a Way of Life for the Stempky Family



Nancy Stempky and her son, Nate, walked around Gordon Turner Park just north of downtown Cheboygan, fondly recalling all the community projects they had been a part of since Nate was just a toddler. Nancy grew up in a family that was always engaged in the community and she and her husband have continued that tradition with their four children.

Before Nancy became the current president of the Straits Area Community Foundation (SACF), she was involved in local school and athletic programs, raising funds for cystic fibrosis research and St. Jude Children's Research Hospital, and serving as a Junior Achievement Instructor. Her employer, Citizens National Bank, also is very active in the community and encourages its employees to be involved. Nancy, a CPA, is the Vice President-Controller of the bank.

When asked what she enjoys most about serving on the Straits Area Community Foundation, she says she "loves being with all the different people and seeing the difference we make, especially projects like the backpack food program for school children."

Nate, a recent graduate of Cheboygan Area High School, also is involved in the Community Foundation. He serves as the board of director's youth trustee on behalf of the SACF Youth Advisory Council (YAC). Nate also played football, hockey and baseball, in addition to being in the National Honor Society and in the high school musical, while still staying committed to giving back to his community. He had fun interacting with the other YAC members, but says learning about the many needs in his community was a real eye-opener. "You don't realize how happy doing selfless things for others can make you until you get involved. It warms your heart."

To learn more about how you can get involved in the Straits Area Community Foundation and the Youth Advisory Council, visit [www.sacf.net](http://www.sacf.net) or call toll free: 877-354-6881.