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2015 ANNUAL REPORT

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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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bfrantz@cfnem.org

Program Officer

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chitch@cfnem.org

Marketing Communications Director

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kwolf@cfnem.org

Accounts Manager

DeeAnn Karos
dkaros@cfnem.org

Toll-free: 877.354.6881
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2015: Reflecting on Gifts & Grants

The Straits Area Community Foundation (SACF) board of directors is pleased to share our 2015 Annual Report with you. This year we awarded more than \$84,000 in grants and scholarships to the communities we serve. We also added two new endowment funds in 2015: the Mackinaw City Area Arts Council Fund and the Straits Area Health Care Fund.

The Straits Area Youth Advisory Council (SAYAC) is made up of young people ages 12 to 21 from Cheboygan County and Mackinaw City. In 2015, they awarded \$3,340 in grants from the Straits Area Kellogg Youth Fund, all for the benefit of youth in our communities.

Giving Back and Spreading the Word

From leadership programs to human service and healthcare projects, our grants are the very heart of our work in the community. Each and every grant listed in this report is possible because of our donors. It takes the generosity of individuals to create these opportunities to support our local nonprofits and students.

We hope as you read through the 2015 Annual Report, you 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.

Thank you for your continued interest and support of SACF. As you can read in the following pages, your generosity can make a significant difference in local communities throughout Cheboygan County and Mackinaw City!

With warmest regards and appreciation,
SACF Board of Directors

The Power of an Unrestricted Gift

Matching individuals who want to make a charitable gift with community causes that are near and dear to their hearts is one of the most rewarding and important roles of the Straits Area Community Foundation. All gifts received by the Community Foundation allow us to make grants that help make Cheboygan County and Mackinaw City a better place to live, work and play.

Equally important is for donors to consider an "unrestricted" gift to the Community

Foundation. Availability of unrestricted funds is vital to sustaining SACF's flexibility to meet the ever-changing needs of our communities. In 2015, however, only 3.8% of our grant awards were from unrestricted funds. As you plan your next or first gift to SACF, please consider making an unrestricted gift as an option. If you would like to learn more about unrestricted gifts, please call our office at 877-354-6881.

Ten Reasons People Make Planned Gifts to Community Foundations

1. They are local organizations with deep roots in the community.
2. Their professional program staff has broad expertise regarding community issues and needs.
3. They provide personalized service tailored to each individual's charitable and financial interests.
4. Their funds help people invest in the causes they care about most.
5. They accept a wide variety of assets and can facilitate even the most complex forms of giving.
6. They partner with professional advisors to create effective approaches to charitable giving.
7. They offer maximum tax advantage under the federal law.
8. They multiply the impact of gift dollars by pooling them with other gifts and grants.
9. They build endowment funds that benefit the community forever and help create personal legacies.
10. They serve as community leaders, convening agencies and coordinating resources to create positive change.

A Very Special Thank You to Our Donors

(January 1 through December 31, 2015)

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.

Action Deliveries	Mr. and Mrs. John B. Edwards	Link Engineering Company	Mr. Robert H. Schirmer
Alice's Kandy & Korn	Ms. Kathleen Eimers	Mr. John Little and	Mr. Allen Segrist
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Audie's Restaurant	Mr. Abdul S. Farook	Mackinac Birkenstock	Mr. and Mrs. W. Wesley Simpson
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Dr. and Mrs. Steve Baker	Fort Fudge Shop, Inc.	Mackinaw City Area Arts Council	Mr. and Mrs. Bengt Soderqvist
Mr. Lawrence A. Barnes	Mr. and Mrs. Robert Foster	Mackinaw City Kite & Toy Shop Inc.	Mr. and Mrs. Lee Sova
Mr. and Mrs. John J. Barnfather	Ms. Heather Friske	Mackinaw City Women's Club	Mr. and Mrs. Walter J. Sperry
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Bois Blanc Island	Hingston Enterprises, Inc.	Mr. and Mrs. John G. Miles	Teysen's Gifts, Inc.
Community Foundation	Mr. Frank Holes Jr.	Mr. and Mrs. James A. Millies	Mr. Fred Thompson
Bois Blanc Island Historical Society	Mrs. Andrea L. Holmes	Modern Medical Services, Inc.	Tim & Libby Ash Family
Mr. and Mrs. Gordon E. Bourland	Mr. and Mrs. William B. Holmes	Ms. Belinda Mollen	Foundation
Mr. Jim Boylan	Ms. Sue E. Holstein	Ms. Mary Ann Moore	Tube Fab/Roman Engineering
Ms. Sue A. Brown	Hunt's Mackinaw Pastie Shop, Inc.	Mr. and Mrs. Bill Morrison	Co., Inc.
Mr. and Mrs. Joseph G. Bruce	Integrated Designs, Inc.	Mr. Gary L. Mortensen	Two Putt, Inc.
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Mr. and Mrs. Thomas B. Chapman	Ms. Lori Jenks	Mr. and Mrs. Fred Osborn	Mr. and Mrs. Joseph Weber
Chastain Development	Joann's Fudge	James Padilla & Kate Hyam	Ms. Janet Weiss
Mr. and Mrs. Tom Chastain	Ms. Georgia Johnson	Ms. Kathleen Paquet	Mr. and Mrs. Philip R. Welch
Cheboygan Area Public Library	Mr. and Mrs. John S. Karliak	Mrs. Joan B. Pepper	Mr. and Mrs. Robert White
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Mr. Jeff Comps	Ken's Village Market Inc.	Mr. and Mrs. Robert Planisek	Mr. and Mrs. John A. Willoughby
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Mrs. Marilyn Currier	Mr. and Mrs. David H. Koto	Mr. and Mrs. Rob Rafferty	
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Darrow Bros. Excavating	Mr. and Mrs. Richard Lampi	Mr. and Mrs. John Ramsey	
Ms. Katie Darrow	Mr. and Mrs. Paul M. Landschulz	Mr. Michael O. Ranney	
Darrow's Family Restaurant	Ms. Joann P. Leal and	Mr. Edwin G. Remaly	
Dean's Filling Station	Ronald E. Wallin	Mr. and Mrs. Larry J. Renaud	
Mr. and Mrs. Robert C. Dennis	The Leather Exchange Co.	Return to Zero, Inc.	
Mr. and Mrs. Richard DeVore	Ms. Jennifer Lee	Ms. Connie Riopelle	
Mr. and Mrs. Ronald R. Dismang	Dr. Loretta M. Leja	Mr. and Mrs. Raymond Roth	
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Mr. and Mrs. Robert Durham		Ms. Suzette Cooley-Sanborn	
Mr. and Mrs. Ronald L. Dye			

Stay Informed at SACF.NET!

An expanded version of the 2015 Annual Report is available on our website where you will also find a complete list of our endowment funds, grant information and a spot for secure online giving.

Do you subscribe to our monthly e-newsletter? To subscribe, send an email to info@cfnem.org.



GRANT DEADLINES

Community Impact Grant Deadline: December 15

For general grants and charitable projects serving residents of the Straits Area. Special funding is also available during this grant cycle for projects that benefit the health of youth and senior citizens

Youth Advisory Council Grant Deadlines: December 15 and March 15

For programs specifically benefiting youth in Cheboygan County and Mackinaw City

Straits Area Health Care Grant Deadline: June 1

For programs specifically targeting general healthcare programs for the benefit of residents of Cheboygan County and Mackinaw City

"The results of philanthropy are always beyond calculation."

Miriam Beard

Straits Area Community Foundation Financial Summary

(January 1 through December 31, 2015)

TOTAL ASSETS

\$1,942,170

TOTAL GIFTS

\$138,469

GRANTS AWARDED

\$84,243

2015 Grant Awards

Bois Blanc Island Operating Fund		Central Michigan University	\$1,000
Bois Blanc Island Community Foundation	\$758		
Bois Blanc Island General Fund		Cheboygan Legacy Scholarship Fund	
Bois Blanc Island Community Foundation	\$989	University of Northwest Ohio	\$1,000
Museum Improvements		North Central Michigan College	\$3,000
Cheboygan High School Scholarship Fund		Music in Mackinaw Endowment Fund	
University of Michigan	\$400	Mackinaw City Area Arts Council	\$1,339
Ferris State University	\$400	Music in Mackinaw Expenses	
		Mackinaw City Area Arts Council	\$16,302
		Music in Mackinaw 2015 Summer Concerts	
Friends of Inland Lakes Schools Fund		Alberta Schappacher Scholarship Fund	
Friends of Inland Lakes Schools	\$772	Baker College – Muskegon	\$500
Expenses incurred during the 2015 Lobster Fest		Oakland University	\$500
Friends of Inland Lakes Schools	\$20,000		
2015 Distribution to Inland Lakes Schools		Straits Area Spendable Tobacco Settlement Fund	
Straits Area Community Needs Endowment Fund		Church of the Straits	\$1,000
(Community Impact Grants)		Food Pantry	
Cheboygan County United Way	\$1,000	Wawatam Area Senior Citizens, Inc.	\$688
2015 Cheboygan County Walk for Warmth		Kitchen Equipment	
Northern Care Center	\$1,000		
NCC Dental Assistance Program		Wolverine Education Association Scholarship Fund	
Northern Michigan Jail Ministry, Inc.	\$1,000	Michigan State University	\$500
A Hand Up			
Transfiguration Episcopal Church of		Straits Area Kellogg Youth Fund	
Indian River	\$1,000	(Youth Advisory Council Grants)	
STAR Personal Needs Closet		Cheboygan Area Schools	\$300
Wawatam Area Senior Citizens, Inc.	\$262	Chief's Closet	
Kitchen Equipment		Cheboygan Area Schools	\$200
		Cheboygan Baseball Bats	
Indian River Library Agency Fund		Cheboygan Area Schools	\$300
Indian River Area Library	\$24,193	The Oracle Publication 2016	
Roof Repairs		Cheboygan Area Schools	\$300
		Leadership Training Days	
Douglas Jackson Memorial Scholarship Fund		Cheboygan Compassionate Ministries, Inc.	\$400
Ferris State University	\$1,000	Summer Breakfast Program	
		Cheboygan Youth Center	\$500
Mackinaw City High School Scholarship Fund		Youth Connection	
Central Michigan University	\$400	Cheboygan-Otsego-Presque Isle ESD	\$280
Oakland University	\$400	Overhead Projector	
		Mackinaw City Schools	\$210
Mackinaw City Women's Club Fund		Boogie Board LCD Tablets	
Michigan State University	\$500	Wolverine Community Schools	\$850
		TCI Textbooks	
Cheboygan Memorial Hospital Medical Staff Scholarship Fund			
Michigan State University	\$1,000		

Leading the Next Generation of Philanthropists

Just about the only way you will get time and a photo of math teacher Jennifer Lee, is if you focus on her students. This savvy, determined



teacher and mentor wants nothing more than for her students to learn, succeed and make a difference in their community and the world. That's exactly why she is an excellent teacher for Mackinaw City High School and advisor for the SACF

Youth Advisory Council (YAC).

Jennifer has been the YAC Advisor for 16 years, starting the same year she began teaching. She joined the board for the Straits Area Community Foundation

just two years later and also served for nine years on the Community Foundation for



Northeast Michigan (CFNEM) Board of Trustees as a representative for SACF. She says she "really enjoys how the Youth Advisory Council has grown and the way the students take their responsibilities so seriously."

SAYAC members were quick to share how much it means to them to make decisions on grants that help their community and schools. They pointed out a recent grant to Mackinaw City High School for a popcorn machine that was used to raise funds for a class trip to Washington, D.C. They say the grant is "an example of how a small amount of money can be leveraged to do big things, and will continue to help future students for years to come."

The students who participate credit YAC with "helping them to be more responsible with money" and appreciating how "philanthropy is much more than just making a donation." They strive to be good stewards of every dollar they award in grants. Oftentimes, that means making some tough decisions when they have more requests than available grant dollars.

The YAC members said they also participate in community service throughout the year, noting that it gives them a chance to make more people aware of the Community Foundation and the importance of giving back.

To learn more about the Straits Area Youth Advisory Council, visit "Youth Advisory Councils" at www.sacf.net or call toll-free: (877) 354-6881.

Grant Provides Winter Heat for Low-Income Residents



A \$1,000 grant to Cheboygan County United Way provided funding for the 2015 Cheboygan County Walk for Warmth. The event itself raises money to support low-income residents who need emergency assistance with heating expenses. The 2015 event also raised funds to provide a budgeting course for local residents.