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2016 ANNUAL REPORT

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We connect people who care about the future of Crawford, Ogemaw and Oscoda Counties 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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www.ncmcf.org

Dates to Know

June 30 - Community Impact
Grant Deadline

December 15 - Youth Advisory Council
(YAC) Grant Deadline

A Message from the Board of Directors

The North Central Michigan Community Foundation (NCMCF) Board of Directors is pleased to share the 2016 Annual Report with you. There is so much to celebrate including our many grants, scholarships and our Youth Advisory Councils, and of course, recognition of the many donors whose vision and generosity make all of this possible. Though it hardly seems enough, we give our sincerest gratitude for their support.

In 2016, NCMCF gained five new charitable funds, bringing the number of funds held at the Community Foundation to 101. Our assets increased from \$3.6 million to \$3.94 million, and we received over \$325,000 in contributions during the year.

We invite you to enjoy this annual report, and to spend a little time on our website as well, learning more about how your donations are making a difference right here in Crawford, Ogemaw and Oscoda Counties.

With warmest regards and appreciation,
NCMCF Board of Directors

Youth Philanthropy is Strong in North Central Michigan

The North Central Michigan Community Foundation Youth Advisory Councils (YAC) dove deep into philanthropy in 2016 through their grantmaking, and an opportunity to learn the fundamentals of youth giving with over 100 other youth grantmakers.

In 2016, students from Crawford, Ogemaw and Oscoda Counties awarded \$15,888 in grants to support youth programs in their communities.



In October, they also joined YAC members from across northeast Michigan in a regional training event to learn about endowment building, fund development and leadership.

NCMCF Grant Supports After-School Program

The Ogemaw County Kids Club in West Branch is providing an important and much-needed service for the children in its communities. The North Central Michigan Community Foundation awarded a \$2,500 grant to provide funding for this program, which gives children companionship and recreation in a safe and fun environment.



More and more, children are returning to their homes after school with no adult supervision; the Ogemaw Kids Club provides educational enrichment, creative play, leadership programs, arts and crafts, and much more for the students who participate.

The Transfer of Wealth in the North Central Michigan Region

The United States is in the midst of the largest transfer of wealth, likely in its history. As the Baby Boomer generation ages, they will pass over \$59 trillion in assets to their Generation X and Millennial children between 2007 and 2061 according to a 2014 study from Boston College. \$4.05 billion is projected to change hands in our three-county service area by 2050. And while these are estimates, those estimates are rather conservative.

The North Central Michigan Community Foundation hopes to secure at least 5% of the expected \$4.05 billion, ideally for grants through NCMCF's Community Needs Funds. Strategically, these funds allow us to most effectively meet the needs of our community through our Community Impact grants, to truly enhance all that our region has to offer.

To help paint the "numbers" picture, five percent of the estimated wealth in our counties would amount to \$202.5 million by 2050. If that number were preserved locally in the form of endowed funds, it would mean the Community Foundation could award nearly \$10 million in grants for our community EVERY YEAR. \$10 million! Please visit our website for the full story on the Transfer of Wealth in North Central Michigan, and all of northeast Michigan at www.ncmcf.org, and how you can play a role in preserving a vibrant future for our communities.

A Very Special Thank You to Our Donors

(January 1 through December 31, 2016)

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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North Central Michigan Community Foundation

Financial Summary

(January 1 through December 31, 2016)

TOTAL ASSETS

\$3,943,617

TOTAL GIFTS

\$326,357

GRANTS AWARDED

\$137,959

2016 Grant Awards

Crawford AuSable School District Scholarship Fund
University of Michigan \$500

Briney Ethical Fund
Community Foundation for
Southern Arizona \$2,000

Cedars for the AuSable River Program Fund
Cedars for the AuSable \$1,060

Crawford County Historical Society Fund
Crawford County Historical Society \$1,905

G. Jerome Kessler Memorial Scholarship Fund
Michigan Technological University \$1,000

Crawford County Community Endowment Fund
Boy Scouts of America Michigan
Crossroads Council \$1,000
Crawford AuSable Day Care, Inc. \$1,000

Crawford County Kellogg Youth Fund
Crawford AuSable School District \$1,000

**Loretta Sorenson Kessler Memorial
Scholarship Fund**
Kirtland Community College \$1,000

Lake Margrethe Foundation Fund
Lake Margrethe Property Owners Assn. \$19,262

Mason Tract Cedars Fund
Cedars for the AuSable \$847

Ward C. Taylor Memorial Endowment Fund
Wellington Farm Park, Inc. \$128

Crystal Bohlinger Memorial Scholarship Fund
Kirtland Community College \$500

ESP Maxine Calvin Memorial Scholarship Fund
Central Michigan University \$350

Ogemaw County Healthcare Initiative Fund
Tolfree Foundation \$1,000

Cindy Short Memorial Scholarship Fund
Delta College \$350

ESP Daniel Wilber Memorial Scholarship Fund
Eastern Michigan University \$1,000
Kettering University \$1,000
Saginaw Valley University \$500

ESP Edwin Shiel Memorial Fund
West Branch - Rose City Schools \$414

ESP Scholarship Fund
Delta College \$500
Kirtland Community College \$500
Oakland University \$500
West Branch-Rose City Schools \$1,101
Western Michigan University \$1,500

**Craig Funsch Memorial Scholarship Fund for
Ogemaw Heights High School**
Grand Valley State University \$500

Ogemaw County Community Endowment Fund
Boy Scouts of America Michigan
Crossroads Council \$1,000
Girl Scouts - Heart of Michigan \$1,000
Ogemaw Hills Free Clinic \$655
Tolfree Foundation \$1,000

Reynold A. Gogarn Memorial Scholarship Fund
Alma College \$2,053
Central Michigan University \$2,053
Harvard University \$2,053
Kettering University \$2,053
Michigan State University \$4,106
Northwood University \$2,053
Saginaw Valley State University \$4,106
Western Michigan University \$2,053

JL Howard Fund
Hospice of Helping Hands \$19,824

ESP Irene McMinn Scholarship Fund
Delta College \$600
Oakland University \$600

Ogemaw County Kellogg Youth Fund
34th Circuit Court - Ogemaw County
Family Court \$1,500
City of Rose City \$1,500
City of West Branch \$1,500
Iosco County Coats for Kids \$1,100
Life Choices Resource Center \$2,500
Ogemaw Kids Club \$2,500
St. Joseph School \$1,688
West Branch - Rose City Schools \$300

West Branch Kiwanis Club Education Fund
Harvard University \$1,000
Northern Michigan University \$1,000

**ESP Ogemaw Heights Student Activities
Scholarship Fund**
Lake Superior State University \$500
Michigan State University \$500

Optimist Club of West Branch Education Fund
Adrian College \$1,500
Harvard University \$1,500

Irene E. Peterson Scholarship Fund
Alma College \$1,200

Griffin Beverage Scholarship Fund
Alma College \$500
Alpena Community College \$500
Kettering University \$500

ESP Richard Riling Memorial Scholarship Fund
Alma College \$350

ESP Bernice Ruh Scholarship Fund
Alma College \$425
Saginaw Valley State University \$425

ESP Arthur E. Short Memorial Scholarship Fund
Central Michigan University \$500
Eastern Michigan University \$500

Ogemaw Spendable Tobacco Settlement Fund
Ogemaw Hills Free Clinic \$345
Tolfree Foundation \$1,000

**ESP Steuernal & McLaren Funeral Home
Scholarship Fund**
Western Michigan University \$500

ESP Chester Surline Memorial Scholarship Fund
Mott Community College \$500

John "Jack" G. Thompson Scholarship Fund
Central Michigan University \$500

ESP VFW Oren Fox Scholarship Fund
Baker College of Owosso \$600
Central Michigan University \$600

Willard & Irvadene Wangler Scholarship Fund
Michigan State University \$600

**West Branch High School Endowment
Scholarship Fund**
Alma College \$500
Baker College \$500
Central Michigan University \$500
Delta College \$500
Kirtland Community College \$1,000
Northwood University \$500
Saginaw Valley State University \$1,000
Western Michigan University \$500

Oscoda County College Fund
Alma College \$500
Alpena Community College \$500
Delta College \$500
Grand Valley State University \$500
Hope College \$500
Kirtland Community College \$1,500
Michigan State University \$500
Michigan Technological University \$500
University of Michigan \$1,000

Dawson Oaks Memorial Scholarship Fund
Bethany Global University \$100

Oscoda County Community Endowment Fund
Boy Scouts of America Michigan
Crossroads Council \$700
Emma Lowery Congregational Church \$400
His Love Family Resources \$700
St. Mary Church \$400

Oscoda County Kellogg Youth Fund
Fairview Area Schools \$500
His Love Family Resources \$800
Together We Can Food Pantry \$1,000

Dick & Doris Smith Memorial Scholarship Fund
Alpena Community College \$1,000
Michigan State University \$1,000
Michigan Technological University \$1,000
Mid Michigan College \$1,000

Oscoda Spendable Tobacco Settlement Fund
Emma Lowery Congregational Church \$300
St. Mary Church \$300

Sharon Sutton Memorial Scholarship Fund
Alma College \$1,000

Whaley Steel Scholarship Fund
Alpena Community College \$1,000
University of Michigan \$2,000