



Petoskey-Harbor Springs Area
community foundation

2019
2020

ANNUAL
REPORT

Looking back. Moving forward.

As we present this report to our community, we stand on what seems a distant shore from our fiscal year that ended on March 31, 2020. We acknowledge that our community and our world look remarkably different today than they did just a few months ago.

As our fiscal year was closing, we saw significant market decline, a global health crisis and an economic shutdown. We saw students sent home from school for the remainder of the school year. All but the essential workers were sent home. People lost jobs. Businesses closed their doors.

But what else did we see? We saw people spring to action to ensure that school kids continued to get the food they need. People asked, 'how can we help?' Nonprofits and other businesses reinvented themselves, taking programming online, changing their operations to accommodate a safe, new normal. We saw innovation. We saw generosity. We saw resilience.

Now, we also see a long road to recovery ahead, and your Community Foundation is uniquely positioned to walk that road alongside our nonprofit partners and community leaders. While we reflect on a year gone by in the pages that follow, these stories illustrate foundational work in our community that carries forward into this new year and new time. Moving forward, this work will continue to strengthen our nonprofit partners, to address new and emerging needs and to lead into the future.

Many things remain uncertain yet one thing remains true. Your Community Foundation is here, for good, for ever, for everyone. We are grateful for our role and grateful for your continued support and engagement.



Mike Eberhart
President
Board of Directors

David L. Jones
Executive Director

2020 Snapshot



846 Grants Approved

**\$3.2 Million to
214 Organizations**

832 Gifts Received

\$3.2 Million



**Net Assets
\$39.5 Million**



Community Impact

With over \$3 million in grants awarded during our last fiscal year, we supported a wide variety of projects and organizations in education, health and human services, environment, arts and culture, recreation, and community and economic development.

Looking back at our fiscal year through today's lens, however, three areas stand out: clean energy, housing, and recreation. Take a look at this foundational work and you will see that, moving forward, these projects will continue to strengthen our community by improving the quality of life for everyone in Emmet County.



Clean Energy

Building on the momentum of both community interest and of past work in clean energy, the Community Foundation began a multi-year grant to Groundwork Center for Resilient Communities for a clean energy policy specialist in Emmet County. With Ric Evans at Groundwork in this key role, the last year saw the City of Petoskey boldly and unanimously commit to 100 percent clean energy by 2035.

Additionally, grant dollars supported the City of Petoskey's energy audits to improve the energy efficiency of its buildings. The city also began a feasibility study examining the placement of a solar array at the city's capped landfill property at Howard and River roads. Solar panels also arrived in Petoskey at North Central Michigan College thanks to the Leadership Little Traverse Class of 2019. Funding from the Community Foundation and the greater community saw the panels installed on the North Central campus and dedicated in September 2019. These foundational pieces ensure that Emmet County's clean energy future is looking bright!



TOP: Dedication of new solar panels at North Central Michigan College, September 2019.

BOTTOM: Ric Evans of Groundwork, Petoskey Mayor John Murphy, and Council Member Lindsey Walker walk the city's former landfill site. (Courtesy Groundwork Center)



Recreation

During this COVID-19 pandemic, the physical and mental benefits of safe outdoor recreation have never been more important. Over the last year, your Community Foundation provided funding for many worthwhile recreation projects throughout Emmet County. For youngsters learning the ropes (or lines) of sailing, both Little Traverse Sailors and Crooked Lake Sailors purchased safe equipment updates for their students. Public trails at Little Traverse Conservancy's popular Allan and Virginia McCune Nature Preserve will be updated for hiker safety and new mountain bike trails are being developed on the nearby Tanton Family Working Forest Reserve. Swimmers in Alanson can now safely swim in a dedicated area of the Crooked River thanks to improvements at Sandy Beach Park.



Courtesy Latitude 45



Housing

We know so many things start at home—health, well-being, safety, stability—yet many of our neighbors struggle to find safe, affordable homes. As part of our commitment to finding solutions, the Community Foundation has supported a number of projects aimed at providing safe places to live including updates at Nehemiah House which provides safe

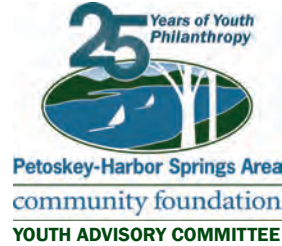
shelter for our homeless neighbors. Our partners at Northwest Michigan Habitat for Humanity received support for homes built in Pellston (shown below) and Oden. Grant support also helped The Salvation Army continue its utility support program, ensuring people in our community can make utility payments particularly during the cold winter months.



Further, with generous initial support from our partners at Frey Foundation, we established the Emmet Housing Solutions Fund with the distinct purpose of addressing the affordability of housing in Emmet County by increasing housing units across the spectrum of price points and supporting organizations engaged in this work.

The Future of Philanthropy

This year marked the 25th anniversary of our Youth Advisory Committee (YAC) and what a remarkable year it was



When 26 teens from around Emmet County gathered in the late summer of 2019, they marked the official start of the Youth Advisory Committee's (YAC) 25th anniversary year.

Like every other YAC year, the group gathered for a September orientation which included team building activities and learning about grant making. Like every other YAC year, this group of young philanthropists participated in two rounds of grant proposals, reviewing and carefully considering the merits of each request. They volunteered for a variety of community service projects and kept a schedule of monthly meetings.

But 2019-20 was unlike any other YAC year. In March 2020, Michigan schools closed and students were sent home. Yet the YAC students carried on.

"The group really impressed me with their level of maturity in navigating these circumstances," said Sarah Ford, staff member and YAC advisor. "They asked great questions and engaged in really thoughtful and robust discussions."

During this remarkable 25th anniversary year, the YAC reviewed a total of 19 funding proposals and recommended grants totalling nearly \$92,000. The group also voted unanimously to allocate \$25,000 toward our COVID-19 relief efforts—dollars they had previously set aside for a special anniversary project.

We are truly grateful for this group of young philanthropists and their commitment to making our community stronger.



Learning the ropes during YAC orientation at Camp Daggett, September 2019.



\$91,778
Grants to 19 organizations serving Emmet County youth and families recommended by the YAC during FY2020

YOUTH ADVISORY COMMITTEE 2019-20

- | | |
|----------------------|------------------------|
| Alex Carlson | Quinn O'Neill |
| Suzy Carpenter | Colin Robbins* |
| Liv Cerrudo* | Mamie Scholl |
| Ellen Collie | Ethan Schumaker |
| Jeep Damoose* | Michael Sherman |
| Ella Deegan | Paige Simard |
| Abigail Donovan | James Stebelton |
| Heidi Dumas | Luke Sumpter |
| Anna Dundon | Kyla Wang |
| Cadence Glass | Brynn Werner |
| Will Goelz | Jaeger Williams |
| Ellie Jones | |
| Sarah Liederbach | <i>ADVISORS:</i> |
| J.J. Marshall | <i>Chris Cerrudo</i> |
| Beatriz Miranda | <i>Sarah Ford</i> |

BOLD Class of 2020 Graduating Seniors
*2019-20 YAC Officers



Happy Anniversary, YAC!

Our Youth Advisory Committee had its start in August 1994 thanks to a W.K. Kellogg Foundation grant which also helped establish other YACs around the state. In the last 25 years, our YAC has recommended grants to the community totaling over **\$1.4 million!** In the last quarter century, almost 200 youth from Emmet County have participated in our YAC. Cheers to another 25 years of engaging youth in philanthropy!

A Legacy of Giving

Much like his family roots in Petoskey, Todd Winnell's commitment to giving back is generations deep.

In early 2020, Todd reflected on this legacy of giving as he was preparing to celebrate his 50th birthday. He recalled giving back as being a big part of his early childhood in Ann Arbor. As he described it, his family was poor, so giving back wasn't about money. To illustrate this, Todd told about Christmas-time mission trips with his family (parents Mike and Kate and sister Katie). Together with their church, they would travel from Ann Arbor to rural Appalachia with a U-Haul full of wrapped presents.



Emily, Isaac, Jen and Todd Winnell vacationing in Oregon, September 2019.

"We learned and saw first-hand what it meant to give back to those less fortunate," Todd said. "I learned from my parents to give your time, energy and compassion."

Although the Winnell family returned to their Petoskey roots when Todd was a junior in high school, his family connections really flourished as he began his adult life here. Fast forward just a few years to 1995 when then 25-year-old Todd was working as a certified public accountant, married to Jen and expecting their first child Emily. Todd described getting "plugged back in" with his grandfather Hugh Winnell. It was Grandpa Hugh who recruited Todd to join the local Kiwanis Club and also introduced him to the Petoskey-Harbor Springs Area Community Foundation.

Pairing his own professional life as an accountant with his role as grandson, Todd assisted his grandfather with his estate plan, part of which was establishing a charitable gift annuity at the Community Foundation. When Hugh died in 2012, this annuity became four distinct funds that still benefit our community today.

While it's nice to see gifts making an impact now, charity done right benefits generations we'll never know or meet.

Todd and Jen Winnell

In 2003, Todd and Jen established an endowed fund at the Community Foundation, the Winnell Family Outdoor Experience Fund. Todd credits Jen and her experience with Outward Bound, an international network of outdoor education programs. A scholarship from her local high school allowed Jen to experience three weeks of backpacking in the mountains of Colorado during her late teens. The realization that without that scholarship, her trip would not have been possible, combined with their shared love of the outdoors helped to define

the fund's purpose of getting kids outdoors. Recently their fund has provided grant support to local efforts including the Kids Pedaling for a Purpose biking initiative and the Top of Michigan Mountain Bike Association's work to establish mountain bike trails in Petoskey.

Looking back, it's clear that a Winnell family trait is looking ahead. Todd's recent 50th birthday provides a good example. As with any milestone birthday, much advance planning was involved. But for Todd and Jen, these were no ordinary plans. The question Todd asked himself was this: "What can I do in this moment that will be truly meaningful and stand the test of time?"

The answer to that question was thinking about something that would benefit the community for generations to come: giving back. Together, Todd and Jen made a substantial gift to their fund at the Community Foundation.

"The power of endowment is important to Jen and me. While it's nice to see gifts making an impact now," Todd says, "charity done right benefits generations we'll never know or meet."

Todd Winnell with his grandfather Hugh in the late 1990s.



For good. For ever.

Members of the John S. Clark Legacy Society have pledged a gift to the Community Foundation through their will, trust, or estate plan.

- | | | |
|---------------------------------|----------------------------------|---------------------------------|
| Anonymous (4) | Don Hufford* | Jim and Jane Ramer |
| Dick and Annette Babcock | Brian and Jean Hunt | Dr. and Mrs. Henry Ramseur |
| Neil and Marsha Bidwell | Marilyn M. Icke* | Sara Scholl* |
| Agatha O. Boettger* | David H. Irish | Suzanne Schulze |
| Roma Walstrom Bolline* | Penny and Mike Isermann | Dorothy Scott* |
| James H. Buller | David L. Jones | Stephen B. and Sandy P. Selden |
| Barbara and David Buzzelli | Kate Kelly | B.J. Shawn* |
| Michael T. and Martha C.* | Clark* and Grace Ketchum | Ann Smith* |
| Cameron | Mr.* & Mrs. William Laimbeer Sr. | Scott and Dibby Smith |
| John W. Carpenter Jr.* | Dan and Mary Ledingham | Mary Lou and John* Tanton |
| Maggie and Bob Charlton | Dick and Jane Lent** | Marana Tost* |
| Sally S. and John S. Clark** | Janet M. Mancinelli | Roberta Vander Breggen |
| James and Carolyn Cloutier | Jamie and Mary Kay Martin | Greg and Jan Voelker |
| Catherine G. Curran* | Emer A. Mathias* | Sharon Walker |
| Al and Jane Damschroder | Carol Matyniak | Don Ward* and Jennifer Eis |
| Ross and Nancy DeFries | Marge May* | Currie and Mary Weed |
| Mike and Cheryl Eberhart | Dave and Joy McBride | Arla Weinart* |
| Suzanne Felt* | Sheryl McCleery | Ann Dow Weinberg* |
| Edward J. "Ted" Frey Jr. | Jinny McCoy | Valerie S. Wilson |
| Bud Germond* | Jeff and Genie McEvoy | Hugh Winnell* |
| Marjorie E. Green* | Dr. and Mrs.* William Meengs | Todd C. and Jennifer L. Winnell |
| Gladys Hamill | Emerson John Meyer | Col. and Mrs. William A. Wyman |
| Bonnie Hess* | Emily Meyerson | John and Deborah Zahnow |
| Margo L. Hodder | Edward J. Neithercut* | Elayne Zaiger* |
| Fred and Diane* Hoffmann | Maureen Nicholson | Dr. Louis and Mary Jane Zako |
| Darlene M. Holcomb | Scott and Melissa Okerlund | |
| Mr. and Mrs. Robert D. Horner** | Albert and Carol Osborn** | |
| Harriet (Penny) Abbott Huber | John D. Pickering | |

**Those noted are no longer with us, but their legacy lives on.*

Financial Summary

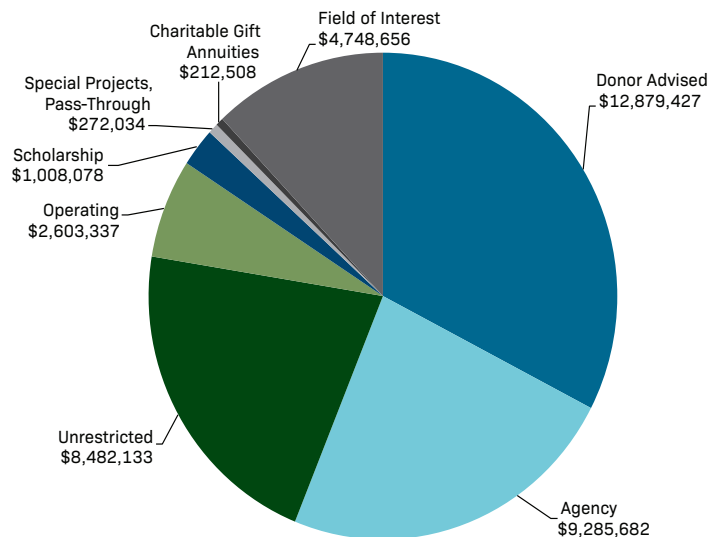
For the fiscal year ending March 31, 2020

Our audited financial statements and IRS Form 990 are available on our website, www.phsacf.org. You may also contact our office for copies, (231) 348-5820.

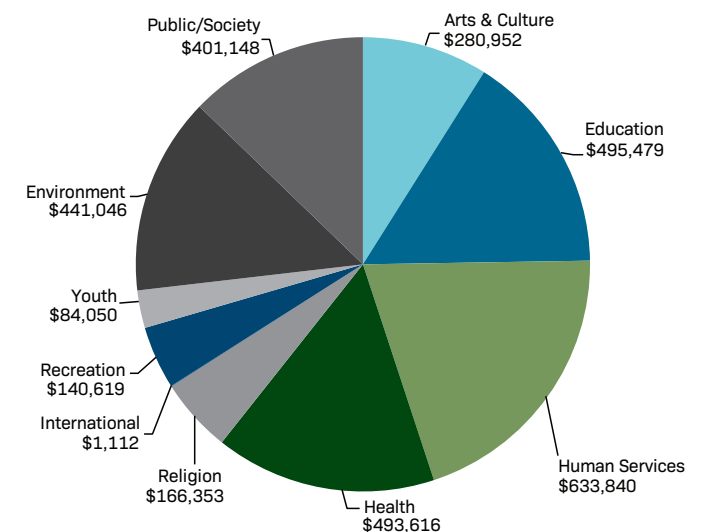
ASSETS:	FY2020	FY2019
Cash and cash equivalents	\$ 3,620,381	\$ 2,558,307
Certificates of deposit	583,408	613,027
Investments	33,992,582	40,525,013
Contributions receivable	1,155,526	440,000
Program related investment receivable, net of discount	98,680	-
Prepaid expenses	19,125	-
Furniture and equipment, net of accumulated depreciation of \$42,808 and \$39,541 in 2020 and 2019, respectively	22,151	3,791
Total assets	39,491,853	44,140,138
LIABILITIES:		
Grants payable	256,689	102,612
Charitable gift annuities	123,043	54,953
Funds held as agency endowments	6,363,022	7,389,442
Total liabilities	6,742,754	7,547,007
NET ASSETS:		
Without donor restrictions	13,314,997	18,532,781
With donor restrictions	19,434,102	18,060,350
Total net assets	\$ 32,749,099	\$ 36,593,131
Total liabilities and net assets	\$ 39,491,853	\$ 44,140,138

REVENUE, GAINS, AND OTHER SUPPORT:	FY2020	FY2019
Contributions	\$ 3,235,057	\$ 3,544,362
Program related investment income	1,879	-
Investment return, net	(4,356,563)	1,114,464
Remeasurement of charitable gift annuities	(11,967)	16,546
Agency endowments administration fees	48,591	44,969
Net revenue, gains, and other support associated with agency endowments	647,004	(683,691)
Total revenue, gains, and other support	(435,999)	4,036,650
EXPENSES:		
Program services:		
Grants	3,201,040	2,777,469
Operating Expenses	68,217	66,728
Supporting Services:		
General and administrative	357,893	344,270
Fundraising	111,708	108,214
Grants related to agency endowments	(330,825)	(86,998)
Total expenses	3,408,033	3,209,683
Change in net assets	(3,844,032)	826,967
NET ASSETS, Beginning of year, as restated	\$ 36,593,131	\$ 35,766,164
NET ASSETS, End of year	\$ 32,749,099	\$ 36,593,131

ASSETS by Fund Type FY2020



GRANTS by Program Area FY2020



Our Funds

Community Funds

Roma Walstrom Bolline Fund
Sally and John Clark Fund
Catherine G. Curran Fund
Curtis Family Fund
Drost Community Fund
Suzanne G. Felt Fund
Fund for the Community
Hi and Joedy Hall Fund
Gladys and Jack Hamill Fund
Bonnie Hess Fund
Robert Horner Fund
Donald Hufford Endowment Fund
Marilyn M. Icke Fund
Impact Investing Fund
Fred and Joyce Koehler Family Fund
Lent Family Fund
Lotspeich Family Fund
Matt Mathias (Emer A. Mathias) Memorial Fund
Marge May Fund
Pearl E. McPike Charitable Fund
Thomas S. and Ellen K. Noneman Fund
Albert and Carol Osborn Memorial Fund
Frances Hamilton Schirmer Fund
Frances and Jeffrey Shepard Fund
Budd and Shirlee Tallberg Charitable Fund
Hugh D. Winnell Fund
Jack and Elayne Zaiger Family Fund

Community Giving Circles

Birchwood Outreach Fund
Harbor Cup Charitable Fund
L'Arbre Croche Fund
Sunrise Rotary Charitable Fund

Field of Interest Funds

Jerolene and Lewis Brown Charitable Youth Fund
Carpenter Family Fund
Emmet Housing Solutions Fund
Environmental Education Fund
Essential Needs Fund
Fund for Youth
Deb Greenwald Foster Family Care and Support Fund
Healthy Community Fund
Robert Horner Fund for Natural Resource Conservation
Jeff Kring Outdoor Youth Education Fund
Little Traverse Bay Protection and Restoration Fund
Dree Look Lo Tennis Fund
Matt Mathias (Emer A. Mathias) Fund for Conservation
Northern Michigan Housing Fund
Schulze-Stern Fund for Young People
Science for the Future Fund
Dorothy Scott Fund for Senior Citizens
Shoreline Fund
Urban Forestry Fund

Ward & Eis Elder's Project Fund
Zonta Women and Children's Fund

Donor Advised Funds

David and Brenda Bell Family Fund
Neil T. and Marsha L. Bidwell Charitable Fund
Biltz Family Community Fund
B.J. Shawn and Becky Kranig Fund
Blanchard Family Fund
Bleyaert Family Fund
Bund Family Fund
J. Max and Elizabeth Busard Memorial Fund
Buzzelli Family Charitable Fund
Byers Family Charitable Fund
Tom and Susie Carruthers Fund
Dan and Linda CasaSanta Family Fund
Catalina Starlight Fund
Maggie and Bob Charlton Family Fund
Chermside Family Fund
Circuit Controls Corporation Charitable Fund
Clarke Family Fund
Julie and Murray Cotter Family Fund
Deborah and David Deal Gift Fund
Mike and Cheryl Eberhart Family Fund
Edgewater Community Fund
Erickson Family Fund
Everyone Matters Fund
Michael J. and Marjorie K. FitzSimons Fund
Chip and Jean Frenzt Family Fund
Ted and Brenda Frey Donor Advised Fund
Frey Foundation Fund
Gano Family Fund
Jack Garber Family Fund
Gijigowi Fund
William and Louise Graham Fund
Patti and Bally Grannis Family Fund
Hameister Family Charitable Fund
William H. and Louise T. Harrison Fund
Barbara and Jerome Hoganson Fund
Holder Family Foundation Fund
Dr. H. Ross and Virginia G. Hume Charitable Fund
Ann K. Irish Charitable Fund
David H. Irish Charitable Fund
Thomas and Patricia Jeffs Fund
John D. Pickering Fund for Equal Parenting
Cathy Kalahar and David Evrard Charitable Fund
Keller Flaherty Family Fund
Knowlton Family Fund
Kroeger-Mainland Family Fund
Linda Sheppard Nurses Fund
Hanna-Renkes Literary Guild Fund
Everett and Lois Kircher Family Fund
Loyd Family Fund
Lutjens Family Fund
The Mainland Family Fund
Mary Clare Reynolds Joyce Fund
McKinney Family Charitable Fund
Meyerson Family Tzedakah Fund
Maude and Gorton Milliken Fund
Jim and Trish Murray Charitable Fund
Mort Neff Family Fund
Neithercut Family Fund
Nelson-Dennis Family Fund
Ted and Lori Pall Charitable Fund
Perry D. and Karen L. Clark Fund

Todd and Kathy Petersen Charitable Fund

Craig and Mary Rapin Family Fund
Petoskey Rotary Charities Fund
Petoskey Rotary Park Fund
Scholl Family Fund
Bob Schulze Fund for Creative Writing
Roger E. and Peggy Dicken Schwer Fund
Mary Lou and Tom Smith Family Fund
Scott and Dibby Smith Family Fund
Stafford and Janice Smith Family Fund
Steve and Anne Murray Charitable Fund
Sturgeon River Pottery Fund for Education in Visual Arts
Susan Irish Stewart Charitable Fund
Tanton Family Fund
Marana Webber Tost Charitable Fund
VandenBrink Biddick Family Fund
Brian and Dawn Wagner Charitable Fund
Walstrom Marine Charitable Fund
William Frey Charitable Fund
The Winnell Family Outdoor Experience Fund
Marjorie A. Winnell Healing Center Fund for Complementary Medicine
David and Barbara Young Fund

Designated & Organizational Funds

Administrative Endowment Fund
Animal Security Fund
Mary Askew Memorial Fund
Bay Bluffs Endowment Fund
Bay View Association Endowment Fund
Clancy Bellmer IOOF Little League Fund
Blissfest Endowment Fund
Benjamin B. Blum Lodging Assistance Fund
Agatha O. Boettger Senior Citizens Fund
Camp Daggett Fund
Challenge Mountain-Spirit Day Camp Fund
Char-Em United Way Endowment Fund
Child and Family Services of Northwestern Michigan Fund

Concord Family Association Fund
Crooked Tree Arts Council Cultural Fund
Emmet-Charlevoix Bar Foundation Fund
Emmanuel Episcopal Church Bequest Fund
Emmanuel Episcopal Church Endowment Fund
Emmet County Lakeshore Endowment Fund
First Presbyterian Church of Harbor Springs Bequest Fund
First Presbyterian Church of Harbor Springs Endowment Fund
First Presbyterian Church of Petoskey Endowment Fund
First Tee Fund
Friendship Centers of Emmet County Endowment Fund
James N. Gamble Family Fund
William C. and Jennie S. Germond Fund
Great Lakes Chamber Orchestra Endowment Fund
Harbor Area Housing Fund
Harbor Springs Area Historical Society Endowment Fund
Harbor Springs Library Endowment Fund
Harbor Springs Education Foundation Fund
Harbor Springs High School Band Boosters Fund
Land and Water Education Fund
Petoskey Lions Club Fund
Little Traverse Civic Theatre/Ross Stoakes Memorial Fund
Little Traverse Historical Society and Museum Fund
Little Traverse Choral Society Endowment Fund
Little Traverse Sailors Endowment Fund
Manna Project Endowment Fund
Steve and Molly Kircher Fund for Manna Manna Fund
Otho J. Mathias Scholarship Fund
Matt Mathias (Emer A. Mathias) Memorial Fund for Little Traverse Historical Society
Emer A. Mathias NCMC Foundation Fund



Brian and Dawn Wagner

Although Brian and Dawn (Daly) Wagner recently established a new donor advised fund at the Community Foundation, they are no strangers to Petoskey. After meeting at Michigan State University, the two were married in 1985 at St. Francis Church, and Dawn's love of her hometown of Petoskey instantly transferred to Brian. Although Brian's career took them all over the country, Petoskey remained a regular family vacation spot. In 2017, they finally had the opportunity to settle here and have committed to serving and strengthening their beloved community.

"After meeting DJ Jones and hearing about the Petoskey-Harbor Springs Area Community Foundation, we immediately determined it was time to move our charitable dollars to the Foundation and put them to work locally."

Our Funds

Matt Mathias (Emer A. Mathias) Memorial Scholarship Fund
Matt Mathias (Emer A. Mathias) Memorial Fund for Camp Daggett
Michigan Dyslexia Institute - Northern Michigan Center Endowment Fund
North Central Michigan College Foundation Special Project Fund
Nehemiah Project Endowment Fund
Nehemiah Project Fund
New Life Anglican Church Endowment Fund
Northern Community Mediation Fund
Northern Community Mediation Endowment Fund
Northern Michigan Fund
Northwest Michigan Food for Humanity Fund
Northwest Michigan Habitat for Humanity Fund
Albert and Carol Osborn Memorial Fund for the Friendship Centers of Emmet County
Petoskey Education Foundation Fund
Petoskey Area Garden Club Endowment Fund
Petoskey District Library Fund
Planned Parenthood Northern Michigan Fund
SAFE in Northern Michigan Fund
Scenic Michigan Endowment Fund
Ann Smith Charitable Fund
George Armstrong Spirit Day Camp Endowment Fund
St. Francis Xavier Endowment Fund
Tip of the Mitt Watershed Council Water Quality Fund
Top of Michigan Trails Council Fund
Walloon Lake Trust and Conservancy Fund
Wil Moyer Music Scholarship Fund
Hugh D. Winnell Scholarship Fund in Memory of Vera Jean and Marjorie Winnell for Kiwanis of Petoskey
Hugh D. Winnell Scholarship Fund in Memory of Vera Jean and Marjorie Winnell for North Central Michigan College
Hugh D. Winnell Scholarship Fund in Memory of Vera Jean and Marjorie Winnell for Petoskey Education Foundation
Women's Resource Center of Northern Michigan Endowment Fund

Women's Resource Center Jan Mancinelli Operations Fund
Women's Resource Center Operations Fund

Charitable Gift Annuities

James and Carolyn Cloutier Charitable Gift Annuity
Jennifer Eis Charitable Gift Annuity
Gladys Hamill Charitable Gift Annuities
Sharon Walker Charitable Gift Annuity

Special Project Funds

Arctic Grayling Reintroduction Fund
Petoskey Community Pool Fund
Petoskey Swimming Pool Fund
Petoskey Tennis Courts Fund
Riverbend Park Pickleball Project Fund

Scholarship Funds

Baiardi Family Foundation Scholarship Fund
Café Society Educational Fund
James and Carolyn Cloutier Scholarship Fund
Thomas Dale Sr. Memorial Scholarship Fund
Robert Jensen Dau Memorial Scholarship Fund
First Tee Scholarship Fund
Anna Funk Memorial Scholarship Fund
Janet and Richard Gorman Scholarship Fund
Harbor Springs Opportunity Scholarship Fund
Home Builders Association of Northern Michigan Building Industry Career Scholarship Fund
Barry Potter/HOPE Scholarship Fund
Amy Elizabeth Kelbel Scholarship Fund
Kiwanis of Harbor Springs Scholarship Fund
Jennifer A. Kullik Memorial Scholarship Fund
Sara J. Latimer Redpath Church Memorial Scholarship Fund
Marshall-Parker Family Scholarship Fund
Marshall-Smith Scholarship Fund
C. W. McClellan Scholarship Fund
Mary McClutchey Amacher Scholarship Fund
Olofsson Family Scholarship Fund
Petoskey Area Business and Professional Women's (BPW) Scholarship Fund
Michael Gale Phillips Memorial Scholarship Fund
Scott Batchelor Scholarship Fund
Stafford and Janice Smith Scholarship Fund
Gerald Gramzay-Stafford's Hospitality Culinary Scholarship Fund

BOLD indicates new funds

Our Donors

Jodi and Tom Adams
Doug and Anne Albrecht
Dr. Anthony & Dr. Lauren Alessi
Alliance Beverage Distributing
Sree Alvarado
AmazonSmile
American Home Technology
American Junior Golf Foundation
Marcia and Richard Ames
Shirley Anderson
Anonymous (9)
Robert and Cherri Anthony
Mark and Denise Antonishen
Joey Arbaugh
Julie Ard
Meredith Arneil
Barry and Jeannette Aspenleiter
Linda Atchison
Kal and Jenni Attie
Joseph and Kathryn Audia
Thomas Auffenberg
Donald Austin
Jeff and Barb Austin
Dick and Annette Babcock
Doug and Indy Bacon
John E. Bade Jr.
Baiardi Family Foundation, Inc.
Mary J. Baird
Michael and Nancy Baity
Debra P. Baker
Jack and Susie Baker
Barb and Rick Baker
Stephanie Baker
Jay Balasz DDS
Mr. and Mrs. Ronald C. Baldwin
Darryl and Maryle Barbe
Paul Barker
Justin Barnes
David S. and Robyn V. Barrie Family Fund, Cleveland Foundation
Steve Bartha and Elena Forzani
Michael Basford
Duane J. Beach
Roger and Jean Beckley
Ruth Bellissimo
Dr. Jeffrey A. and Mrs. Laura L. Bennett
Alan Berlin
Beyer Family Foundation
Edward M. Bezilla
Shaun and Shauna Bezilla
Mary Biagini
Ken and Julie Biddick
Marsha and Neil Bidwell
Mr. and Mrs. George A. Biltz
Mary Christine Birr
Elizabeth Bishop
Joe Blachy
John Blair
Lisa and Paul Blanchard
Edward and Debra Blews
Jay Blistan
Ross Blumke
Steve and Kathy Boeckman
Larry and Joanne Boerman
Greg and Sharon Bois
Sandra Bollinger
Bill* and Donna Borglin
Pier and Renee Borra
John Boyles
Boyne Resorts
Rob and Alyssa Briggs
Ronald W. Broquet
William and Shannon Brower
Lisa and Blair Brown
Steve and Holly Brown
Mrs. Norma K. Brown
Julia and Bill Bugera
Sally and Ian Bund
Max and Christine Bunker
Maureen Helen Burke
Ann Joslyn Burrows
Drew Bussler
Jenny Byer and Andrew Elgin
Mr. and Mrs. Walter G. Byers
A. M. Campisi
Howard and Jeannie Canada
Patty and Joe Cappy
Beth Carpenter
Lynne Carpenter
Christine and Russell Carpenter
Tyler Carr
Mrs. T. H. Carruthers IV
The Dan and Linda CasaSanta Family
Tom and Janet Cattel
Central Indiana Community Foundation
The Chaffee Family
Challenge Mountain of Walloon Hills, Inc.
Richard and Carolyn Chambers
Ryan R. Charles
Maggie and Bob Charlton
Robert and Beth Christians
The Christman Company
Mel and Jeanne Church
Lisa A. Cicinelli
Circuit Controls Corporation
Gordon Clark
John and Nancy Clark
Patricia and Jim Clarke
Robert and Susan Clarke
Mr. and Mrs. James Cloutier
Sarah and Don Cohen
Collie Construction Inc.
Keith Collins
Margaret L. Collins
Mark Collins
Renee and Michael Collins
Sue and Eric Conley
Jim Conley
The Connolly Family

Richard and Carol Cook
Adam Coon
John R. and Mariette B. Cooper
Dave and Tiffany Corteville
Darcy Costello
Council of Michigan Foundations
Colby Crall
Kenneth and Sharon Crockett
CrowdRise by GoFundMe
Crooked Tree Capital, Inc.
Jack Crotty
Mr. and Mrs. Randy Croyle
Mr. and Mrs. David M. Culver
John Cunningham
Paul Cupp
Diane Curtis
Gail Gruenwald and Wil Cwikiel
Al and Jane Damschroder
Connie and Tom Dansbury
Robert Jensen Dau Foundation
Taylor Davis
Amelie and Jason Dawson
Guy and Caryn Dearing
Jack and Jenny Deegan
John P. De Garmo
Mike DeGrazio
DeHamer Family
Ed Dembek
The Descamps Family
William Devault
Keith and Carole Deyer
Dee Dilworth
Harry Dixon
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Local needs, local support.

In March 2020, the novel coronavirus reached Michigan and our community. Although so much was uncertain, we knew that our community would need support to navigate the unknown. At that time, we designated our existing Essential Needs Fund to receive donations and to provide immediate relief grants to our nonprofit partners serving Emmet County. We are grateful for the community-wide support that continues today. As of July 2020, we have made relief grants totalling over \$200,000.

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Your name is important to us. If your name is incorrect or omitted,
please let us know so that we can correct our error.

This annual report reflects activity during the
fiscal year ending March 31, 2020.

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OUR MISSION

To improve the quality of life
for all people in Emmet County, by:

- Connecting donors with community needs
- Building a permanent source of charitable funds to serve our area
- Addressing a broad range of community issues through innovative grant making
- Championing philanthropy and active citizenship



Excellence. Accountability. Impact.™

Cover Photography by Philip Hutchinson

NOTE: All group photographs in this report were taken prior to the pandemic and physical distancing.