REASONS TO CELEBRATE
IN OUR 25th YEAR

WHY WE CELEBRATE

Thanks to your generosity, the Charlevoix County Community Foundation has been active and impactful for 25 years.

FROM THEN TO NOW

1992-1996
• Assets grew to $4.4 million
• Grants and scholarships totaled more than $370,000

1997-2002
• Assets grew to over $8 million
• Grants and scholarships totaled more than $3.5 million

2003-2007
• Assets topped $23 million
• Grants and scholarships totaled more than $7.9 million

2008-2012
• Assets exceeded $25 million
• Grants and scholarships totaled more than $13 million

2013-2017
• Assets grew to $37 million
• Grants and scholarships totaled more than $22 million
• Created the Legacy Society to recognize donors who include the Community Foundation in their estate plans
• The Legacy Society inspired the first 30 friends to join

Looking back at the past 25 years, we are humbled. We are amazed. We are impressed. In 1990, we started from scratch. A small group of community members with a big idea set about the task of educating the community, raising initial funds, recruiting a board of trustees, and establishing a new organization. We had zero dollars, no office, no computer, and not even a piece of letterhead to our name. But within two years, the Council of Michigan Foundations, the Frey Foundation, the Malpass Foundation, East Jordan Iron Works, and the W.K. Kellogg Foundation had all contributed early support, and on August 12, 1992, the Charlevoix County Community Foundation officially opened for business. Just five years later, we had distributed more than $370,000 in grants, and our assets had grown to $4.4 million.

For good. For ever.
DEAR FRIENDS,

Once again, as we take time to reflect on the past year’s accomplishments in our Annual Report, we are overwhelmed with gratitude to all of you who have played a part in the success of the Community Foundation. This year, we are looking back not only at the past year, but at the past 25 years. We are celebrating that milestone and the many milestones that led us here.

Most of all we are celebrating you and all that you have done. We thank you, our donors, for your continuous support from 1992 through today. We thank you, our more than 200 nonprofit partners, for impacting our county in so many positive ways. We thank you, our board members and volunteers, who have generously given of your time and resources to set the Community Foundation on the path of growth and excellence. All of you have changed Charlevoix County for the better.

There is so much to celebrate!

With gratitude,

 Chip Hansen
 President

 Bill Aten
 Chairperson

TODAY’S SUCCESS

HERE WE ARE, WITH 25 YEARS BEHIND US, AND FOREVER TO GO. IN 1993, THE COMMUNITY FOUNDATION MADE JUST 43 GRANTS. IN 2017, WE MADE 449 GRANTS. WE’VE GROWN. TODAY, WE ARE A THRIVING ORGANIZATION WITH THOUSANDS OF DONORS, HUNDREDS OF VOLUNTEERS, AND MILLIONS OF DOLLARS INVESTED IN BETTERING OUR REGION.

A WORTHY PURPOSE

OUR MISSION: To enhance the quality of life for all citizens of Charlevoix County, now and for generations to come.

OUR VISION: To be the trustworthy resource for philanthropy by building permanent endowment, addressing needs through grantmaking, and providing leadership resources to serve our community.

For good. For ever.

Chip Hansen, President, and Bill Aten, Board Chair, at Aten Place.
Engaged and dedicated volunteers have always led the way with the vision to support people, places, and projects that enrich our communities and our environment. These four visionaries represent the over 400 individuals who have served as trustees and committee members of the Community Foundation in the past 25 years.

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At the nonprofit Create Community Arts Studio (CREATE) in Boyne City, high school students Maaniinh Fonseca, Journey Khaled, and Jaden McIntire create in their individual studios and common areas during an afternoon session. These students are part of a new semester-long artist-in-residence program, which provides studio space, supplies, collaboration, training opportunities, and artist workshops to five artists chosen through a portfolio review from applicants throughout Charlevoix County. The four-month after-school program was funded in part by the Community Foundation’s Youth Fund.

“I GET TO LEARN TECHNIQUES AND IDEAS THAT I DIDN’T EVEN KNOW EXISTED. I’VE ONLY BEEN A SKETCH ARTIST, BUT I’M GOING TO GET TO TRY NEW THINGS. I’M LOOKING FORWARD TO GOING THROUGH ALL THE TERRIBLE PHASES OF MY ART UNTIL I GET TO THE GOOD STUFF. I ALWAYS WENT TO MUSEUMS AND SAID ‘I WANT TO DO THAT,’ BUT I DIDN’T HAVE THE SUPPLIES OR THE MONEY TO TRY IT — CREATE GIVES ME THAT.”

JADEN MCINTIRE
Boyne City High School freshman

(L-R) Maaniinh Fonseca, Journey Khaled, and Jaden McIntire
GIVING TO THE ARTS

FIRST ARTS GRANT 1993

GRANTEE: JORDAN VALLEY DISTRICT LIBRARY
FOR A PRODUCTION OF CHARLOTTE'S WEB

$500 FROM THE COMMUNITY FUND

SUPPORTING FUTURE ARTISTS NOW

"WE WANTED TO DEVELOP AN ACCELERATED STUDIO PROGRAM FOR HIGH SCHOOL ARTISTS THAT WAS VERY SIMILAR TO A LIVE-IN RESIDENCY, BUT WAS AN INTENSIVE DAY PROGRAM FOR STUDIO ARTISTS. WE DESIGNED THE SPACE AND PROGRAMING AROUND THE CONCEPTS OF CREATING, SHARING, AND MARKETING YOUR ARTWORK, AND PREPARING FOR COLLEGE OR A CAREER IN THE FINE ARTS. WE LOOK TO FORM A POSITIVE NETWORK OF ARTISTS TO EXPAND THEIR EXISTING PRACTICE, WORK COLLABORATIVELY, DISCUSS ART CRITICALLY, AND INSPIRE ONE ANOTHER."

SARA MANCHESTER
Founder and Executive Director
Create Community Arts Studio

TOTAL GRANTS 545
$1,460,000

FUNDS DEDICATED TO THE ARTS = 15
The new Chestonia Bridge at the Old State Road crossing of the Jordan River has significantly improved the health of the river. The Community Foundation helped pave the way in communicating with other foundations and was the first to support the project with a $50,000 grant. The Community Foundation showed its strong support throughout the project timeline, helping give the project credibility and building momentum. The new bridge at this site is also an improvement to the rural area on a road that is well-traveled.

KIM BALKE
Biologist
Conservation Resource Alliance

For many years, the Old State Road site was the most challenging road-stream crossing on the Jordan River. Eroding embankments, undersized culverts, an aging timber retaining wall, and a low guardrail made this crossing dangerous for cars driving over it and kayakers and canoeists moving under it. In addition, the two culverts altered the depth and width of the stream, increasing velocity and water temperature, and creating unnatural habitats for fish populations.

When we learned about this issue in early 2012 from the Conservation Resource Alliance (CRA), we knew it was a worthy cause. Promoting the health of local resources has always been a priority, and the Jordan River is one of our region’s gems. We jumped in with our support, contributing the largest grant we’ve ever given during a grant cycle. Today, a new 90-foot-long, single-span concrete bridge has improved the crossing, while restoring the natural flow of the Jordan River.

SAFE WATERWAYS

JoAnne Thomas and Debbie Chappuis enjoy a morning paddle under the new Chestonia Bridge.
GRANTEE: LITTLE TRAVERSE CONSERVANCY
TO TRANSPORT KIDS TO AREA NATURE PRESERVES FOR ENVIRONMENTAL EDUCATION PROGRAMS

FIRST ENVIRONMENTAL GRANT
1994

$550 FROM THE YOUTH FUND

TOTAL GRANTS
486 $2,727,000

Funds Dedicated to the Environment
10

"THE IMPACT OF THE COMMUNITY FOUNDATION HAS BEEN POSITIVE AND SIGNIFICANT FOR OUR COMMUNITY AND FOR THE CONSERVANCY IN PARTICULAR. IT HAS TO DO NOT ONLY WITH THE INDIVIDUAL PROJECTS, BUT ALSO WITH THE BIG PICTURE CONSISTENCY AND SUSTAINED EFFORT THAT THE FOUNDATION HAS BROUGHT TO EVERY FIELD THEY WORK IN. THEY ARE IMMENSELY VALUABLE IN OUR COMMUNITY."

TOM BAILEY
Executive Director
Little Traverse Conservancy

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TOM BAILEY
Executive Director
Little Traverse Conservancy
The greenhouse has been such a meaningful addition to Grandvue. To have a year-round gardening program and therapeutic space has benefited our population tremendously. The greenhouse touches residents in a different way than some of our other activity areas. Each day we watch someone who was upset or in need of some personal attention arrive at the greenhouse, and everything changes. Moods improve, smiles emerge, and you can see them relax while taking in the music, the warmth, the variety of plants, and most importantly, the sunshine. It is truly a magical space.

Lisa Dunson
Director of Activities
Grandvue

The Community Foundation joined with many other area organizations and individuals to support the building of the 24’ x 30’ four-season greenhouse at Grandvue Medical Care Facility in East Jordan. The warm, sunny structure provides a perfect space for multiple activities—not only gardening. Residents participate in woodworking, rock and canvas painting, refurbishing old windows or antiques into artwork, and more. Families are encouraged to visit their relatives in the greenhouse and work on crafts together as well. The project is part of an ongoing outdoor expansion at the facility that will provide multiple spaces for residents and their families to enjoy.

Lissa Krussell, Activities CNA, works with residents, Mary Houseman and George Carver Edwards, to help them repot plants that need more room to grow.
GIVING TO HEALTH AND HUMAN SERVICES

FIRST HEALTH AND HUMAN SERVICES GRANT 1993

GRANTEE:
CHARLEVOIX COUNTY COMMISSION ON AGING
FOR MEALS ON WHEELS PROGRAM
FOR HOMEBOUND SENIORS

$1,500

TOTAL GRANTS 2,360
$6,980,000

FUNDS DEDICATED TO HEALTH AND HUMAN SERVICES 37

“I GO DOWN TO THE GREENHOUSE ONCE A WEEK FOR ARTS AND CRAFTS. IT IS SO QUIET, RELAXING, AND WARM. I COULD SPEND THE WHOLE DAY THERE.”

MYRTLE MORGRIDGE
Resident
Grandview
Northern Michigan is an awesome place to live and visit, and great trails are just one more reason to get outside. I enjoy mountain biking for exercise, stress relief, and camaraderie. It’s so much fun to be out in the woods with friends and family. Our area has the potential to be a vacation destination for mountain bikers who are willing to travel to ride new and exciting trails. When they travel here, they rent hotel rooms, frequent restaurants, and stay at campgrounds—all of which boost the local economy. For residents, trails just add to nature’s playground.”

SCOTT BEAL
BOARD MEMBER
Top of Michigan Mountain Bike Association (TOMMBA)

Miles and miles of non-motorized, recreational trails connect communities throughout Charlevoix County, and many of them were paid for in part by the Community Foundation. This year, the Community Foundation supported eight trail projects totaling over $41,000. One of the largest was the construction of 9.5 miles of new mountain bike trail at Avalanche Preserve in Boyne City. Thanks to Top of Michigan Mountain Bike Association (TOMMBA), 100 volunteers, and more than 200 donors, these new trails offer beginner, intermediate, and advanced riders opportunities to build their skills and enjoy the beauty of the area. Constructed to reduce impact and minimize the need for regular maintenance, these trails will continue to bring enjoyment to locals and visitors for years to come.

Max, age 9, and his father, Scott Beal, TOMMBA board member, have been riding trails together for about four years. “It’s a great way to get kids to unplug from all the electronics and get some exercise,” said Scott.
GRANTEE: CHARLEVOIX COUNTY MSU EXTENSION FOR THE OUTDOOR PUBLIC HOCKEY RINK IN BOYNE CITY

FIRST RECREATION GRANT
1993

$1,200

TOTAL GRANTS
537
$2,820,000

FUNDS DEDICATED TO RECREATION
13

“THE TRAIL AT AVALANCHE IS AMAZING! IT IS A HUGE IMPROVEMENT OVER WHAT THEY HAD BEFORE. THEY TOOK OUT ALL THE ROOTS AND ROCKS, SO IT IS A REALLY SMOOTH RIDE WITH FUN UPS AND DOWNS. IT’S STILL REALLY CHALLENGING BECAUSE IT IS SUPER FAST AND FUN. I LOVE BEING OUT IN THE WOODS AND SEEING THE SEASONS CHANGE, AND IT IS WONDERFUL THAT THERE IS A TRAIL SO CLOSE.”

ANGIE NACHAZEL
East Jordan resident and avid mountain biker

CELEBRATE 9

GIVING TO RECREATION
WE HAVE AN AMAZING BOARD OF TRUSTEES WHOSE DISCIPLINED AND DEDICATED APPROACH TO STEWARDING THE COMMUNITY FOUNDATION HAS HELPED IT FLOURISH THROUGH THE YEARS. OUR BOARD MEMBERS COME FROM ALL AREAS OF THE COUNTY, BRINGING NEW IDEAS AND SEASONED WISDOM TO BEAR ON ALL THE DECISIONS THEY MAKE. WE'RE GRATEFUL FOR THEIR COMMITMENT.

Front Row (L-R): Lori Meeder, Michelle Cortright, Don Spencer, Barbara Malpass, Bill Aten, and Evelyn Howell

Not pictured: David Leusink
Twenty-five years ago, we knew that educating and engaging our county’s youth in philanthropy would help shape the future of our region—and it has! Since the beginning, 142 young people have participated in our Youth Advisory Committee (YAC), where students learn how to assess needs and recommend grants, as well as gain important leadership skills and an appreciation for the power of giving back. To date, our Youth Fund has distributed over $950,000 in grants—something to celebrate!
Our staff members know the needs of our community. They work creatively and closely with more than 200 nonprofit partners, and they help our donors connect with the causes they care about.

MORE THAN 8,500 OF YOU HAVE SUPPORTED THE COMMUNITY FOUNDATION SINCE 1992. YOUR GENEROSITY DRIVES US FORWARD EACH DAY, AND THE IMPACT OF YOUR GIVING HAS MADE OUR COMMUNITY BETTER AND STRONGER IN SO MANY WAYS. WITHOUT YOU, NOTHING WAS POSSIBLE. WITH YOU, EVERYTHING IS POSSIBLE.
BY THE NUMBERS

16 DONORS

8,500

14 more than 200 NONPROFIT PARTNERS

15 35M IN ASSETS

17 more than 22M IN GRANTS AND SCHOLARSHIPS distributed since 1992

18 8,000 GRANTS AND SCHOLARSHIPS distributed since 1992
“Communities need leaders who have thought about what leadership means, and we need leaders who are committed to their own lifelong learning process. By providing increased access to the entire collection of Leadership Charlevoix County’s recommended books, our community’s leaders and those who aspire to be leaders have a great gift available to them. By expanding the collection to include some areas that are not often explored, especially around women’s leadership, I hope we are calling to and equipping a new generation of female leaders for the area.”

SARAH MOORE HESCHELES
LEADERSHIP CHARLEVOIX COUNTY PARTICIPANT

PROACTIVE

When Sarah Moore Hescheles went to check out leadership books from her local library, she was disappointed. Of the recommended titles for the Leadership Charlevoix County (LCC) program she was participating in, only four out of 16 books were in all three Charlevoix County mainland libraries. Only three of 16 books were written by women, and only one book discussed issues specific to women in business. Sarah saw this as an opportunity to improve the collections, and as part of her personal leadership requirement for the LCC program, she partnered with the Charlevoix, Boyne City, and Jordan Valley libraries to write grants that would expand the leadership offerings.

In collaboration with local librarians, Sarah chose additional books about women in leadership, as well as a diverse array of books written for children and teens. The Foundation funded the grants through the S.U.N fund, and as a result local men, women, and youth now have access to a wider selection of books that encourage leadership development.

SOMETIMES NEEDS CAN’T WAIT FOR A GRANT CYCLE.

When a nonprofit has a last-minute need for project supplies or an urgent need, waiting weeks to apply for and receive a grant is simply not practical. In June 2015, we established the Support Us Now (S.U.N.) Fund, which helps grantees with requests of $1,000 or less get their needs met in a week or less. Since its inception, the SUN Fund has made 15 grants totaling over $9,380.
The Community Foundation has a wide range of funds that provide for various needs around the community and beyond. Find a cause you care about, and contribute to an existing fund that addresses that need. Start your own fund to support the organizations and activities that you feel strongly about. Or give to our Community Fund, which supports areas of greatest need.

For complete lists of C3F donors, grants, and scholarships, visit www.c3f.org.

**GIVING WITH THE FUTURE IN MIND**

When you give to the Community Fund, your gifts are combined with the gifts of hundreds of others and invested for the long-term, where the gifts continue to grow. The Community Fund is flexible and far-reaching because it is not restricted to a certain cause or interest. Instead, board trustees and committee members can apply these grant dollars both in response to requests and proactively to address issues that impact our community. This type of gift can really make a difference, even as needs and opportunities change over time.

For this reason, we’ve made it possible for donors to create their own Funds for the Community that complement the Community Fund. These Funds can be named for a family, a couple, an individual, or a business. Donors can establish a Fund for the Community at one time, build the fund over five years, or include a future gift in a will or trust. Funds for the Community will grow and each year the Community Foundation will use a portion of the endowment earnings to support programs and projects in Charlevoix County. Even as grants are made each year, the balance will continue to grow, for good, forever.

**PLENTIFUL FUNDS**

**COMMUNITY GRANTMAKING FUNDS**

Respond to community needs and opportunities both now and in the future.

- The Community Fund
- Arts and Culture Fund
- Ethel Coeling Environmental Fund
- Health Fund
- Urgent Needs Fund
- Youth Fund
- Beaver Island Enrichment Fund
- Boyne City Enrichment Fund
- Charlevoix Enrichment Fund
- East Jordan Enrichment Fund
- SUN Fund

**NAMED FUNDS FOR THE COMMUNITY**

Boost Community Grantmaking Funds to make a difference close to home in honor of an individual or couple.

- Louanne and Crissy Davis Fund for Boyne City
- Alyce Lesser Fund for the Community
- Towsley Fund for Health
- Towsley Fund for Youth
- Tunison-Garlock Fund for the Environment
- Tunison-Garlock Fund for Youth
- Robert and Beverly Walker Fund for East Jordan
- Harry and Phoebe Watson Fund for East Jordan

**DESIGNATED**

Provide donors with a tool to make a specific local impact, managed and distributed by the Community Foundation.

- Arlene C. Barby Memorial Scholarship Fund
- BC/CX Non-Motorized Recreational Trail Fund
- Bellaire Public Schools Enrichment Fund
- Boxwell Stadium Endowment Fund
- Boyne Falls Medical Needs Fund
- Maura Brandt MSU Internships Funds
- Brookside Cemetery Improvement Fund
- Charlevoix Area Community Pool Endowment Fund
- Charlevoix Canopy Fund
- Charlevoix County Sheriff’s Office Canine Project Fund
- City of East Jordan Recreational Endowment Fund
- Classic Instruments, Inc. Community Fund
- Ethel W. Coeling Fund
- Helen Hoffman Collar Memorial Fund
- Justin Conklin Memorial Fund
- Crooked Tree District Library-Book Fund
- E. Darrall Dinwiddie Memorial Fund
- East Jordan Community Auditorium Endowment Fund
- East Jordan Community Pool Endowment Fund
- East Jordan Homeless Student Fund
- East Jordan Rotary Student Exchange Fund
- East Jordan Rotary Strive Grantmaking Fund
- East Jordan & Southern Station Band Shell Maintenance Fund
- The Gotcha! Fund
- Ronald W. Haagard Memorial Scholarship Fund
- Howard Haselschwardt Memorial Fund
- James and Evelyn Howell LTC Education Fund
- Jordan Valley EMS Authority Endowment Fund
- Marina LaBlance Music Education Fund
- Lake Charlevoix Invasive Species Control Fund
- Jack Laucher Outdoor Education Fund
DESIGNATED FUNDS CONTINUED
Edward B. Beverich Memorial Fund
Andrew Lonyo Fund
MacArthur Charitable Remainder Uni-Trust
Ruth Schofield McKinney Memorial Fund
Gena Maria Malpass Mission Fund
Meson Healthcare Charlevoix Hospital Staff Education Funds
North Central Michigan College Link to Learning Funds
Northwestern Michigan College Track Athletes Support Fund
Lake Place Memorial Music Fund
John & Barbara Polinski Memorial Fund
Bill & Esther Porter Scholarship Fund
Postle Farm Preserve Fund
Bob Puig Youth Scholarship Endowment Fund
Rybie Memorial Animal Care Fund
Kenneth & Ina Slough Memorial Fund
Soar Fund
John & B. Smith "Strive" Fund
Joan R. & Charles M. Taylor II Endowment Fund
Christ Episcopal Church of Charlevoix
Jelinek Northstar Fund
Hulsman Family Fund
Bruce & Joyce Herbert Fund
Hansen Family Fund
Victor & Pauline Garmyn Memorial Fund
William Frey Charitable Funds
Charlevoix Rotary Club Fund
Charlevoix Public Library Fund
Charlevoix Rotary Club Fund
Diller Family Fund
John & Sue Dixon Fund
Fisher-Camminati Family Fund
William Frey Charitable Funds
Victor & Pauline Garmyn Memorial Fund
Hanna Family Funds
Hansen Family Fund
Steve and Anne Hansen Family Fund
Bruce & Joyce Herbert Research Fund
Hestia Women’s Giving Circle Fund
Perry Irish Hodgdon Charitable Funds
Hultman Family Fund
IMI Community Endowment Fund
Jolene Northstar Fund
Keane Family Fund
Fr. Pierre Charlevoix Knights of Columbus-Council 7172 Endowment Fund
Luther and Mary Kurtz Fund
Barbara G. MacArthur Peace Fund
MacKenzie Family Fund
Tad & Brenda Malpass Family Fund
William E. & Mary S. Malpass Fund
McLeod-Larry Charitable Fund

ORGANIZATIONAL FUNDS
Support the operational, administrative, and programming needs of local organizations
B.A.S.E.S. Funds
Beaver Island Christian Church Funds
Beaver Island Community Center Fund
Beaver Island Cultural Arts Association Funds
Beaver Island District Library Building Fund
Beaver Island Historical Society Fund
Beaver Island Rural Health Center Funds
Boyne District Library Endowment Fund
Camp Daggett Fund
Camp Quality Michigan Endowment Fund
Challenge Mountain Fund
Char-Em United Way Fund
Charlevoix Area Garden Club Funds
Charlevoix Area Humane Society Funds
Charlevoix County 4-H Endowment Fund

FIELD OF INTEREST
Address an area of concern or a cause, applies by the Community Foundation
John and Laurene Adams Fund
Charlevoix County Substance Abuse Treatment, Prevention, & Education Fund
Dedois Family Fund
Kenneth Diller Memorial Fund
Industrial Devitt Family Fund/East Jordan Lake Charlevoix Watershed Fund
Phyllis Malpass Critical Needs Fund
Father Bill McKeon Critical Needs Fund
Eugene B. Renkiewicz Memorial Fund
Wisser-Saworski Endowment for the Arts

SCHOLARSHIP FUNDS
Provide educational scholarships to area students based on guidelines set by donors who establish the funds
Sheila Allen Memorial Scholarship Fund
Norm and Genevieve Bartlett Scholarship Fund
Beaver Island 21st Century Kitty McNamara Scholarship Fund
Belvidere Scholarships
Jeremy and Nicholas Bingham Memorial Scholarship Fund
Becky Bos Memorial Scholarship Fund
Boyne City Cooperative Scholarship Fund
Boyne Falls Polish Festival Memorial Scholarship Fund
Boyne Valley Lions “Clive & Ruby Vollick” Scholarship Fund
Bill and Jerry Brady Memorial Scholarship Fund
Marion Gardner Brooks Memorial Scholarship Fund
Edna Brown Nursing Scholarship Fund
David and Joan Burch Scholarship Fund
Charlevoix County Farm Bureau Endowment Fund
Charlevoix Development Corporation Fund
Kristen Cleary Memorial Scholarship Fund
Mark Clute Mapping Technologies Scholarship Fund
Charlevoix Education Foundation Corp
Robert and L. Georgine Craig Scholarship Fund
Colleen Currier-Hart Memorial Scholarship Fund
Kenneth Diller Memorial Scholarship Fund
Early/Conrad Family Memorial Scholarship Fund
East Jordan Garden Club Fund
East Jordan Lions Scholarship Fund
East Jordan Rotary Club Scholarship Fund
East Jordan United Way Fund
East Jordan Rotary Vocational Education Scholarship Fund
Ellsworth Community Scholarship Funds
Alice Garlock Memorial Scholarship Fund
Larry R. Gee Memorial Scholarship Fund
Cherry Gill Memorial Scholarship Fund
Harbor Industries, Inc. Fund
Elizabeth Griffin Herman Scholarship Fund
Laura O’Brien Memorial Scholarship Fund
R. Loren and Kay Hughes Scholarship Fund
Industrial Magnetics Memorial Scholarship Fund
LOD. Vocational Education Scholarship Fund
Teddie Jeffery Memorial Scholarship Fund
John D. Juraco Scholarship Fund
Ray Kipe Athletic Scholarship Fund
Leatha Larsen Memorial Scholarship Fund
Lee & Tokoly Charitable Educational Fund
Arnold Loper Memorial Scholarship Fund
F. Bruce Malpass Memorial Scholarship Fund
Marine Corps League-No. M. Detachment Scholarship Fund
MARS Scholarship Fund
Marie Ferguson Mayville Memorial Scholarship Fund
Shawn McCraney Pay It Forward Scholarship Fund
Miss East Jordan Scholarship Pagent Fund
Munson Healthcare Charlevoix Hospital Nursing Scholarship Fund
Casey & Mark Newville Memorial Fund
Peggy Carey Northway Nursing Scholarship Fund
Joe Schwem Memorial Scholarship Fund
Shepard Family Scholarship Fund
Teddie Slough Musical Music Scholarship Fund
Bob Snyder Memorial Scholarship Fund
Cherie Snyder Family Memorial Scholarship Fund
Arthur Taylor Scholarship Fund
Walter & Norma Thorsen Memorial Scholarship Fund
Mark R. Vager Memorial Scholarship Fund
Muriel and Bill Zoulek Memorial Scholarship Fund

Special project funds
Help civic groups launch a new project, assist organizations during start-up, or address a time-specific community need
Beaver Island Historical Society Capital Campaign Fund
Boyne Area Development Fund
Boyne City Pavilion Fund
Boyne District Library Special Projects Fund
Charlevoix Foundation of Youth Fund
Grandview Terrace and Parks Building and Maintenance Fund
Hayes Township Camp Sea-Gull Improvement Fund

Unrestricted Funds
Support the Community Foundation’s long-term operating costs and provide a source of unrestricted funds to address a variety of critical needs in Charlevoix County
Robert G. Tambellini Administrative Endowment Fund

New Funds created 10/1/16 through 9/30/17
Both Fred and Barbara Malpass were born and raised in northern Michigan—Fred in East Jordan, and Barbara in Petoskey. They raised their four children here, and now have 11 grandchildren in the area. The couple has been involved in the Community Foundation from the start, and Barbara has served on the Board of Trustees for a total of 12 years. Early on, the couple established a donor advised fund, and each year they invite their children—and now the spouses as well—to help make decisions grantmaking. This active process helps Fred and Barbara encourage philanthropy in their children and pass on their own legacy of giving.

The couple has ensured that this type of giving will continue for generations by allocating a portion of their estate to the Charlevoix County Community Foundation. “Leaving a legacy is a way for us to extend our giving to support our community,” said Barbara.

“Our parents raised both of us with the thinking that you have a responsibility to society to give back. That was instilled in us. We’ve been extremely blessed as a family, and we’ve tried to live that out and pass that on to our own children.”

FRED MALPASS
Legacy Society Member
### BALANCE SHEET
January 1, 2016 – December 31, 2016

<table>
<thead>
<tr>
<th>CURRENT ASSETS</th>
<th>2016</th>
<th>2015</th>
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<td>Cash</td>
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<td>Investments</td>
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<tr>
<td>Pledges receivable</td>
<td>85,950</td>
<td>144,525</td>
</tr>
<tr>
<td>Prepaids</td>
<td>6,927</td>
<td>12,527</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td><strong>34,822,409</strong></td>
<td><strong>29,062,451</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROPERTY AND EQUIPMENT</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>69,585</td>
<td>69,585</td>
</tr>
<tr>
<td>Building</td>
<td>439,190</td>
<td>439,190</td>
</tr>
<tr>
<td>Office furniture and equipment</td>
<td>97,563</td>
<td>94,690</td>
</tr>
<tr>
<td>Less accumulated depreciation</td>
<td>(98,821)</td>
<td>(85,764)</td>
</tr>
<tr>
<td><strong>Total property and equipment</strong></td>
<td><strong>507,517</strong></td>
<td><strong>517,701</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITY AND FUND BALANCE</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants payable</td>
<td>656,194</td>
<td>738,388</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>23,349</td>
<td>13,393</td>
</tr>
<tr>
<td>Special project liability</td>
<td>378,909</td>
<td>400,910</td>
</tr>
<tr>
<td>Funds held on behalf of agencies</td>
<td>1,843,084</td>
<td>1,603,293</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td><strong>2,901,536</strong></td>
<td><strong>2,755,984</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FUND BALANCE</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund balances</td>
<td>32,428,390</td>
<td>26,824,168</td>
</tr>
<tr>
<td><strong>Total liabilities and fund balance</strong></td>
<td><strong>35,329,926</strong></td>
<td><strong>29,580,152</strong></td>
</tr>
</tbody>
</table>

### STATEMENT OF ACTIVITIES
January 1, 2016 – December 31, 2016

<table>
<thead>
<tr>
<th>REVENUE AND OTHER SUPPORT</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>6,429,029</td>
<td>1,830,172</td>
</tr>
<tr>
<td>Investment income</td>
<td>616,789</td>
<td>699,001</td>
</tr>
<tr>
<td>Realized and unrealized gains</td>
<td>1,072,093</td>
<td>(1,511,905)</td>
</tr>
<tr>
<td>Other income</td>
<td>2,400</td>
<td>2,600</td>
</tr>
<tr>
<td><strong>Total revenue and other support</strong></td>
<td><strong>8,220,311</strong></td>
<td><strong>1,019,868</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and scholarships</td>
<td>2,075,390</td>
<td>1,828,069</td>
</tr>
<tr>
<td>Operating</td>
<td>540,699</td>
<td>472,039</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>2,616,089</strong></td>
<td><strong>2,300,108</strong></td>
</tr>
</tbody>
</table>

| Revenue less expenses | 2,666,089 | 2,300,108 |
| Fund balance, January 1 | 5,604,222 | 26,824,168 |
| Fund balance, December 30 | 26,824,168 | 26,824,168 |

### KEEP CELEBRATING
Help us celebrate our 25th anniversary all year long by giving back to your community.

#### WAYS TO GIVE

- **MAKE A GIFT** to the Community Fund that can be used to address a variety of community needs, now and in the future.
- **DIRECT YOUR GIFT** to one of the Community Foundation’s existing funds that best matches your charitable interests, such as health, education, the environment or even a specific nonprofit organization.
- **START YOUR OWN FUND** to achieve your charitable goals.
- **HONOR OR MEMORIALIZE** a friend or loved one by making a gift in their name.
- **REMEMBER THE COMMUNITY FOUNDATION** with a legacy gift in your will or trust.
Can you imagine what’s beyond the bend? What the future holds? What’s left to be done? Neither could the founders of the Community Foundation twenty-five years ago.

Who knew that we would grow to become such an important philanthropic resource for the community? Who knew that we would not only meet our first goal of reaching $1 million in assets, but we would build on that to reach nearly $35 million in assets 25 years later? Who knew that we would not only support community organizations, but collaborate with groups throughout the county to develop new, innovative programs to meet the needs of all community members?

Who knew that not just a few, but thousands of individuals, couples, and families would consider their community worth investing in and would give and give and give—so that good work could be done here?

Who could imagine where we would be today? No one. But now that we are here, our vision has grown and our imagination is even greater than it was 25 years ago. Now we have the past on which to look back, the present in which to act, and the future for which to plan. We’ve seen how dedication and generosity can transform a community and the people living in it. We don’t know what the future holds for certain, but we are willing and ready to keep walking towards it with enthusiasm. For if the past is any indication of the future, we know one thing is true—there’s even more good to come, and it’s beyond our imagination.