

In Michigan, community foundations  
**advance the common good** through grants  
that work **today** and gifts that last **forever**



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community foundations<sup>SM</sup>

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For **good.** For **ever.**<sup>®</sup>

Community foundations build permanent community capital through:

leadership

● Helping **communities thrive** today and build for tomorrow

local expertise

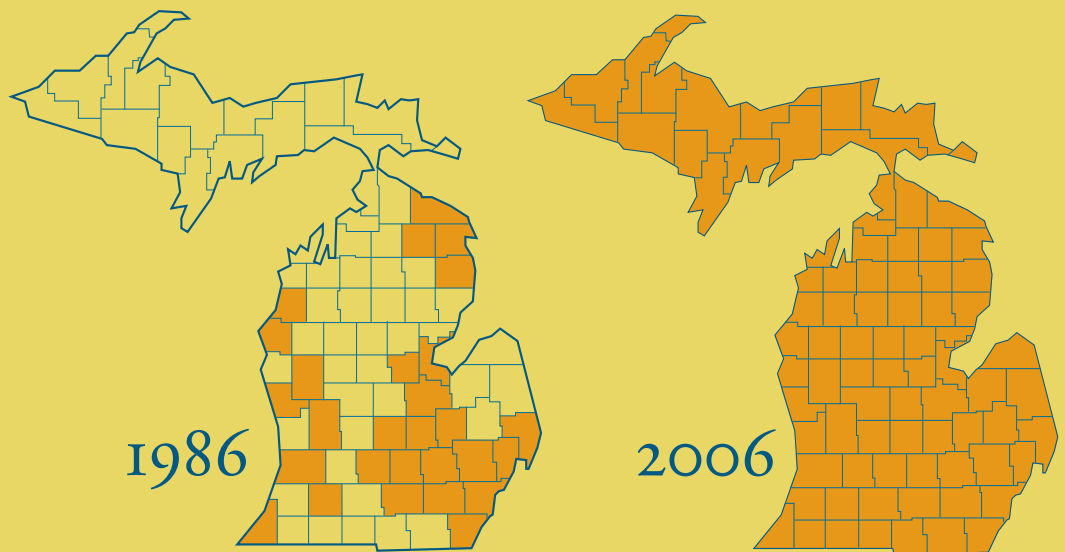
● Helping **nonprofits strengthen** the lives of Michigan's people

personalized philanthropic services

● Helping **residents give** to the communities they call home

For **good.** For **ever.**

*Thanks to caring donors and challenge grants from private foundations—along with benefits of the state tax credit—every community in Michigan is now served by a community foundation.*



# The Power of Philanthropy

Michigan is widely regarded as a birthplace of innovation, wealth and civic-minded generosity.

For the past two decades, strategic investments from W.K. Kellogg and C.S. Mott foundations—along with the power of Michigan’s community foundation tax credit for endowments—have fostered unprecedented growth in community philanthropy statewide.



Today, with endowments established for communities in every county, Michigan leads the nation in advancing local, personalized, democratic philanthropy. Through 64 public charities known as community foundations, tens of thousands of generous Michigan citizens have established legacies to support the Michigan cities, villages, townships, and counties they call home. In Michigan, everyone can be a philanthropist.

By serving as community leaders, donor advisors and strategic grantmakers, community foundations help foster effective philanthropy, grow permanent endowments, and build stronger communities throughout Michigan.

Community foundations provide a simple, powerful, and highly personal approach to giving.

- Michigan community foundations**  
64
- Geographic affiliates**  
58
- Assets**  
\$2+ billion
- Annual grants**  
\$104+ million
- Coverage**  
All 83 counties
- Board members**  
More than 500 volunteers
- Professional staff**  
377
- Youth grantmakers**  
1,500 youth annually
- Oldest**  
Grand Rapids  
Community Foundation, 1922
- Largest**  
Community Foundation  
for Southeastern Michigan,  
\$454 million

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## State of Michigan Partnerships

*Community foundations have successfully partnered with state government to strengthen communities, engage citizens and build a better future.*

*The visionary goal to retain Michigan wealth as permanent charitable endowments through the state tax credit has helped make Michigan a philanthropic powerhouse with nearly \$2 billion in community foundation assets.*

*State government has leveraged the local expertise of community foundations with the partnership of Michigan State Housing Development Authority (MSHDA) to provide a safety net and build support for homelessness prevention in Michigan.*

*The state distributed tobacco settlement dollars to community foundations; their grantmaking and endowment stewardship benefits healthy youth and healthy seniors.*

*Through public acts, the State of Michigan made it possible for public schools, libraries and local governments to transfer gifts of real or personal property to a local community foundation where they create a special fund in the name of the public entity.*

*Every day, community foundations work with state legislators, local leaders and citizens to help communities thrive.*

*Here are a few stories of how community foundations are making a difference in Michigan communities.*

# Leading a Renaissance



In the neighborhood around Woodrow Wilson Elementary School on the south side of Port Huron, crumbling houses, overgrown yards and absent landlords created a portrait of neglect and decay in 2004. Children in the neighborhood played among discarded trash and broken glass. Decent housing was hard to come by.

By 2006, dilapidated houses and buildings had been demolished, clearing the way for restored and new single family homes.

The transformation results from an unprecedented collaborative effort of Community Foundation of St. Clair County and James C. Acheson Foundation. The community foundation led the community redevelopment project by:

- building 14 new single family homes
- restoring and converting 22 rentals to owner-occupied homes
- demolishing 17 dilapidated structures
- providing 22 interest-free and partially forgivable home improvement loans
- operating a home for neighborhood families in transition

Nearby, extensive renovations have converted a vacant furniture store into an 8,000 square foot center for arts and culture—further transforming the character of the neighborhood. Serving the entire Blue Water area, Studio 1219 offers below-market rent space for artists and creative entrepreneurs. A Michigan Cool Cities project, the Studio received funding from Community Foundation of St. Clair County, James C. Acheson Foundation and Michigan Council for Arts and Cultural Affairs.

On the edge of town, the community foundation has been collaborating with the Acheson Foundation, Michigan Department of Transportation, Port Huron Township, and the City of Port Huron to improve the Oak Street corridor leading to Port Huron’s waterfront and Desmond Landing. Giving the waterfront greater visibility to visitors and tourists has already amplified Port Huron’s appeal, and the new Oak Crest Homes development puts residents within short walking distance of the waterfront.

Together, all of the efforts fueled by the community foundation helped garner an All-America City award for Port Huron in 2005.

“There are many people to thank, every person and every organization involved in creative partnerships committed to our community. Teams always accomplish more than individuals.”

*Tom Hutka, former City Manager, Port Huron*



# Promoting Economic Development



*Community foundations invest in the long term and bring people and organizations together, convening diverse voices to address local issues and opportunities. Community foundations are in the business of building community.*

Recently, the greater Kalamazoo area has experienced both economic challenges and breakthroughs. The Kalamazoo Community Foundation has played an instrumental role in shaping the community's future economic vitality.

Since 2000, the Kalamazoo Community Foundation has used program and business-related investments (PRIs and BRIs)—low-cost loans and loan guarantees—to leverage economic and redevelopment activity in the greater Kalamazoo area.

The benefits are many. Loans can be made to support projects not eligible for conventional financing. They can also be used to leverage private capital. Because loans will eventually be paid back, the foundation retains the assets.

Since 2000, the foundation has authorized \$19.1 million in targeted investments to assist with community redevelopment projects.

Downtown Tomorrow Inc. received a \$784,000 loan to purchase a property in the central business district and advance the construction of 20 condominiums.

A foundation PRI of \$1.5 million allowed the creation of a nine-acre parcel of land slated for future development west of downtown.

A \$2 million PRI completed financing for the \$12 million Innovation Center in the Business Technology Research Park of Western Michigan University, already home to 14 biotech and life science businesses.

A \$1 million loan helped launch the Air Zoo, an entertainment-based aviation museum and national tourist attraction.

By partnering with organizations dedicated to enhancing the vitality of the greater Kalamazoo area, the community foundation is leading the community as it fosters entrepreneurial spirits, instills philanthropic values, and invests in strategic, economic growth.

# Thinking Regionally, Acting Locally



In the Northeast Lower Peninsula of Michigan, nine counties are working together through the community foundation that serves them all. With 291 charitable funds, \$23 million in assets, \$1 million in annual grants and about four million acres, the Community Foundation for Northeast Michigan covers a lot of ground in more ways than one.

In 2005, when ownership of an Alpena recreation center became the deal-breaker in an effort to save local manufacturing jobs, the community foundation took on the role of property investor.

Rather than taking its manufacturing offshore, an Alpena manufacturer brokered a local employee buyout of its operations. The only sticking point was ownership—and operating costs—of the corporation's \$9 million Thunder Bay Recreation Center. The employee buyers were not willing to take on the liability of the center, and because of its own economic limitations, Alpena County declined an offer to take possession of the facility.

With a 30-day deadline looming—and the threatened loss of valuable manufacturing jobs—the community foundation and the county stepped in as partners, formed a limited liability corporation, and agreed to buy the recreation center for \$3 million. An anonymous donor contributed funds to cover the purchase price, removing the center from the buyout negotiations... and saving jobs.

Today, the community foundation and a professional property manager continue to work to make the recreation center a viable community asset. Recent investments in new tennis courts allow the center to host regional tournaments, producing income for the facility and the local economy. Visiting tennis teams and their families occupy hotel rooms, dine in restaurants, and spend money in local establishments. They also discover the primitive, unspoiled beauty of Michigan's northeast shore and Thunder Bay... often returning to explore shipwrecks, tour lighthouses, watch tall ships sail, paddle rivers, play golf or catch fish.

Already connected to a county-owned ice arena, the Thunder Bay Recreation Center may be donated to Alpena County in the future.

Through the Community Foundation for Northeast Michigan, Alpena and its rural neighboring communities accomplish unique charitable and community goals: from skate parks to church funds, from environmental preservation to scholarships. Perhaps more significantly, they work together: connecting and collaborating to solve problems and address opportunities throughout the region.

“ Projected 2006 hotel room rentals for events at the Northern Lights Arena and Thunder Bay Recreation Center: 10,925, representing more than \$1 million in revenue. ”

*Darlene Wilmot,  
Director of Marketing  
and Events  
Northern Lights Arena*





# Understanding Community Needs



**W**hat happens when you invest the resources of Michigan's oldest community foundation in the philanthropy center of Michigan's youngest state university?

You create the Community Research Institute, a strategic community asset that provides innovative applied research to Grand Rapids Community Foundation and communities throughout West Michigan—helping them assess needs, forecast trends for effective problem solving, and measure social impact of programs and services.

At the Johnson Center of Grand Valley State University, the Community Research Institute gathers, analyzes, interprets and shares national, state and local data through partnerships and collaborations, helping local and regional leaders address important social, economic and demographic issues.

Through [www.cridata.org](http://www.cridata.org), users can:

- check enrollment counts and MEAP scores of local school districts
- assess home ownership and affordability
- monitor changing demographics by neighborhood

and more... supporting the disciplined use of data in community planning and decision-making.

Together, Grand Rapids Community Foundation and the Institute make a difference through a distinctly valuable blend of analytical rigor and community leadership.

“ A strong community research capability has been a dream for many years—it's something West Michigan needs and deserves. The Community Research Institute has stepped up and filled a long-time void in our growing, vital region. ”

*Diana Sieger, President  
Grand Rapids Community Foundation*

# Promoting Youth Philanthropy



**E**stablished in 1990 with a grant from the W. K. Kellogg Foundation, the Youth Council of the Ann Arbor Area Community Foundation gives young people an opportunity to help solve the problems and challenges they all share. By involving teens in grantmaking, the Youth Council helps today's high school students become tomorrow's civic leaders.

In 1998, the Youth Council spearheaded meetings to discuss the need for a safe place where teens could gather after school and on weekends, allowing them to meet youth from different backgrounds, make friends, explore ideas and learn skills. Following the meetings, teens drafted a mission statement, wrote a proposal, and received a grant from the Youth Council of Ann Arbor Area Community Foundation. With seed money in hand, teens enlisted parents and friends to turn an old brick and timber warehouse into a teen center.

With more than \$250,000 in Youth Council challenge grants and designated gifts from the community foundation paving the way, the teen center now known as the Neutral Zone has recently completed a \$4.2 million capital campaign, moved into its second home in a

renovated downtown building, and established itself as an independent, sustainable operation with its own board, executive director and cadre of enthusiastic supporters.

The original Youth Council teens have grown up and moved on, but their legacy lives on in youth poetry slams, break dancing workshops, a youth-owned recording label, girls' music projects, mentoring and tutoring programs—all hosted in a safe place where the voices of youth are heard.



“It is a place where you're appreciated and equal and can pursue your skills and talents. It's a place to meet a lot of people. It's a place that will let you embellish what you love. Neutral Zone gives inspiration. People get a taste and see what it is and they just keep coming back.”

*Arhm Choi*  
Neutral Zone Teen Leader  
[www.nzvoices.org](http://www.nzvoices.org)



# Leveraging Investment



Through the Battle Creek Community Foundation, you can turn \$150 into \$400 overnight... just by giving it away.

With Michigan's visionary community foundation tax credit, a couple can support good work in their community forever with a \$400 gift... and it only costs them \$150. For a single person in the same 25% bracket, a \$200 gift costs just \$75.

Gift	<b>\$200</b>
Michigan tax credit	(\$100)
Federal tax savings	(25)
Total tax savings	(125)
<b>Actual cost of gift</b>	<b>\$75</b>

In Battle Creek—as in all other communities in Michigan—the state's innovative community foundation tax credit allows anyone to be a philanthropist. Through strategic promotion of tax credit gifts and generous donors, Battle Creek Community Foundation now manages nearly 600 separate endowment funds that are pooled for investment purposes. The community foundation uses a sound investment strategy designed to maintain the principal balance—gifts and contributions received from the public—while maximizing the return on these investments. Carefully and responsibly managed in a balanced portfolio, gifts to endowment funds become expressions of caring that keep on giving for good, forever.

*Community foundations make giving easy and effective, accepting a wide variety of gifts and offering a number of charitable options. Donors can contribute cash, stocks, property, and bequests, establishing funds in their names or in the name of a loved one. In most cases, gifts qualify for maximum tax advantage under state and federal law.*



# Advancing Community Philanthropy

“Your lifelong commitment to volunteerism and philanthropy is an inspiration to us all. From serving on the hospital ship Hope, to assisting the public library and local arts organizations, to providing free medical care to seniors and the underprivileged, to being a key trustee and lead donor for the Community Foundation for Delta County, we thank you for your exemplary efforts to improve the lives of others—efforts that are indeed deserving of special recognition by the citizens of Michigan.”

Jennifer M. Granholm, Governor  
Michigan Certificate of Tribute  
to Dr. Mary Leola Cretens

Michigan’s Upper Peninsula is known for its vast lakeshore, pristine wilderness, cold winters and warm people. Across hundreds of windswept miles, small communities like Ontonagon, St. Ignace and Tahquamenon Falls area are supporting economic development, encouraging wildlife preservation, sponsoring cultural activities and funding education through a single organization: The Community Foundation of the Upper Peninsula. This alliance of nine affiliates and hundreds of funds keeps overhead low while providing personalized service and making endowment giving possible.

In the small U.P. town of Gladstone, Dr. Mary Leola Cretens was a pioneering physician and dedicated volunteer who loved her community and believed in the power of endowment. In September 2004 at the age of 81, she gave nearly \$4 million to the Community Foundation for Delta County, an affiliate of the Community Foundation of the Upper Peninsula. After her death in May 2005, the remainder of her estate passed to the community foundation as well.

Her gift and bequest established a permanent endowment that will support seniors, youth scholarships, arts and culture, library programs, and the city of Gladstone for generations to come. In addition, the Mary L. Cretens Trust will underwrite an annual dinner to honor ordinary people who do extraordinary things to help people in the community, a fitting tribute to the humble physician who spent her life working on behalf of others.

Total value of Dr. Cretens’ gifts to the community foundation: \$6.5 million. Value to people of Gladstone: priceless.

*In 2004, the Community Foundation of the Upper Peninsula received a DTE Energy Foundation “Achieving Excellence” award for best practices in leadership, collaboration and sustainability.*

# Building Nonprofit Endowments

*Community foundations have an in-depth understanding of the issues, opportunities, and resources that shape our local area. Community foundations monitor all areas of community need—including arts, education, environment, healthcare, human services and economic development—providing strategic support to local organizations and programs that make a difference.*



“Endowment is the charitable fuel that will drive our nonprofit sector for the long-term.”

Allan D. Gilmour, Board Chair  
Community Foundation for Southeastern Michigan

Since 1991, the Community Foundation for Southeastern Michigan has provided matching funds, technical assistance and training, education and marketing support to help nonprofit organizations build endowments—permanent charitable funds invested for growth over time, with a portion made available each year for charitable purposes. The results have been remarkable. Today, more than 170 nonprofit agencies have established endowments with the community foundation that now total more than \$105 million. In addition, with financial support and training provided by the community foundation, 71 nonprofit agencies have established their own planned giving programs. A study commissioned by the foundation revealed that organizations participating in its planned giving training classes have raised more than \$260 million in additional irrevocable planned gifts to their endowments. The community foundation continues to encourage endowment giving and grow permanent charitable assets in Michigan through matching incentives, education and technical support.

# Achieving Full Potential

“ I'm going into education, so it's nice to see how big an impact a teacher's life can have. She grew up in the area—went to Michigan State, then came back to make a difference in her hometown. I'm thinking of doing the same thing. ”

Jaimee Eble,  
Hilda M. Hill Scholarship Recipient

**B**orn in 1907 in Capac, Michigan, Hilda M. Hill learned her ABCs in a one-room schoolhouse. She later began her teaching career in a similar setting, and wrapped up her career by developing the first data processing curriculum in the state.

Upon her death in 2003 at the age of 96, she established The Hilda M. Hill Memorial Scholarship Fund with a \$1.1 million bequest to the Four County Community Foundation. Thanks to the personalized services offered by the community foundation, Ms. Hill's attorney was well-informed about scholarship programs when the schoolteacher called about leaving a legacy to educate youth. In its first three years, the fund generated 120 scholarships worth a total of \$96,500. Today, the regional scholarship fund continues to help Almont, Capac and Imlay City students achieve their full potential.



- One: We are **local organizations** with deep roots in the community.
- Two: Our professional staffs have **broad expertise** regarding community issues and needs.
- Three: We provide highly **personalized service** tailored to each individual's charitable and financial interests.
- Four: Our funds help people **invest in the causes** they care about most.
- Five: We accept a **wide variety of assets**, and can facilitate even the most complex forms of giving.
- Six: We partner with **professional advisors** to create highly effective approaches to charitable giving.
- Seven: We offer maximum **tax advantages** for most gifts under federal and state law.
- Eight: We **multiply the impact** of gift dollars by pooling them with other gifts and grants.
- Nine: We build **endowment funds** that benefit the community forever and help create personal legacies.
- Ten: We are **community leaders**, convening agencies and coordinating resources to create positive change.

**Albion Community Foundation**  
(517) 629-3349

**Allegan County Community Foundation**  
(269) 673-8344  
*Saugatuck/Douglas Area Community Fund*

**Anchor Bay Community Foundation**  
(810) 725-2861

**Ann Arbor Area Community Foundation**  
(734) 663-0401  
*Community Foundation of Plymouth  
Ypsilanti Area Community Fund*

**Baraga County Community Foundation**  
(906) 353-7898

**Barry Community Foundation**  
(269) 945-0526

**Battle Creek Community Foundation**  
(269) 962-2181  
*Athens Area Community Foundation  
Homer Area Community Foundation  
Springfield Area Community Foundation*

**Bay Area Community Foundation**  
(989) 893-4438  
*Arenac County Fund*

**Berrien Community Foundation**  
(269) 983-3304

**Branch County Community Foundation**  
(517) 278-4517

**Cadillac Area Community Foundation**  
(231) 775-9911  
*Missaukee Area Community Foundation Fund*

**Canton Community Foundation**  
(734) 495-1200

**Capital Region Community Foundation**  
(517) 272-2870  
*Eaton County Community Foundation*

**Central Montcalm Community Foundation**  
(616) 754-5024

**Charlevoix County Community Foundation**  
(231) 536-2440

**Community Foundation for Muskegon County**  
(231) 722-4538  
*Mason County Community Foundation  
Oceana County Community Foundation*

**Community Foundation for  
Northeast Michigan**  
(989) 354-6881  
*Iosco County Community Foundation  
North Central Michigan Community Foundation  
Straits Area Community Foundation*

**Community Foundation  
for Southeastern Michigan**  
(313) 961-6675  
*Chelsea Community Foundation  
Community Foundation for Livingston County*

**Community Foundation of Greater Flint**  
(810) 767-8270  
*Clio Area Community Fund  
Fenton Community Fund  
Flushing Area Community Fund  
Grand Blanc Community Fund*

**Community Foundation of Greater Rochester**  
(248) 608-2804

**The Community Foundation of the  
Holland/Zeeland Area**  
(616) 396-6590

**Community Foundation of Monroe County**  
(734) 242-1976  
*Bedford Youth Fund  
Greater Milan Area Fund*

**Community Foundation of St. Clair County**  
(810) 984-4761

**Community Foundation of Troy**  
(248) 740-7600

**Community Foundation of the Upper Peninsula**  
(906) 789-5972  
*Alger Regional Community Foundation  
Chippewa County Community Foundation  
Community Foundation for Delta County  
Gogebic-Ontonagon Community Foundation  
Les Cheneaux Area Community Foundation  
Schoolcraft County Community Foundation  
St. Ignace Area Community Foundation  
Tahquamenon Falls Area Community Foundation  
West Iron County Area Community Foundation*

**Dickinson Area Community Foundation**  
(906) 774-3131  
*Crystal Falls/Forest Park Area Community Fund  
Norway Affiliate Fund*

**Four County Community Foundation**  
(810) 798-0909

**Fremont Area Community Foundation**  
(231) 924-5350  
*Lake County Community Foundation  
Mecosta County Community Foundation  
Osceola County Community Foundation*

**Grand Haven Area Community Foundation**  
(616) 842-6378  
*Allendale Area Community Foundation  
Coopersville Area Community Foundation*

**Grand Rapids Community Foundation**  
(616) 454-1751  
*Cascade Community Foundation  
Ionia County Community Foundation  
Lowell Area Community Foundation  
Southeast Ottawa Community Foundation  
Sparta Community Foundation  
Wyoming Community Foundation*

**Grand Traverse Regional  
Community Foundation**  
(231) 935-4066

**Gratiot County Community Foundation**  
(989) 875-4222

**Greater Frankenmuth Area  
Community Foundation**  
(989) 652-8074

**Greenville Area Community Foundation**  
(616) 754-2640  
*Lakeview Area Community Foundation  
Montcalm Panhandle Community Fund*

**Hillsdale County Community Foundation**  
(517) 439-5101

*These community foundations are certified by the Michigan Department of Treasury; contributions may be eligible for the tax credit described in Revenue Administrative Bulletin 1995-10 and MCL Sections 208.38c and 206.261*

**Huron County Community Foundation**  
(989) 269-2850

**Jackson County Community Foundation**  
(517) 787-1321

**Kalamazoo Community Foundation**  
(269) 381-4416  
*Bangor Community Foundation*  
*Covert Township Community Foundation*  
*South Haven Community Foundation*

**Keweenaw Community Foundation**  
(906) 482-9673

**Lapeer County Community Foundation**  
(810) 664-0691

**Leelanau Township Community Foundation**  
(231) 386-9000

**Lenawee Community Foundation**  
(517) 423-1729

**Livonia Community Foundation**  
(734) 522-2285

**M & M Area Community Foundation**  
(906) 864-3599

**Mackinac Island Community Foundation**  
(906) 847-3701

**Manistee County Community Foundation**  
(231) 723-7269

**Marquette Community Foundation**  
(906) 226-7666  
*Greater Ishpeming Area Community Fund*  
*Gwinn Area Community Fund*  
*Negaunee Area Community Fund*

**Marshall Community Foundation**  
(269) 781-CARE (2273)

**Michigan Gateway Community Foundation**  
(616) 695-3521

**Midland Area Community Foundation**  
(989) 839-9661  
*Clare County Community Foundation*  
*Gladwin County Endowment Fund*

**Mt. Pleasant Area Community Foundation**  
(989) 773-7322  
*Shepherd Community Fund*

**Northville Community Foundation**  
(248) 374-0200

**Otsego County Community Foundation**  
(989) 731-0597

**Petoskey-Harbor Springs Area  
Community Foundation**  
(231) 348-5820

**Roscommon County Community Foundation**  
(989) 275-3112

**Saginaw Community Foundation**  
(989) 755-0545  
*Chesaning Area Community Foundation Fund*

**Sanilac County Community Foundation**  
(810) 648-3634

**Shelby Community Foundation**  
(586) 731-5400

**Shiawassee Community Foundation**  
(989) 725-1093

**Southfield Community Foundation**  
(248) 796-4190

**Sterling Heights Community Foundation**  
(586) 726-1000

**Sturgis Area Community Foundation**  
(269) 659-8508  
*Constantine Area Community Foundation*  
*White Pigeon Area Community Foundation*

**Three Rivers Area Community Foundation**  
(269) 279-7402

**Tuscola County Community Foundation**  
(989) 673-8223

For good. For ever.



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[www.cmif.org](http://www.cmif.org)  
[www.forgoodforever.org](http://www.forgoodforever.org)

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