



Bay Area Community Foundation
Pere Marquette Depot
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Ph: (989) 893-4438



Bay Area
community foundation™

Tax Benefits of Giving

While we know that your primary motivation to donate to charity is altruism, we also think you should know that great tax benefits exist! Here are some of the benefits you should know about.

A gift to a qualified charitable organization may entitle you to a charitable contribution deduction against your income tax if you itemize deductions: If the gifts are deductible, the actual cost of the donation is reduced by your tax savings. As your income tax bracket increases, the real cost of your charitable gift decreases, making contributions more attractive for those in higher brackets. The actual cost to a person in the lowest bracket, 15%, for a \$100 contribution is \$85. For a person in the highest bracket, 35%, the actual cost is only \$65.

A contribution to a qualified charity is deductible in the year in which it is paid: Putting the check in the mail to the charity constitutes payment. A contribution made on a credit card is deductible in the year it is charged to your credit card, even if payment to the credit card company is made in a later year.

Most, but not all, charitable organizations qualify for a charitable contribution deduction: You can deduct contributions only if they are made to or for the use of a qualified recipient. No charitable contribution deduction is allowed for gifts to certain other kinds of organizations, even if those organizations are exempt from income tax.

Rules exist for non-cash donations: If you contribute property owned for more than one year, the value of the deduction is normally equal to the property's fair market value. You have an advantage when you contribute appreciated property because you get a deduction for the full fair market value of the property. You are not taxed on any of the appreciation, so, in effect, you receive a deduction for an amount that you never reported as income.

Remember to document: No deduction is allowed for a separate contribution of \$250 or more unless you have a written confirmation from the charity. A canceled check alone is not enough. If the contribution is to a religious organization solely for an intangible religious benefit (annual dues, for example) written proof is still required. In case of an audit, you must have a canceled check, credit card statement or a written acknowledgement from the charity (showing the charity's name, the date, and amount of the donation).

If you have any questions about your charitable deductions please contact the BACF office by calling (989) 893-4438.

AmazonSmile

Are you interested in supporting BACF and not have it cost you a dime? Do you shop at Amazon.com? Maybe you should try AmazonSmile.



AmazonSmile is a simple and automatic way to support us every time you shop. Whenever you shop via smile.amazon.com, Amazon will donate a portion of purchase price to your favorite charity (BACF naturally!).

On your first visit to AmazonSmile (smile.amazon.com), you need to select BACF to receive donations from eligible purchases before you begin shopping. They will remember your selection, and then every eligible purchase you make at smile.amazon.com will result in a donation. So, shop in peace knowing your supporting local philanthropy!



BACF Staff

Eileen A. Curtis, President & CEO
Sue Jensen, Director of Finance
Christopher Yaklin, Development Director
Lisa Cleland, Program Officer
Renee Courier, Program Officer
Jeffery Tenbusch, Program Officer
Joni King, Administrative Officer
Stacey Skorupski, Program Associate

The mission of the Bay Area Community Foundation is to fulfill a wide array of donors' charitable wishes throughout Bay and Arenac counties by building permanent endowment funds and serving as a leader for community improvement through effective grantmaking and collaboration.

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You are invited to join us Tuesday, May 5th as we host Give Local Bay, a Giving Day part of Give Local America! Give Local Bay is a powerful 24 hour online fundraising competition that will unite our community to build endowed funds held at the Bay Area Community Foundation.

Give Local Bay will raise money through a single online donation platform. Visit www.givelocalbay.org to learn more about our event. Over 30 nonprofit designated fund holders have committed to participate! They are working to build their endowed fund at the Foundation. Through the generous support of the Oscar and Louise Osthelder Donor Advised Fund and BACF, an incentive pool of \$50,000 will be distributed to nonprofit fund holders based on the total funds each has raised at the end of the 24 hours.

In 2014, Give Local America was the largest single-day charitable crowdfunding ever. On May 5th, Give Local Bay donors will be able to contribute via credit card through our special online platform. BACF will also accept cash or checks at the Pere Marquette Depot. Be assured these donations will be included in a nonprofit's total dollars toward a portion of the incentive pool.

- **What if I want to give to more than one nonprofit on Give Local Bay?** Easy, you are able to select more than one of the designated funds listed on the www.givelocalbay.org website.
- **Does my donation stay local?** Absolutely! All funds raised are held for the nonprofit at BACF.
- **What if I need help when trying to make a donation online?** BACF staff will be available to assist over the phone or join us in person at the Pere Marquette Depot.
- **What if I am out of town on May 5th?** You can donate online from anywhere in the world!



Bay Area Community Foundation is now on Facebook. Visit us and "Like" our page!



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An MLK Celebration

The Great Lakes Bay Regional Martin Luther King, Jr. event was hosted the evening of January 21st at Saginaw Valley State University. Attendees included students, community supporters, and business and civic leaders throughout the region.

This regional event serves not only as celebration of Dr. King, but also a celebration and recognition of youth in our communities. The Bay Area, Midland Area, and Saginaw Community Foundations have established a scholarship program to award high school seniors across the region who have demonstrated Dr. King's teachings. This year Bay County youth were the recipients of five of the \$1,000 scholarships.

In addition to the youth, two Bay County woman were honored with the MLK Drum Major Award. This award honors individuals who are unsung heroes, who perform everyday acts of service with reliability and commitment, but seldom receive recognition. Aladia Mazique was recognized for her 30 years of service to Bay City Public Schools and her current work with the YWCA and NAACP. Freddie Mae Jones has been a regular volunteer with the Girl Scouts, Bay City Central High School Booster Club, Bay Valley Gymnastics Booster Club, and various literacy programs in Bay County schools.

Freeman A. Hrabowski, III, President, University of Maryland, Baltimore County, was the night's keynote speaker. President Hrabowski's research and publications focus on science and math education, with special emphasis on minority participation and performance. He also was recently named by President Obama to chair the newly created President's Advisory Commission on Educational Excellence for African Americans.

We would like to offer our special thanks to the nearly thirty sponsors of this year's annual event. A complete list of sponsors can be seen by visiting svsu.edu/mlk. We appreciate their support in *Working Together. Sharing the Dream.*



2015 Business Sponsors

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Spring Grants Available

Grants through the Bay Area Community Foundation are now available for non-profit 501(c)(3) organizations, educational institutions, and government entities in Bay and Arenac Counties. The submission deadline for all applications is March 13th, unless otherwise noted.

All proposals must be submitted online through BACF Connect. Users will be required to create a user name and profile before submitting an application. In addition, grantees will need to contact Lisa Cleland or Jeffery Tenbusch, BACF program officers, prior to starting an application.

Grants are available from the:

- Alzheimer's Fund
- Animal Welfare Fund
- Arenac Community Fund
- Arenac County Health Youth/Healthy Seniors Fund
- BACF Human Services Fund
- Bay County Healthy Youth/Healthy Seniors Fund
- Carol C. Noeske Arenac County Disability Fund
- Civic League Donor Advised Fund
- Community Initiative
- Dow communityGives, (currently accepting)
- The Dow Chemical Company Foundation Donor Advised Fund, (April 20th)
- Education Mini Grant, (currently accepting)
- Environment Fund
- Flood Family Donor Advised Fund
- Leslie L. Squires Foundation, (April 1st)
- McGillivray Saginaw River Improvement Fund
- Nathalie Awrey Fund
- Northern Bay County Fund
- Oscar P. & Louise H. Osthelder Advisory Fund
- Saginaw Bay Watershed Restoration
- Youth Advisory Committee

For a complete list of granting funds, fund descriptions, grant guidelines, due dates, staff contact information, and to access to the grant application please visit www.bayfoundation.org. If you have any questions or concerns please call the Foundation office at (989) 893-4438.

Men's Philanthropy Group



In January 2014, twenty Bay County men, who share the collective goal of supporting the needs of youth, breaking the cycle of poverty, and creating recreational opportunities in their community, established the Men's Philanthropy Group (MPG) at the Bay Area Community Foundation. A welcome outcome of MPG is the networking opportunity taking place among the members. One member was quoted saying, "I'm proud to be a part of such a great group of men. They are strong examples of local residents with a desire to give back to a community that has done a lot for them. Bay County is the place we live, work, and raise families, and we want to make a difference that lasts."

Who are these inspiring gentlemen? MPG members are business owners, lawyers, bankers, doctors, and accountants. Members contribute money annually to MPG. Half of their gift is pooled with the other gifts and granted each year to non-profit organizations that support youth, human services, and recreation. The other portion is placed in an endowment fund to support future needs. MPG has awarded grants to the Boys & Girls Club for technology, the Great Lakes Bay College and Career Resource Center for the G.E.D. program, the Bay City Players for facility upgrades, and the Mary Ida Doan Santa House for their holiday activities.

A giving circle can be established by any group of friends or people with a common interest of giving to the community. If you would like information about starting a giving circle through the Bay Area Community Foundation, please contact Chris Yaklin by calling (989) 893-4438 or by emailing chris@bayfoundation.org.

A Special Thank You

Two more organizations have pledged their support to the Bay Area Community Foundation's mission to foster student success in postsecondary education. The Rollin M. Gerstacker Foundation and the Charles J. Strosacker Foundation have granted \$25,000 and \$50,000, respectively, to the Great Lakes Bay College and Career Resource Center. Since 2012, over \$700,000 has been donated by businesses and foundations to support the College and Career Resource Center. These entities recognize the importance of education and are actively investing in initiatives aimed at creating the next generation of skilled workers.

According to the Lumina Foundation, a private foundation focused on increasing Americans' success in higher education, by 2018 sixty percent of U.S. jobs will require some sort of postsecondary education. Unfortunately, in 2010 only 38.3% of working Americans held at least an associates degree, and in Michigan it was closer to 36.4%. In Bay County it's 31.8%, and in Arenac County it's 20.4%.

Clearly there is a great need for a cultural shift that puts an emphasis on postsecondary education; the question though is how do we do it? While there is no easy answer, the Bay Area Community Foundation is committed to doing its part to make college access a reality for area students. We want to thank the Rollin M. Gerstacker Foundation and the Charles J. Strosacker Foundation for their support of us and our efforts to promote college access.



Riverwalk/Railtrail Annual Cleanup



Community members are asked to join the Bay Area Community Foundation's Riverwalk/Railtrail annual cleanup on Saturday, April 25, 2015. Volunteers should check-in at Veterans Memorial Park, starting at 9 a.m. The event will conclude by 12 noon. Registration is appreciated, particularly if you are signing up a team of participants, but not required. Please contact Jeffery Tenbusch by calling (989) 893-4438 or emailing jefferyt@bayfoundation.org if you wish to pre-register.

Refreshments will be available. Garbage bags and lawn equipment will be provided by Bay City Parks Department. We recommend wearing comfortable shoes, dressing appropriately for the weather, and bringing garden gloves.

The Riverwalk/Railtrail Committee would like to thank The Dow Chemical Company for serving as the sponsor for this year's event and the commitment they have made to help maintain this amazing public resource.

The Riverwalk/Railtrail was established and is funded by the Bay Area Community Foundation. The 17.5 mile trail system is a cooperative partnership between all municipalities, park departments, the Bay County Road Commission, and the Bay Area Community Foundation's Riverwalk/Railtrail Committee.