Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public Inspection

A For the 2024 calendar year, or tax year beginning **and ending**

B Check if applicable:
- ☐ Address change
- ☐ Name change
- ☐ Initial return
- ☐ Final return/ termin-ated
- ☐ Amended return
- ☐ Applica-tion pending

C Name of organization
BAY AREA COMMUNITY FOUNDATION

Doing business as

Number and street (or P.O. box if mail is not delivered to street address) | Room/suite
1000 ADAMS ST, SUITE 200

City or town, state or province, country, and ZIP or foreign postal code
BAY CITY, MI 48708

F Name and address of principal officer: SHAWNA WALRAVEN
1000 ADAMS ST, STE 200, BAY CITY, MI 48708

D Employer identification number
38-2418086

E Telephone number
989-893-4438

G Gross receipts $ 7,387,424.

H(a) Is this a group return for subordinates? ☐ Yes ☒ No

H(b) Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list. See instructions

H(c) Group exemption number

I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) (insert no.) ☐ 4947(a)(1) or ☐ 527

J Website: WWW.BAYFOUNDATION.ORG

K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other

L Year of formation: 1982 **M** State of legal domicile: MI

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: TO FULFILL A WIDE ARRAY OF DONORS'CHARITABLE WISHES THROUGHOUT BAY AND ARENAC COUNTIES.

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	20
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	20
5	Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	10
6	Total number of volunteers (estimate if necessary)	6	287
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.

Revenue

		Prior Year	Current Year
8	Contributions and grants (Part VIII, line 1h)	2,189,734.	2,585,530.
9	Program service revenue (Part VIII, line 2g)	0.	0.
10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,565,519.	2,871,008.
11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	131,027.	128,979.
12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	3,886,280.	5,585,517.

Expenses

13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	2,162,219.	1,974,675.
14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	566,434.	552,654.
16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
b	Total fundraising expenses (Part IX, column (D), line 25) 94,936.		
17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	625,301.	550,016.
18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	3,353,954.	3,077,345.
19	Revenue less expenses. Subtract line 18 from line 12	532,326.	2,508,172.

Net Assets or Fund Balances

		Beginning of Current Year	End of Year
20	Total assets (Part X, line 16)	56,722,054.	63,933,831.
21	Total liabilities (Part X, line 26)	2,683,307.	2,793,334.
22	Net assets or fund balances. Subtract line 21 from line 20	54,038,747.	61,140,497.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer — Date

SHAWNA WALRAVEN, PRESIDENT & CEO
Type or print name and title

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	Check if self-employed	PTIN
TRAVIS C. BIGLER, CPA	TRAVIS C. BIGLER, CP	05/13/25	☐	P01812246

Firm's name REHMANN ROBSON LLC — Firm's EIN 38-3635706

Firm's address PO BOX 2025
SAGINAW, MI 48605-2025 — Phone no. 989-799-9580

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III ☐

1 Briefly describe the organization's mission:
THE MISSION OF BACF IS TO FULFILL A WIDE ARRAY OF DONORS' CHARITABLE WISHES THROUGHOUT BAY AND ARENAC COUNTIES (MICHIGAN) BY BUILDING PERMANENT ENDOWMENT FUNDS AND SERVING AS A LEADER FOR COMMUNITY IMPROVEMENT THROUGH EFFECTIVE GRANTMAKING AND COLLABORATION.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 1,729,084. including grants of $ 1,363,280.) (Revenue $ 93,202.)
THE FOUNDATION PROVIDES GRANTS TO 501(C) (3) NONPROFIT ORGANIZATIONS, MUNICIPALITIES, AND EDUCATIONAL INSTITUTIONS. IN 2024, 291 GRANTS WERE AWARDED IN THE AREAS OF ARTS & CULTURE, COMMUNITY DEVELOPMENT, EDUCATION, ENVIRONMENT, HEALTH & HUMAN SERVICES, RECREATION AND YOUTH ACTIVITIES

4b (Code:) (Expenses $ 665,500. including grants of $ 611,395.) (Revenue $)
DURING THE YEAR THE FOUNDATION AWARDED 443 SCHOLARSHIPS TO 271 RECIPIENTS TO FURTHER THEIR EDUCATION AND TRAINING

4c (Code:) (Expenses $ including grants of $) (Revenue $)

4d Other program services (Describe on Schedule O.)
(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses 2,394,584.

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6	X	
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7	X	
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? *If "Yes," complete Schedule D, Part V*	10	X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b		X
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	X	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a		X
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b	X	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18	X	
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22	X	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23		X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27	X	
28	Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in noncash contributions? *If "Yes," complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33	X	
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34	X	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	X	
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		X
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

				Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	9		
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c X	

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return **2a** 10			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	**2b**	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?	**3a**		X
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*	**3b**		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	**4a**		X
b	If "Yes," enter the name of the foreign country _____ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	**5a**		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	**5b**		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	**5c**		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	**6a**		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	**6b**		
7	**Organizations that may receive deductible contributions under section 170(c).**			
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?	**7a**	X	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	**7b**	X	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	**7c**		X
d	If "Yes," indicate the number of Forms 8282 filed during the year **7d**			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	**7e**		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	**7f**		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	**7g**		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	**7h**		
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	**8**		X
9	**Sponsoring organizations maintaining donor advised funds.**			
a	Did the sponsoring organization make any taxable distributions under section 4966?	**9a**		X
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	**9b**		X
10	**Section 501(c)(7) organizations.** Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12 **10a**			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities **10b**			
11	**Section 501(c)(12) organizations.** Enter:			
a	Gross income from members or shareholders **11a**			
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) **11b**			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?	**12a**		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year **12b**			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**			
a	Is the organization licensed to issue qualified health plans in more than one state? **Note:** See the instructions for additional information the organization must report on Schedule O.	**13a**		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans **13b**			
c	Enter the amount of reserves on hand **13c**			
14a	Did the organization receive any payments for indoor tanning services during the tax year?	**14a**		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*	**14b**		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	**15**		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	**16**		X
17	**Section 501(c)(21) organizations.** Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	**17**		

Part VI Governance, Management, and Disclosure. *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI X

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	20		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b	Enter the number of voting members included on line 1a, above, who are independent	1b	20		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2			X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a	X	
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b	X	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a		X
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b		X
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed MI

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

X Own website ☐ Another's website X Upon request ☐ Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

SUZANN E. JENSEN, CPA - 989-893-4438

1000 ADAMS STREET, STE 200, BAY CITY, MI 48708

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) DIANE MAHONEY PRESIDENT & CEO - THRU 9/24	48.00			X				89,936.	0.	11,114.
(2) SHAWNA WALRAVEN PRESIDENT & CEO - AS OF 10/24	48.00			X				28,395.	0.	1,762.
(3) KAREN TIGHE CHAIR	1.00	X		X				0.	0.	0.
(4) ANDY DWAN VICE CHAIR	1.00	X		X				0.	0.	0.
(5) LAURA EBEL TREASURER	1.00	X		X				0.	0.	0.
(6) DANIELLE KRUPP SECRETARY	1.00	X		X				0.	0.	0.
(7) BRANDON HOFMEISTER TRUSTEE THRU 5/24	1.00	X						0.	0.	0.
(8) BARB ENGELHARDT-CARTER TRUSTEE THRU 5/24	1.00	X						0.	0.	0.
(9) DIANE M. MORLEY TRUSTEE	1.00	X						0.	0.	0.
(10) GUY MOULTHROP TRUSTEE	1.00	X						0.	0.	0.
(11) JENNIFER WILLIAMS TRUSTEE	1.00	X						0.	0.	0.
(12) TIFFANY TORAIN TRUSTEE	1.00	X						0.	0.	0.
(13) LINDSAY STEVENS EGGERS TRUSTEE	1.00	X						0.	0.	0.
(14) MATT SCHMIDT TRUSTEE	1.00	X						0.	0.	0.
(15) MAX HOLMAN TRUSTEE	1.00	X						0.	0.	0.
(16) MICHAEL GAVIN TRUSTEE	1.00	X						0.	0.	0.
(17) TRISH BURNS TRUSTEE	1.00	X						0.	0.	0.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(18) RENEE GOUGEON GURSKI TRUSTEE	1.00	X						0.	0.	0.
(19) DAROLD NEWTON TRUSTEE	1.00	X						0.	0.	0.
(20) MICHAEL WEGENER TRUSTEE	1.00	X						0.	0.	0.
(21) MATT TRAVIS TRUSTEE	1.00	X						0.	0.	0.
(22) TODD CLEMENTS TRUSTEE AS OF 5/24	1.00	X						0.	0.	0.
(23) CARTER LIJEWSKI TRUSTEE AS OF 5/24	1.00	X						0.	0.	0.
(24) GRETCHEN WAGNER TRUSTEE AS OF 5/24	1.00	X						0.	0.	0.
1b Subtotal								118,331.	0.	12,876.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								118,331.	0.	12,876.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization 0

		Yes	No
3	Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*		X
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*		X
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c	22,070.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	5,000.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	2,558,460.				
	g Noncash contributions included in lines 1a-1f	1g	$ 143,041.				
	h **Total.** Add lines 1a-1f			2,585,530.			
Program Service Revenue		Business Code					
	2a						
	b						
	c						
	d						
	e						
	f All other program service revenue						
	g **Total.** Add lines 2a-2f						
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			2,727,111.			2727111.
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
			(i) Real / (ii) Personal				
	6a Gross rents	6a	48,603.				
	b Less: rental expenses	6b	24,864.				
	c Rental income or (loss)	6c	23,739.				
	d Net rental income or (loss)			23,739.			23,739.
			(i) Securities / (ii) Other				
	7a Gross amount from sales of assets other than inventory	7a	1,877,117. / 11,341.				
	b Less: cost or other basis and sales expenses	7b	1,744,561. / 0.				
	c Gain or (loss)	7c	132,556. / 11,341.				
	d Net gain or (loss)			143,897.			143,897.
	8a Gross income from fundraising events (not including $ 22,070. of contributions reported on line 1c). See Part IV, line 18	8a	44,520.				
	b Less: direct expenses	8b	32,482.				
	c Net income or (loss) from fundraising events			12,038.			12,038.
	9a Gross income from gaming activities. See Part IV, line 19	9a					
	b Less: direct expenses	9b					
	c Net income or (loss) from gaming activities						
	10a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b					
	c Net income or (loss) from sales of inventory						
Miscellaneous Revenue		Business Code					
	11a OTHER REVENUE		900099	93,202.	93,202.		
	b						
	c						
	d All other revenue						
	e **Total.** Add lines 11a-11d			93,202.			
	12 **Total revenue.** See instructions			5,585,517.	93,202.	0.	2906785.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	1,363,280.	1,363,280.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	611,395.	611,395.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	131,207.	57,561.	58,465.	15,181.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	339,165.	148,792.	151,132.	39,241.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	10,613.	4,656.	4,729.	1,228.
9 Other employee benefits	36,761.	16,127.	16,381.	4,253.
10 Payroll taxes	34,908.	15,314.	15,555.	4,039.
11 Fees for services (nonemployees):				
a Management	14,000.	6,142.	6,238.	1,620.
b Legal	9,794.	4,297.	4,364.	1,133.
c Accounting	31,041.	13,618.	13,832.	3,591.
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	71,077.		71,077.	
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)				
12 Advertising and promotion				
13 Office expenses	26,048.	11,265.	11,812.	2,971.
14 Information technology	54,322.	23,831.	24,206.	6,285.
15 Royalties				
16 Occupancy	94,560.	2,074.	91,939.	547.
17 Travel	2,469.	1,083.	1,100.	286.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	11,545.	5,065.	5,144.	1,336.
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	53,733.	636.	52,929.	168.
23 Insurance	19,440.	5,249.	12,807.	1,384.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a ASSET DEVELOPMENT	74,357.	36,946.	26,804.	10,607.
b COMMUNITY PROJECTS	63,213.	63,213.		
c CONSERVATORY EXPENSES	15,207.		15,207.	
d OTHER EXPENSES	6,600.	2,895.	2,941.	764.
e All other expenses	2,610.	1,145.	1,163.	302.
25 **Total functional expenses.** Add lines 1 through 24e	3,077,345.	2,394,584.	587,825.	94,936.
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		202,228.	1	62,150.
	2	Savings and temporary cash investments		4,832,401.	2	6,123,184.
	3	Pledges and grants receivable, net			3	
	4	Accounts receivable, net			4	
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		27,088.	9	27,656.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 1,506,997.			
	b	Less: accumulated depreciation	10b 356,727.	1,204,001.	10c	1,150,270.
	11	Investments - publicly traded securities		50,135,524.	11	56,434,387.
	12	Investments - other securities. See Part IV, line 11		279,900.	12	97,224.
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		40,912.	15	38,960.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		56,722,054.	16	63,933,831.
Liabilities	17	Accounts payable and accrued expenses		40,495.	17	33,442.
	18	Grants payable		144,348.	18	0.
	19	Deferred revenue		16,050.	19	27,150.
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		2,482,414.	25	2,732,742.
	26	**Total liabilities.** Add lines 17 through 25		2,683,307.	26	2,793,334.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** ☒ **and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		50,091,759.	27	57,044,190.
	28	Net assets with donor restrictions		3,946,988.	28	4,096,307.
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		54,038,747.	32	61,140,497.
	33	Total liabilities and net assets/fund balances		56,722,054.	33	63,933,831.

Form **990** (2024)

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI X

1	Total revenue (must equal Part VIII, column (A), line 12)	1	5,585,517.
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,077,345.
3	Revenue less expenses. Subtract line 2 from line 1	3	2,508,172.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	54,038,747.
5	Net unrealized gains (losses) on investments	5	4,843,906.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-250,328.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	61,140,497.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII X

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b		

Form 990 (2024)

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)
3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____
5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
10 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
f Enter the number of supported organizations .....
g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	(iv) No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	1539264.	2043825.	4245937.	2189734.	2585530.	12604290.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	1539264.	2043825.	4245937.	2189734.	2585530.	12604290.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						1902070.
6 **Public support.** Subtract line 5 from line 4.						10702220.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
7 Amounts from line 4	1539264.	2043825.	4245937.	2189734.	2585530.	12604290.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	1709043.	3047467.	1540391.	1459503.	2775714.	10532118.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	39,014.	68,483.	140,208.	129,765.	137,722.	515,192.
11 **Total support.** Add lines 7 through 10						23651600.

12 Gross receipts from related activities, etc. (see instructions) 12

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2024 (line 6, column (f), divided by line 11, column (f))	14	45.25 %
15 Public support percentage from 2023 Schedule A, Part II, line 14	15	45.86 %

16a **33 1/3% support test - 2024.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☒

b **33 1/3% support test - 2023.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

17a **10% -facts-and-circumstances test - 2024.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

b **10% -facts-and-circumstances test - 2023.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2024 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2023 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2024** (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from **2023** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2024.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

b **33 1/3% support tests - 2023.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in* **Part VI** *how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in* **Part VI** *how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in* **Part VI,** *including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* **Part VI.**	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	11a		
b	A family member of a person described on line 11a above?	11b		
c	A 35% controlled entity of a person described on line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* **Part VI.**	11c		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* **Part VI** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	1		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* **Part VI** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	2		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* **Part VI** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	1		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	1		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	2		
3	By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	3		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental entity. *Describe in* **Part VI** *how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	*Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in* **Part VI identify those supported organizations and explain** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	2a		
b	Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* **Part VI** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	2b		
3	Parent of Supported Organizations. **Answer lines 3a and 3b below.**			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No," provide details in **Part VI**.	3a		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in **Part VI** the role played by the organization in this regard.	3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in* **Part VI**). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	**1**		
2 Recoveries of prior-year distributions	**2**		
3 Other gross income (see instructions)	**3**		
4 Add lines 1 through 3.	**4**		
5 Depreciation and depletion	**5**		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	**6**		
7 Other expenses (see instructions)	**7**		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	**8**		

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	**1a**		
b Average monthly cash balances	**1b**		
c Fair market value of other non-exempt-use assets	**1c**		
d **Total** (add lines 1a, 1b, and 1c)	**1d**		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
2 Acquisition indebtedness applicable to non-exempt-use assets	**2**		
3 Subtract line 2 from line 1d.	**3**		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	**4**		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	**5**		
6 Multiply line 5 by 0.035.	**6**		
7 Recoveries of prior-year distributions	**7**		
8 **Minimum Asset Amount** (add line 7 to line 6)	**8**		

Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	**1**		
2 Enter 0.85 of line 1.	**2**		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	**3**		
4 Enter greater of line 2 or line 3.	**4**		
5 Income tax imposed in prior year	**5**		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	**6**		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D - Distributions		**Current Year**
1 Amounts paid to supported organizations to accomplish exempt purposes	**1**	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	**2**	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	**3**	
4 Amounts paid to acquire exempt-use assets	**4**	
5 Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	**5**	
6 Other distributions (describe in **Part VI**). See instructions.	**6**	
7 **Total annual distributions.** Add lines 1 through 6.	**7**	
8 Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	**8**	
9 Distributable amount for 2024 from Section C, line 6	**9**	
10 Line 8 amount divided by line 9 amount	**10**	

Section E - Distribution Allocations (see instructions)	**(i)** **Excess Distributions**	**(ii)** **Underdistributions Pre-2024**	**(iii)** **Distributable Amount for 2024**
1 Distributable amount for 2024 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2024 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3 Excess distributions carryover, if any, to 2024			
a From 2019			
b From 2020			
c From 2021			
d From 2022			
e From 2023			
f **Total** of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2024 distributable amount			
i Carryover from 2019 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2024 from Section D, line 7: $			
a Applied to underdistributions of prior years			
b Applied to 2024 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2024, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6 Remaining underdistributions for 2024. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7 **Excess distributions carryover to 2025.** Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2020			
b Excess from 2021			
c Excess from 2022			
d Excess from 2023			
e Excess from 2024			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

PART II, LINE 10

OTHER INCOME INCLUDES ADMINISTRATIVE FEE INCOME AND EVENT INCOME.

SCHEDULE D (Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year	29	47
2	Aggregate value of contributions to (during year)	193,756.	112,830.
3	Aggregate value of grants from (during year)	145,116.	200,857.
4	Aggregate value at end of year	1,968,409.	4,400,151.

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? [X] Yes [ ] No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? [X] Yes [ ] No

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

- [ ] Preservation of land for public use (for example, recreation or education)
- [ ] Preservation of a historically important land area
- [X] Protection of natural habitat
- [ ] Preservation of a certified historic structure
- [ ] Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

		Held at the End of the Tax Year
a Total number of conservation easements	2a	1
b Total acreage restricted by conservation easements	2b	17.25
c Number of conservation easements on a certified historic structure included on line 2a	2c	0
d Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d	0

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year 0

4 Number of states where property subject to conservation easement is located 1

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? [X] Yes [ ] No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year 10

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year 0.

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? [ ] Yes [ ] No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 $ _____

(ii) Assets included in Form 990, Part X $ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $ _____

b Assets included in Form 990, Part X $ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII ☐

Part V Endowment Funds Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	51,067,477.	43,686,793.	52,138,404.	45,759,801.	40,082,506.
b Contributions	2,947,735.	2,032,718.	3,573,107.	1,794,561.	1,124,284.
c Net investment earnings, gains, and losses	7,193,743.	8,279,324.	-9,347,059.	6,752,875.	6,628,885.
d Grants or scholarships	2,380,093.	2,296,355.	1,887,815.	1,425,893.	1,318,086.
e Other expenditures for facilities and programs					
f Administrative expenses	558,175.	635,003.	789,844.	742,940.	757,788.
g End of year balance	58,270,687.	51,067,477.	43,686,793.	52,138,404.	45,759,801.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment 93.2040 %
b Permanent endowment 3.6133 %
c Term endowment 3.1827 %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

	Yes	No
(i) Unrelated organizations? 3a(i)		X
(ii) Related organizations? 3a(ii)		X
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? 3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		296,992.		296,992.
b Buildings		739,250.	117,999.	621,251.
c Leasehold improvements		433,612.	215,241.	218,371.
d Equipment		37,143.	23,487.	13,656.
e Other				
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, line 10c, column (B))*				1,150,270.

Part VII Investments - Other Securities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

Part IX Other Assets

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, line 15, col. (B))*	

Part X Other Liabilities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) AGENCY FUNDS HELD FOR OTHERS	2,732,742.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, line 25, col. (B))*	2,732,742.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... X

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	10,075,450.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	4,843,906.		
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	57,345.		
e	Add lines 2a through 2d			2e	4,901,251.
3	Subtract line 2e from line 1			3	5,174,199.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b	411,318.		
c	Add lines 4a and 4b			4c	411,318.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	5,585,517.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	2,973,700.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d	57,345.		
e	Add lines 2a through 2d			2e	57,345.
3	Subtract line 2e from line 1			3	2,916,355.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b	160,990.		
c	Add lines 4a and 4b			4c	160,990.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	3,077,345.

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART II, LINE 9:
DURING 2003, THE FOUNDATION WAS NOTIFIED IT WAS THE BENEFICIARY OF THE ROBERT CARRIER ESTATE, WHICH INCLUDED PROPERTY LOCATED AT 10 CARRIER LANE. THEREFORE, THE FOUNDATION RECORDED $190,900 BASED ON INITIAL ESTIMATES OF THE PROPERTY VALUE. DURING 2005, THE PROPERTY WAS LEGALLY TRANSFERRED TO THE FOUNDATION, AND WAS VALUED AT $279,900 AT THE TIME OF TRANSFER. THIS PROPERTY MAY NOT BE SOLD OR DEVELOPED BY THE FOUNDATION BUT RATHER MAINTAINED IN ITS NATURAL STATE AND FOREVER PRESERVED AS A NATURE CONSERVANCY.
IN 2022, THE FOUNDATION LEGALLY SPLIT THE PROPERTY INTO THREE SEPARATE PARCELS. DURING 2024, UPON APPROVAL OF THE REMAINING DONOR FAMILY MEMBER, ONE OF THE PARCELS WAS SOLD TO AN UNRELATED ENTITY FOR PROCEEDS OF $205,358 AND RESULTED IN A GAIN ON SALE OF $11,341. THE PARCELS STILL HELD BY THE FOUNDATION ARE RECORDED $97,224 AT DECEMBER 31, 2024 BASED ON THE ASSESSED VALUE OF THE REMAINING LAND.

PART V, LINE 4:
THE ENDOWMENT FUND INCOME IS USED IN THE MANNER DIRECTED BY THE DONORS WHEN THE FUND WAS ESTABLISHED. FUNDS ARE ESTABLISHED TO SUPPORT SCHOLARSHIPS, PROVIDE INCOME TO A DESIGNATED AGENCY, SUPPORT A FIELD OF INTEREST, OR FOR UNRESTRICTED REASONS.

PART X, LINE 2:
THE FOUNDATION HAS EVALUATED ITS INCOME TAX FILING POSITIONS FOR YEARS 2021 THROUGH 2024, THE YEARS WHICH REMAIN SUBJECT TO EXAMINATION AS OF

Part XIII Supplemental Information *(continued)*

DECEMBER 31, 2024. THE FOUNDATION CONCLUDED THAT THERE ARE NO SIGNIFICANT UNCERTAIN TAX POSITIONS REQUIRING RECOGNITION OR DISCLOSURE IN THESE CONSOLIDATED FINANCIAL STATEMENTS. THE FOUNDATION DOES NOT EXPECT THE TOTAL AMOUNT OF UNRECOGNIZED TAX BENEFITS ("UTB") (E.G. TAX DEDUCTIONS, EXCLUSIONS, OR CREDITS CLAIMED OR EXPECTED TO BE CLAIMED) TO SIGNIFICANTLY CHANGE IN THE NEXT TWELVE MONTHS. THE FOUNDATION DOES NOT HAVE ANY AMOUNTS ACCRUED FOR INTEREST AND PENALTIES RELATED TO UTBS AT DECEMBER 31, 2024 OR 2023, AND IS NOT AWARE OF ANY CLAIMS FOR SUCH AMOUNTS BY FEDERAL OR STATE INCOME TAX AUTHORITIES.

PART XI, LINE 2D - OTHER ADJUSTMENTS:	
AUCTION EXPENSES	32,481.
RENTAL EXPENSE	24,864.
TOTAL TO SCHEDULE D, PART XI, LINE 2D	57,345.
PART XI, LINE 4B - OTHER ADJUSTMENTS:	
FAS 136 ADJUSTMENT	411,318.
PART XII, LINE 2D - OTHER ADJUSTMENTS:	
AUCTION EXPENSES	32,481.
RENTAL EXPENSE	24,864.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	57,345.
PART XII, LINE 4B - OTHER ADJUSTMENTS:	
FAS 136 ADJUSTMENT	160,990.

SCHEDULE G (Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than $15,000 on Form 990-EZ, line 6a.

Attach to Form 990 or Form 990-EZ.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization

BAY AREA COMMUNITY FOUNDATION

Employer identification number

38-2418086

Part I Fundraising Activities. Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- **a** ☐ Mail solicitations
- **b** ☐ Internet and email solicitations
- **c** ☐ Phone solicitations
- **d** ☐ In-person solicitations
- **e** ☐ Solicitation of nongovernment grants
- **f** ☐ Solicitation of government grants
- **g** ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ **Yes** ☐ **No**

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least $5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	**(ii)** Activity	**(iii)** Did fundraiser have custody or control of contributions? Yes	No	**(iv)** Gross receipts from activity	**(v)** Amount paid to (or retained by) fundraiser listed in col. **(i)**	**(vi)** Amount paid to (or retained by) organization
Total						

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Part II **Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than $15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than $5,000.

		(a) Event #1 FUNDRAISING (event type)	(b) Event #2 (event type)	(c) Other events NONE (total number)	(d) Total events (add col. (a) through col. (c))
Revenue	1 Gross receipts	66,590.			66,590.
	2 Less: Contributions	22,070.			22,070.
	3 Gross income (line 1 minus line 2)	44,520.			44,520.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes	22,070.			22,070.
	6 Rent/facility costs	4,885.			4,885.
	7 Food and beverages	4,725.			4,725.
	8 Entertainment				
	9 Other direct expenses	802.			802.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				32,482.
	11 Net income summary. Subtract line 10 from line 3, column (d)				12,038.

Part III **Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than $15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	☐ Yes_____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization conducts gaming activities: _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity conducted in:

a The organization's facility	**13a**	%
b An outside facility	**13b**	%

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name _____

Address _____

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization $ _____ and the amount of gaming revenue retained by the third party $ _____

c If "Yes," enter the name and address of the third party:

Name _____

Address _____

16 Gaming manager information:

Name _____

Gaming manager compensation $ _____

Description of services provided _____

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions:

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year $

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

Part IV **Supplemental Information** *(continued)*

SCHEDULE I (Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ..... [X] Yes [ ] No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
ANTIQUE TOY & FIREHOUSE MUSEUM PO BOX 742 BAY CITY, MI 48707-0742	37-1468256	501(C)(3)	5,707.	0.			BACF PARTNERSHIP GRANT
ARENAC CONSERVATION DISTRICT 4490 W. M-61 STANDISH, MI 48658-9237	38-1869377	501(C)(3)	8,886.	0.			FURTHERING COMMUNICATION THROUGH SIGNAGE
ARENAC COUNTY HISTORICAL SOCIETY PO BOX 272 AU GRES, MI 48703-0272	38-2111006	501(C)(3)	12,831.	0.			DISBURSEMENT OF DESIGNATED FUNDS OMER COURTHOUSE RESEARCH CENTER
ARENAC OPPORTUNITIES, INC. PO BOX 1112 STANDISH, MI 48658	38-2129918	501(C)(3)	7,000.	0.			A BRIDGE FOR BETTER LIVING PROGRAM, PHYSICAL ACTIVITIES FOR PEOPLE WITH DISABILITIES
BANGOR TOWNSHIP SCHOOLS 3359 E. MIDLAND RD. BAY CITY, MI 48706	38-6000491	GOVERNMENT	12,000.	0.			SPORTS TEAM, JOHN GLENN CLASS OF 2026/MINDFULNESS CLUB, BUILDING INCLUSION IN BAY COUNTY
BAY AREA WOMEN'S CENTER PO BOX 1458 BAY CITY, MI 48706	38-2118004	501(C)(3)	41,433.	0.			DISTRIBUTION OF DESIGNATED FUNDS, EMERGENCY SHELTER FOOD PROGRAM, SUMMER AWARENESS

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table ..... 58.
3 Enter total number of other organizations listed in the line 1 table ..... 1.

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule I (Form 990) (Rev. 12-2024)**

SEE PART IV FOR COLUMN (H) DESCRIPTIONS

LHA 432101 01-02-25

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BAY ARENAC INTERMEDIATE SCHOOL DISTRICT - 4228 TWO MILE RD. - BAY CITY, MI 48706-9724	38-1715580	GOVERNMENT	63,301.	0.			BAY-ARENAC ISD CAREER CENTER HEALTH TECHNOLOGY AND LAW ENFORCEMENT PROGRAMS, BAISD CAREER
BAY CITY PUBLIC SCHOOLS 601 BLEND ST. BAY CITY, MI 48706	38-6000558	GOVERNMENT	16,000.	0.			DOWGIVES GRANT TO VARIOUS SCHOOL TEAMS, THE WARRIORBOTS-ROBOTICS TEAM 5603, COUNTING ON OUR
BAY CITY ROWING CLUB PO BOX 615 BAY CITY, MI 48707-0615	30-0009320	501(C)(3)	10,592.	0.			DISBURSEMENT OF DESIGNATED FUNDS,
BAY COMMUNITY TENNIS ASSOCIATION PO BOX 607 BAY CITY, MI 48707	47-4662969	501(C)(3)	22,809.	0.			DISBURSEMENT OF DESIGNATED FUNDS, ENHANCEMENT OF JOPKE/SHAW PARK
BAY COUNTY CHILD & SENIOR CITIZEN CENTER - 1001 MARSAC ST. - BAY CITY, MI 48708-7863	38-2324957	501(C)(3)	43,000.	0.			THE DEMENTIA TRAINING PROJECT (DTP), NEW PLAYGROUND EQUIPMENT FOR THE CHILDCARE PROGRAM,
BAY COUNTY EMERGENCY FOOD PANTRY NETWORK - PO BOX 1693 - BAY CITY, MI 48706-1693	38-2623316	501(C)(3)	7,000.	0.			HOLIDAY BASKET PROGRAM
BAY COUNTY HABITAT FOR HUMANITY 3460 S. HURON RD. BAY CITY, MI 48706-1554	38-3055548	501(C)(3)	25,000.	0.			NEIGHBORHOOD REVITALIZATION
BAY COUNTY HISTORICAL SOCIETY 321 WASHINGTON AVE. BAY CITY, MI 48706	38-1456041	501(C)(3)	7,295.	0.			THE HISTORICAL MUSEUM OF BAY COUNTY ORAL HISTORY PROGRAM. DISBURSEMENT OF DESIGNATED FUNDS
BAY COUNTY LIBRARY SYSTEM 500 CENTER AVE. BAY CITY, MI 48708-5942	38-2401417	GOVERNMENT	21,445.	0.			FACES GRANT IN HONOR OF BOB AND JOYCE HETZLER FOR THE CHILDREN'S DEPARTMENT, DISBURSEMENT

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BAY COUNTY PINCONNING PARK 3041 E. PINCONNING RD. PINCONNING, MI 48650	38-6004837	GOVERNMENT	6,340.	0.			NEW PLAYGROUND EQUIPMENT.
BAYSAIL PO BOX 313 BAY CITY, MI 48707	38-3378118	501(C)(3)	28,594.	0.			SCIENCE UNDER SAIL MATCHING GRANT, DISBURSEMENT OF DESIGNATED FUNDS
BIG BROTHERS BIG SISTERS OF THE GREAT LAKES BAY REGION - 2200 N. SAGINAW RD. - MIDLAND, MI 48640-2660	38-1553323	501(C)(3)	13,682.	0.			DISBURSEMENT OF DESIGNATED FUNDS
BOYS & GIRLS CLUBS OF THE GREAT LAKES BAY REGION - 300 LAFAYETTE AVE. - BAY CITY, MI 48706	38-1648580	501(C)(3)	24,000.	0.			CLUB LEAGUE: A SAFE PLACE TO PLAY AND CREATE , STUDIO ARTISTRY, DISBURSEMENT OF
CAN COUNCIL GREAT LAKES BAY REGION 1311 N. MICHIGAN AVE. SAGINAW, MI 48602-4733	38-2520774	501(C)(3)	19,121.	0.			DISBURSEMENT OF DESIGNATED FUNDS, PREVENTION EDUCATION PROGRAM: SAFE BABY, BAY
CITY OF AUBURN 113 E. ELM ST. AUBURN, MI 48611-9477	38-6004520	GOVERNMENT	17,701.	0.			AUBURN PARK FIT & FUN PROJECT
CITY OF AU GRES PO BOX 121 AU GRES, MI 48703-9678	38-6008392	GOVERNMENT	10,000.	0.			CITY CHAPEL IMPROVEMENTS
CITY OF BAY CITY 301 WASHINGTON AVE. BAY CITY, MI 48708	38-6004659	GOVERNMENT	48,741.	0.			WEDNESDAYS IN THE PARK, NEW FLOOD LIGHT FOR CITY HALL, CITIZEN'S PUBLIC SAFETY ACADEMY, REPAIRS
COUNTY OF BAY 515 CENTER AVE. BAY CITY, MI 48708	38-6004837	GOVERNMENT	43,000.	0.			DOW GRANT FOR LINWOOD SCENIC ACCESS SITE

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
DISABILITY SERVICES RESOURCE CENTER - 1820 N. TRUMBULL DR. - BAY CITY, MI 48708-5444	38-1677220	501(C)(3)	25,490.	0.			GUTTERS, DOWNSPOUTS, FASCIA & SOFFIT NEEDS, NEW TRAILER TO TRANSPORT RAMP BUILDING MATERIALS,
DO-ALL, INC. PO BOX 858 BAY CITY, MI 48707-0858	38-2024600	501(C)(3)	24,965.	0.			DO-ALL, INC. WHEELCHAIR-ACCESSIBLE VAN, COMMUNITY CONNECTIONS PROGRAM,
DOW BAY AREA FAMILY YOUNG MEN'S CHRISTIAN ASSOCIATION - 225 WASHINGTON AVE. - BAY CITY, MI 48708	38-1358415	501(C)(3)	45,165.	0.			ADAPTIVE AQUATIC WATER THERAPY LIFE JACKETS AND POOL RAFTS, BREAKFAST WITH SANTA 2024, SUMMER
ESSEXVILLE HAMPTON PUBLIC SCHOOLS 303 PINE ST. ESSEXVILLE, MI 48732-1584	38-6000516	GOVERNMENT	12,999.	0.			GIRL'S ROBOTICS TEAM, TAKE HOME 3D PRINTING FOR STUDENTS, BUILDING INCLUSION IN BAY COUNTY,
FISH TALES, INC. 2177 E. ERICKSON RD. PINCONNING, MI 48650-9419	38-2954588	501(C)(3)	6,000.	0.			CEO DISCRETIONARY GRANT TO SUPPORT STRATEGIC PLANNING, STEAM PROGRAMMING FOR CAMPERS
FOSTER FAMILIES NAVIGATION & RESOURCE CENTER - 1501 W. THOMAS ST. - BAY CITY, MI 48706	85-3564877	501(C)(3)	17,150.	0.			FOSTER SYSTEMS SUPPORT, RESOURCE BOUTIQUE ASSISTANCE, PRE0TEEN & TEEN SUPPORT
FRANKENLUST TOWNSHIP 2401 DELTA RD. BAY CITY, MI 48706-9340	38-6353048	GOVERNMENT	6,200.	0.			NATURE PARK ACCESSIBILITY IMPROVEMENT NEW BOARDWALK
FRIENDS OF BAY CITY STATE PARK 3582 STATE PARK DR. BAY CITY, MI 48706-1157	38-3252548	501(C)(3)	12,271.	0.			DISBURSEMENT OF DESIGNATED FUNDS FOR REPAIRS AND IMPROVEMENTS AT THE STATE PARK
GIBSON TOWNSHIP 7214 MAIN ST. BENTLEY, MI 48613	38-6262446	GOVERNMENT	5,660.	0.			GIBSON TOWNSHIP PARK PROJECT

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
GIRL SCOUTS HEART OF MICHIGAN 5470 DAVIS RD. SAGINAW, MI 48604	38-1581300	501(C)(3)	12,000.	0.			GIRL SCOUTING IN ARENAC AND BAY COUNTIES
GOOD SAMARITAN RESCUE MISSION OF BAY CITY - PO BOX 613 - BAY CITY, MI 48707-0613	38-1368362	501(C)(3)	12,297.	0.			FOOD SERVICE EQUIPMENT
GREAT LAKES BAY FOUNDATION 122 UPTOWN DR., STE. 204 BAY CITY, MI 48708	20-8146148	501(C)(3)	23,500.	0.			YOUTH MENTAL HEALTH FIRST AID TRAINING IN BAY COUNTY
HELL'S HALF MILE EVENTS 1010 ADAMS ST. BAY CITY, MI 48708	81-1113660	501(C)(3)	5,342.	0.			DISBURSEMENT DESIGNATED FUNDS, PORTABLE STAGE PURCHASE
HOSPITAL HOSPITALITY HOUSE OF SAGINAW - 1701 N. MICHIGAN AVE. - SAGINAW, MI 48602	38-2480414	501(C)(3)	8,000.	0.			FAMILY ASSISTANCE PROGRAM (FAP)
HUMANE SOCIETY OF BAY COUNTY 1607 MARQUETTE AVE. BAY CITY, MI 48706	38-2556864	501(C)(3)	18,783.	0.			DISBURSEMENT OF DESIGNATED FUNDS
MCLAREN BAY MEDICAL FOUNDATION 1900 COLUMBUS AVE. BAY CITY, MI 48708-6831	38-2156534	501(C)(3)	7,768.	0.			TO SUPPORT RECOGNITION PROGRAMS
MIDLAND AREA COMMUNITY FOUNDATION 76 ASHMAN CIR. MIDLAND, MI 48640-4626	38-2023395	501(C)(3)	15,000.	0.			CATCHAFIRE CAPACITY BUILDING FOR 30 BAY COUNTY NONPROFIT ORGANIZATIONS
NORTHEAST MICHIGAN ARTS COUNCIL PO BOX 238 STANDISH, MI 48658-0238	38-2414006	501(C)(3)	5,275.	0.			2024 SOUND & LIGHT EQUIPMENT ACQUISITION, 2024 YOUTH FINE ARTS CAMP

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
NORTHERN BAY AMBULANCE AND RESCUE SERVICE - 325 LIBBY ST. - PINCONNING, MI 48650-8400	38-2503884	501(C)(3)	10,735.	0.			PURCHASE OF EMS EQUIPMENT
RAYOLA, INC. 3048 CURTIS CT. WEST BRANCH, MI 48661-9315	85-2662618	501(C)(3)	8,000.	0.			RAYOLA COMFORT CARE FOR BAY COUNTY
SAGINAW BASIN LAND CONSERVANCY 706 S. EUCLID AVE. BAY CITY, MI 48706	38-3362048	501(C)(3)	34,939.	0.			DISBURSEMENT OF DESIGNATED FUNDS
SAGINAW BAY COMMUNITY SAILING ASSOCIATION - PO BOX 2122 - BAY CITY, MI 48707-2122	38-3246877	501(C)(3)	16,349.	0.			DISBURSEMENT OF DESIGNATED FUNDS, YOUTH SAILING CAMP PROGRAM EXPANSION
SAGINAW VALLEY NAVAL SHIP MUSEUM 1680 MARTIN ST. BAY CITY, MI 48706-4091	38-3337711	501(C)(3)	10,000.	0.			PRESERVING OUR SIGNIFICANT NAVAL HISTORY
SAGINAW VALLEY STATE UNIVERSITY 7400 BAY RD. UNIVERSITY CENTER, MI 48710-0001	38-1798800	GOVERNMENT	13,000.	0.			SVSU STUDENT ENTREPRENEURS, PUBLIC ART PASSPORT, GLBR YOUTH LEADERSHIP INSTITUTE
SIX RIVERS REGIONAL LAND CONSERVANCY - PO BOX 80902 - ROCHESTER, MI 48308-0902	38-3189562	501(C)(3)	10,595.	0.			LAND PRIORITIZATION FOR WATER QUALITY IN THE SHIAWASSEE RIVER WATERSHED
SOCIETY FOR RESTORATION & PRESERVATION OF MASONIC TEMPLE BC - 700 N. MADISON AVE. - BAY CITY, MI 48708	45-3811183	501(C)(3)	6,905.	0.			AUDIO PRODUCTION STUDIO EQUIPMENT, DISBURSEMENT OF DESIGNATED FUNDS
STATE THEATRE OF BAY CITY PO BOX 2220 BAY CITY, MI 48707	38-3562110	501(C)(3)	31,054.	0.			DISBURSEMENT OF DESIGNATED FUNDS

Part II **Continuation of Grants and Other Assistance to Domestic Organizations and Domestic Governments** (Schedule I (Form 990), Part II.)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
STUDIO 23/THE ARTS CENTER 901 N. WATER ST. BAY CITY, MI 48708-5621	38-1704855	501(C)(3)	89,118.	0.			STUDIO 23 ACCESSABILITY PROJECT & EXHIBIT , LIFT UPGRADE TO ELEVATOR FOR ACCESSIBILITY,
THE CONSERVATION FUND PO BOX 734 BAY CITY, MI 48707-0734	52-1388917	501(C)(3)	21,000.	0.			2024 STATE OF THE BAY CONFERENCE SUPPORT, SAGINAW BAY STURGEON RESTORATION DOCUMENTARY
THE LITTLE FORKS CONSERVANCY, INC. PO BOX 2847 MIDLAND, MI 48641	38-3353122	501(C)(3)	16,500.	0.			REVITALIZING THREE PONDS: CREATING RECREATIONAL AND ENVIRONMENTAL
UNITED WAY OF BAY COUNTY 909 WASHINGTON AVE., STE. 2 BAY CITY, MI 48708-5722	38-1360524	501(C)(3)	63,500.	0.			LIGHT UP THE HOLIDAYS FOR ALICE, FOOD FORWARD ADVANCING ACCESS FOR ALICE, BACK TO SCHOOL
UNITED WE GO 3281 BROADMORE DR. BAY CITY, MI 48706	92-2312537	501(C)(3)	15,000.	0.			2024 CITY OF MURAL COMMUNITY FESTIVAL
VALLEY AERO CLUB, INC. PO BOX 74 BAY CITY, MI 48707-0074	38-3272322	501(C)(3)	5,555.	0.			DISTRIBUTION OF DESIGNATED FUNDS
WESTMINSTER PRESBYTERIAN CHURCH 103 E. MIDLAND ST. BAY CITY, MI 48706	38-1381137	501(C)(3)	12,151.	0.			END OF SCHOOL BLOCK PARTY TO CONNECT FAMILIES WITH LOCAL NONPROFITS, CHRISTMAS JOY,
WILLIAMS CHARTER TOWNSHIP 1080 W. MIDLAND RD. AUBURN, MI 48611	38-1713222	GOVERNMENT	5,988.	0.			PLAYER/TEAM BENCHES

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
SCHOLARSHIPS	443	611,395.	0.		

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

PART II, LINE 1, COLUMN (H):
NAME OF ORGANIZATION OR GOVERNMENT: BAY AREA WOMEN'S CENTER
(H) PURPOSE OF GRANT OR ASSISTANCE: DISTRIBUTION OF DESIGNATED FUNDS, EMERGENCY SHELTER FOOD PROGRAM, SUMMER AWARENESS AND EDUCATIONAL ACTIVITIES

NAME OF ORGANIZATION OR GOVERNMENT:
BAY ARENAC INTERMEDIATE SCHOOL DISTRICT
(H) PURPOSE OF GRANT OR ASSISTANCE: BAY-ARENAC ISD CAREER CENTER HEALTH TECHNOLOGY AND LAW ENFORCEMENT PROGRAMS, BAISD CAREER CENTER CTE SUMMER CAMP, 3D PRINTED ROBOTIC DOG, COLLEGE READINESS AND FUTURE PLANNING EDUCATION

NAME OF ORGANIZATION OR GOVERNMENT: BAY CITY PUBLIC SCHOOLS
(H) PURPOSE OF GRANT OR ASSISTANCE: DOWGIVES GRANT TO VARIOUS SCHOOL TEAMS, THE WARRIORBOTS-ROBOTICS TEAM 5603, COUNTING ON OUR COMMUNITY FOR JOB SKILLS, HMS LEO CLUB, EMPOWERING STUDENTS THROUGH CLOTHING SUPPORT FOR FORMAL EVENTS, JOB INTERVIEWS, AND DAILY NEEDS, A STORY FOR ALL

Part IV Supplemental Information

CHILDREN

NAME OF ORGANIZATION OR GOVERNMENT:
BAY COUNTY CHILD & SENIOR CITIZEN CENTER
(H) PURPOSE OF GRANT OR ASSISTANCE: THE DEMENTIA TRAINING PROJECT (DTP), NEW PLAYGROUND EQUIPMENT FOR THE CHILDCARE PROGRAM, ASBESTOS REMOVAL AND INSTALLATION OF NEW FLOORING

NAME OF ORGANIZATION OR GOVERNMENT: BAY COUNTY LIBRARY SYSTEM
(H) PURPOSE OF GRANT OR ASSISTANCE: FACES GRANT IN HONOR OF BOB AND JOYCE HETZLER FOR THE CHILDREN'S DEPARTMENT, DISBURSEMENT OF DESIGNATED FUNDS,

NAME OF ORGANIZATION OR GOVERNMENT:
BOYS & GIRLS CLUBS OF THE GREAT LAKES BAY REGION
(H) PURPOSE OF GRANT OR ASSISTANCE: CLUB LEAGUE: A SAFE PLACE TO PLAY AND CREATE , STUDIO ARTISTRY, DISBURSEMENT OF DESIGNATED FUNDS

NAME OF ORGANIZATION OR GOVERNMENT: CAN COUNCIL GREAT LAKES BAY REGION
(H) PURPOSE OF GRANT OR ASSISTANCE: DISBURSEMENT OF DESIGNATED FUNDS, PREVENTION EDUCATION PROGRAM: SAFE BABY, BAY COUNTY CASA HOLIDAY PARTY

NAME OF ORGANIZATION OR GOVERNMENT: CITY OF BAY CITY
(H) PURPOSE OF GRANT OR ASSISTANCE: WEDNESDAYS IN THE PARK, NEW FLOOD LIGHT FOR CITY HALL, CITIZEN'S PUBLIC SAFETY ACADEMY, REPAIRS FOR RIVERWALK RAILTRAIL IN VETS PARK,

NAME OF ORGANIZATION OR GOVERNMENT: DISABILITY SERVICES RESOURCE CENTER
(H) PURPOSE OF GRANT OR ASSISTANCE: GUTTERS, DOWNSPOUTS, FASCIA & SOFFIT NEEDS, NEW TRAILER TO TRANSPORT RAMP BUILDING MATERIALS, SCHOLARSHIPS FOR THE SUMMER SPECIAL NEEDS PROGRAM, A PALLET RACKING SYSTEM TO HELP STORE MEDICAL EQUIPMENT

NAME OF ORGANIZATION OR GOVERNMENT: DO-ALL, INC.
(H) PURPOSE OF GRANT OR ASSISTANCE: DO-ALL, INC. WHEELCHAIR-ACCESSIBLE VAN, COMMUNITY CONNECTIONS PROGRAM, DISBURSEMENT OF DESIGNATED FUNDS

NAME OF ORGANIZATION OR GOVERNMENT:
DOW BAY AREA FAMILY YOUNG MEN'S CHRISTIAN ASSOCIATION
(H) PURPOSE OF GRANT OR ASSISTANCE: ADAPTIVE AQUATIC WATER THERAPY LIFE JACKETS AND POOL RAFTS, BREAKFAST WITH SANTA 2024, SUMMER CAMP SCHOLARSHIP, DISBURSEMENT OF DESIGNATED FUNDS

NAME OF ORGANIZATION OR GOVERNMENT: ESSEXVILLE HAMPTON PUBLIC SCHOOLS
(H) PURPOSE OF GRANT OR ASSISTANCE: GIRL'S ROBOTICS TEAM, TAKE HOME 3D PRINTING FOR STUDENTS, BUILDING INCLUSION IN BAY COUNTY, NATIONAL HONORS SOCIETY

NAME OF ORGANIZATION OR GOVERNMENT: STUDIO 23/THE ARTS CENTER
(H) PURPOSE OF GRANT OR ASSISTANCE: STUDIO 23 ACCESSABILITY PROJECT & EXHIBIT , LIFT UPGRADE TO ELEVATOR FOR ACCESSIBILITY, DISBURSEMENT OF DESIGNATED FUNDS

NAME OF ORGANIZATION OR GOVERNMENT: THE LITTLE FORKS CONSERVANCY, INC.
(H) PURPOSE OF GRANT OR ASSISTANCE: REVITALIZING THREE PONDS: CREATING RECREATIONAL AND ENVIRONMENTAL OPPORTUNITIES IN BAY COUNTY

Part IV Supplemental Information

NAME OF ORGANIZATION OR GOVERNMENT: UNITED WAY OF BAY COUNTY
(H) PURPOSE OF GRANT OR ASSISTANCE: LIGHT UP THE HOLIDAYS FOR ALICE, FOOD FORWARD ADVANCING ACCESS FOR ALICE, BACK TO SCHOOL CLOTHING PROGRAM

NAME OF ORGANIZATION OR GOVERNMENT: WESTMINSTER PRESBYTERIAN CHURCH
(H) PURPOSE OF GRANT OR ASSISTANCE: END OF SCHOOL BLOCK PARTY TO CONNECT FAMILIES WITH LOCAL NONPROFITS, CHRISTMAS JOY, DISBURSEMENT OF DESIGNATED FUNDS

FORM 990, SCHEDULE I
EVALUATION OF GRANTS: THE FOUNDATION REQUIRES ALL GRANTEES TO SUBMIT AN EVALUATION AT ONE YEAR REGARDING THE RESULTS OF EACH PROJECT OR PROGRAM DETAILING FINANCIAL INFORMATION, IMPACT OF PROJECT, LESSONS LEARNED AND RECOMMENDATIONS FOR THE FUTURE. THE FOUNDATION USES THIS GRANT EVALUATION AS A JOINT MANAGEMENT TOOL TO OBTAIN FEEDBACK TO IMPROVE PROGRAMS AND STIMULATE PROPER PLANNING. WE REALIZE THAT SOME GRANTS MAY NOT ACHIEVE ALL OF THEIR INITIAL OBJECTIVES AND ENCOURAGE GRANTEES TO BE CANDID ABOUT THEIR EXPERIENCES. FOUNDATION STAFF AND/OR COMMITTEE MEMBERS MAY ALSO VISIT THE SITE OF THE PROGRAM OR PROJECT AS PART OF THE EVALUATION.

SCHOLARSHIPS: ALL SCHOLARSHIP CHECKS ARE WRITTEN DIRECTLY TO THE EDUCATIONAL INSTITUTION TO ENSURE THE FUNDS ARE USED FOR EDUCATIONAL PURPOSES. A LETTER IS SENT TO THE EDUCATIONAL INSTITUTION STATING THE FUNDS CAN ONLY BE USED FOR EXPENSES INCLUDED IN STUDENTS' COST OF ATTENDANCE , AND THAT ALL UNUSED FUNDS MUST BE RETURNED TO THE FOUNDATION.

SCHEDULE J (Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization

BAY AREA COMMUNITY FOUNDATION

Employer identification number

38-2418086

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.			
	☐ First-class or charter travel	☐ Housing allowance or residence for personal use		
	☐ Travel for companions	☐ Payments for business use of personal residence		
	☐ Tax indemnification and gross-up payments	☐ Health or social club dues or initiation fees		
	☐ Discretionary spending account	☐ Personal services (such as maid, chauffeur, chef)		
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	**1b**		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	**2**		
3	Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.			
	☒ Compensation committee	☐ Written employment contract		
	☐ Independent compensation consultant	☒ Compensation survey or study		
	☐ Form 990 of other organizations	☐ Approval by the board or compensation committee		
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:			
a	Receive a severance payment or change-of-control payment?	**4a**		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	**4b**		X
c	Participate in or receive payment from an equity-based compensation arrangement?	**4c**		X
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:			
a	The organization?	**5a**		X
b	Any related organization?	**5b**		X
	If "Yes" on line 5a or 5b, describe in Part III.			
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	**6a**		X
b	Any related organization?	**6b**		X
	If "Yes" on line 6a or 6b, describe in Part III.			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	**7**		X
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	**8**		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	**9**		

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		**(B)** Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			**(C)** Retirement and other deferred compensation	**(D)** Nontaxable benefits	**(E)** Total of columns (B)(i)-(D)	**(F)** Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	**(ii)** Bonus & incentive compensation	**(iii)** Other reportable compensation				
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
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	(i)							
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE L
(Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Transactions With Interested Persons

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c; or Form 990-EZ, Part V, line 38a or 40b.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

Part I Excess Benefit Transactions (section 501(c)(3), section 501(c)(4), and section 501(c)(29) organizations only)

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b; or Form 990-EZ, Part V, line 40b.

1 **(a)** Name of disqualified person	**(b)** Relationship between disqualified person and organization	**(c)** Description of transaction	**(d)** Corrected? Yes	No
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

2 Enter the amount of tax incurred by the organization managers or disqualified persons during the year under section 4958 ..... $

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ..... $

Part II Loans to and/or From Interested Persons

Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a, or Form 990, Part IV, line 26; or if the organization reported an amount on Form 990, Part X, line 5, 6, or 22.

(a) Name of interested person	**(b)** Relationship with organization	**(c)** Purpose of loan	**(d)** Loan to or from the organization? To	From	**(e)** Original principal amount	**(f)** Balance due	**(g)** In default? Yes	No	**(h)** Approved by board or committee? Yes	No	**(i)** Written agreement? Yes	No
(1)												
(2)												
(3)												
(4)												
(5)												
(6)												
(7)												
(8)												
(9)												
(10)												
Total						$						

Part III Grants or Assistance Benefiting Interested Persons

Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

(a) Name of interested person	**(b)** Relationship between interested person and the organization	**(c)** Amount of assistance	**(d)** Type of assistance	**(e)** Purpose of assistance
(1) BRANDON HOFMEISTER	TRUSTEE	1,568.	CASH	SCHOLARSHIP
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
(10)				

Part IV Business Transactions Involving Interested Persons

Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
(1)					
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					

Part V Supplemental Information

Provide additional information for responses to questions on Schedule L. See instructions.

SCH. L PART III LINE 1
THE ORGANIZATIONS SCHOLARSHIP AND CONFLICT OF INTEREST POLICIES STATE "IT IS PERMISSIBLE FOR A FOUNDATION TRUSTEE OR A RELATIVE OF A TRUSTEE TO RECIEVE A SCHOLARSHIP PROVIDED THE TRUSTEE AND HIS OR HER RELATIVES ARE NOT INVOLVED IN THE SELECTION PROCESS" THIS POLICY WAS FOLLOWED FOR THE SCHOLARSHIP PROCESS AND THE TRUSTEE RECEIVING THE SCHOLARSHIP WAS NOT INVOLVED IN THE PROCESS.

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

Complete if the organizations answered "Yes" on Form 990, Part IV, line 29 or 30.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public Inspection

Name of the organization

BAY AREA COMMUNITY FOUNDATION

Employer identification number

38-2418086

Part I Types of Property

		(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1	Art - Works of art				
2	Art - Historical treasures				
3	Art - Fractional interests				
4	Books and publications				
5	Clothing and household goods	X		25,717.	FMV
6	Cars and other vehicles				
7	Boats and planes				
8	Intellectual property				
9	Securities - Publicly traded	X	2	117,324.	FMV
10	Securities - Closely held stock				
11	Securities - Partnership, LLC, or trust interests				
12	Securities - Miscellaneous				
13	Qualified conservation contribution - Historic structures				
14	Qualified conservation contribution - Other				
15	Real estate - Residential				
16	Real estate - Commercial				
17	Real estate - Other				
18	Collectibles				
19	Food inventory				
20	Drugs and medical supplies				
21	Taxidermy				
22	Historical artifacts				
23	Scientific specimens				
24	Archeological artifacts				
25	Other ( )				
26	Other ( )				
27	Other ( )				
28	Other ( )				

				Yes	No
29	Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement	29			
30a	During the year, did the organization receive by contribution any property reported on Part I, lines 1 through 28, that it must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?	30a			X
b	If "Yes," describe the arrangement in Part II.				
31	Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	31		X	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a			X
b	If "Yes," describe in Part II.				
33	If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.				

Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE O (Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

FORM 990, PART VI, SECTION B, LINE 11B:
AN IMPORTANT RESPONSIBILITY OF THE BOARD OF TRUSTEES IS TO REVIEW AND APPROVE THE FILING OF FORM 990 WITH THE IRS. THE POLICY AND PROCEDURES OUTLINED HERE ALLOW FOR MANAGEMENT OVERSIGHT WHILE PROTECTING DONOR CONFIDENTIALITY AS OUTLINED IN BACF'S GIFT AND FUND ACCEPTANCE POLICY (ADOPTED AUGUST 9, 2022).
PROCEDURE:
STEWARDSHIP COMMITTEE: REVIEWS FORM 990 IN ITS ENTIRETY (FORM AND ALL SCHEDULES) AND MAKES A RECOMMENDATION TO THE BOARD OF TRUSTEES TO APPROVE THE FILING OF THE RETURN WITH THE IRS.
GOVERNANCE COMMITTEE: REVIEWS PART VI: GOVERNANCE, MANAGEMENT, AND DISCLOSURE OF FORM 990 AND MAKES A RECOMMENDATION TO THE BOARD OF TRUSTEES TO APPROVE THE FILING OF THE RETURN WITH THE IRS. THIS RECOMMENDATION FOR FILING IS RESTRICTED TO PART VI. THE FULL FORM 990, EXCEPT FOR SUPPORTING SCHEDULES, IS PROVIDED TO THE GOVERNANCE COMMITTEE.
BOARD OF TRUSTEES: THE ENTIRETY OF FORM 990, WITH INDIVIDUAL CONTRIBUTION AMOUNTS ON SCHEDULE B REDACTED, IS PROVIDED TO THE BOARD OF TRUSTEES WITH A REQUEST FOR APPROVAL TO FILE WITH THE IRS.

FORM 990, PART VI, SECTION B, LINE 12C:
ORGANIZATION CONSISTENTLY MONITORS THE CONFLICT OF INTEREST POLICY TO SEE THAT IT IS ADHERED TO. THE BOARD MEMBERS ARE PROVIDED A COPY OF THE CONFLICT OF INTEREST POLICY AND ARE ASKED TO SIGN A DOCUMENT STATING THEY RECEIVED AND HAVE READ THE POLICY ON AN ANNUAL BASIS. THEY ARE ALSO REQUIRED TO LIST CONFLICTS OR DUALITY OF INTEREST. THESE FORMS ARE REVIEWED AND BOARD MEMBERS ARE ASKED TO DECLARE THEIR CONFLICT/DUALITY WHEN VOTES ARE TAKEN. THE FORMS ARE REVIEWED BY STAFF AND KEPT ON FILE FOR SEVEN YEARS.

FORM 990, PART VI, SECTION B, LINE 15A:
THE EXECUTIVE COMMITTEE ACTS AS THE GOVERNING BODY RESPONSIBLE FOR DETERMINING THE PRESIDENT/CEO'S ANNUAL COMPENSATION. THE EXECUTIVE COMMITTEE IS COMPOSED OF THE OFFICERS OF THE ORGANIZATION. THE CHAIR OF THE BOARD OF TRUSTEES IS RESPONSIBLE FOR COORDINATING THE ACTIONS OF THE EXECUTIVE COMMITTEE. THE CHAIR OF THE BOARD OF TRUSTEES GATHERS COMPARABLE COMPENSATION FOR SIMILARLY QUALIFIED PERSONS IN FUNCTIONALLY COMPARABLE POSITIONS AT SIMILAR ORGANIZATIONS. THIS INFORMATION IS PROVIDED BY STATE AND NATIONAL AFFILIATED ORGANIZATIONS. THE CHAIR OF THE BOARD OF TRUSTEES SOLICITS AN ANNUAL ASSESSMENT FORM ON THE PRESIDENT/CEO FROM ALL BOARD TRUSTEES. THE EXECUTIVE COMMITTEE REVIEWS THE RESULTS OF THE ANNUAL ASSESSMENT AND PRESENTS THEIR RECOMMENDATION FOR APPROVAL TO THE BOARD.

FORM 990, PART VI, SECTION C, LINE 19:
AUDITED FINANCIAL STATEMENTS AND FORM 990 ARE POSTED ON BACF WEBSITE. OTHER GOVERNING DOCUMENTS ARE AVAILABLE UPON REQUEST AT BACF'S OFFICES.

FORM 990, PART VI, SECTION B, LINE 10B:
THE POLICIES OF BAY AREA COMMUNITY FOUNDATION, INCLUDING THE CONFLICT OF INTEREST, WHISTLEBLOWER, AND DOCUMENT RETENTION AND DESTRUCTION POLICIES, DO APPLY TO ITS DISREGARDED ENTITY.

Name of the organization: BAY AREA COMMUNITY FOUNDATION

Employer identification number: 38-2418086

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:
AGENCY FUNDS HELD FOR OTHERS -250,328.

FORM 990, PART XII, LINE 2C
THE PROCESS FOR SELECTING AND OVERSEEING THE WORK OF THE INDEPENDENT AUDITOR HAS NOT CHANGED FROM PRIOR YEARS.

SCHEDULE R (Form 990)
(Rev. January 2025)
Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
BAY AREA COMMUNITY FOUNDATION

Employer identification number
38-2418086

Part I **Identification of Disregarded Entities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
PERE MARQUETTE DEPOT, LLC 1000 ADAMS ST, STE 200 BAY CITY, MI 48708	RENTAL PROPERTY	MICHIGAN			BAY AREA COMMUNITY FOUNDATION

Part II **Identification of Related Tax-Exempt Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity? Yes	(g) No
THE LESLIE L SQUIRES FOUNDATION - 38-2757029 300 RIVER PLACE DETROIT, MI 48207	PROVIDE ASSISTANCE TO BAY AREA INDIVIDUALS & FAMILIES	MICHIGAN	501(C)(3)	11A-TYPE 1	BAY AREA COMMUNITY FOUNDATION		X

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule R (Form 990) (Rev. 1-2025)**

LHA 432161 10-23-24

Part III **Identification of Related Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership

Part IV **Identification of Related Organizations Taxable as a Corporation or Trust.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity? Yes	(i) No

Part V **Transactions With Related Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.		Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?			
a Receipt of **(i)** interest, **(ii)** annuities, **(iii)** royalties, or **(iv)** rent from a controlled entity	1a		X
b Gift, grant, or capital contribution to related organization(s)	1b		X
c Gift, grant, or capital contribution from related organization(s)	1c		X
d Loans or loan guarantees to or for related organization(s)	1d		X
e Loans or loan guarantees by related organization(s)	1e		X
f Dividends from related organization(s)	1f		X
g Sale of assets to related organization(s)	1g		X
h Purchase of assets from related organization(s)	1h		X
i Exchange of assets with related organization(s)	1i		X
j Lease of facilities, equipment, or other assets to related organization(s)	1j		X
k Lease of facilities, equipment, or other assets from related organization(s)	1k		X
l Performance of services or membership or fundraising solicitations for related organization(s)	1l		X
m Performance of services or membership or fundraising solicitations by related organization(s)	1m		X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n		X
o Sharing of paid employees with related organization(s)	1o		X
p Reimbursement paid to related organization(s) for expenses	1p		X
q Reimbursement paid by related organization(s) for expenses	1q	X	
r Other transfer of cash or property to related organization(s)	1r		X
s Other transfer of cash or property from related organization(s)	1s		X

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)	LESLIE L. SQUIRES FOUNDATION	Q	1,000.	CASH
(2)				
(3)				
(4)				
(5)				
(6)				

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners sec. 501(c)(3) orgs.? Yes	(e) No	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) NO	(k) Percentage ownership

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.