







FROM OUR CHAIR AND PRESIDENT





A stable community organization like ours steps forward when others step back

Our organization is defined by moments and stories. A generous gift at the height of the Great Depression. A single mom and teacher building a new foundation. A grieving family honoring a child's memory. A couple giving quietly when there's a need.

At Fremont Area Community Foundation, we keep moving because these people—and so many others—taught us how. Their forward-looking generosity allows us to meet today's needs while also keeping an eye on the future.

But what does it look like to keep moving during times of crisis and upheaval?

In 2020, the pandemic, economic distress, and racial reckoning in our country revealed flaws in existing systems. Families who already struggled to make ends meet slipped below the poverty line. Parents were forced to juggle childcare and work simultaneously. Businesses faltered or closed entirely. Socioeconomic and racial disparities were exacerbated. Essential workers who kept our society functioning were also those most at risk.

Yet, amidst these crises, our community also showed incredible strength. More than ever, we learned who we are. What we care about. What we're capable of doing together. We learned that even though the pandemic impacted many areas of our lives, it wasn't the full story of 2020. The outpouring of time, talent, and financial support in Newaygo County confirmed something we intrinsically knew already: we are stronger together.

In the following pages, you will find stories of how our donors, volunteers, nonprofits, and other partners came together—despite often being physically apart—to do great things in our community.

Together last year, we

- Deployed \$627,414 in community response grants for COVID-19 relief
- Awarded \$9.5 million in grants to amazing nonprofits
- Received nearly \$2 million in gifts from generous donors
- Awarded \$565,440 in scholarships to local students
- Established a \$3.4 million loan program to assist small businesses

Thank you for being a part of this vital work. We know that no matter what the future holds, we will continue to move forward together.

Joseph Roberson Chair, Board of Trustees Carla A. Roberts President and CEO

Fremont Area Community Foundation

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COVID-19 had an immediate and significant impact on our community. We knew that needs would arise and shift as the pandemic continued. At the Community Foundation, we envisioned three phases of need and prepared to support Newaygo County through each.

Creation of community response funds

Within a week of the state shutdown, we created a Community Response Fund in collaboration with United Way-Newaygo County and worked with our affiliates to create similar response funds to support Lake, Mecosta, and Osceola counties. All four funds began to rapidly deploy resources to organizations on the front lines of COVID-19 relief in the region.

As of December 31, 2020, these funds have granted out

\$627,414

8,000 masks

The Community
Foundation distributed
8,000 masks to local
organizations. One
recipient was the
Commission on Aging,
who gave masks to
volunteers delivering
meals and driving clients
to medical appointments.



1. RESPOND



Donors respond

Over **\$119,530** was donated to the community response funds by generous donors like Tim and Peggy Rossler.



Grants in action

Organizations such as TrueNorth Community Services and the Ferris Foundation received grants from the Community Response Fund for needs like emergency food assistance and students facing housing insecurity or job loss.

Expert advice for businesses and nonprofits

As businesses and nonprofits struggled to navigate state and federal relief resources, we secured local experts to provide free guidance.



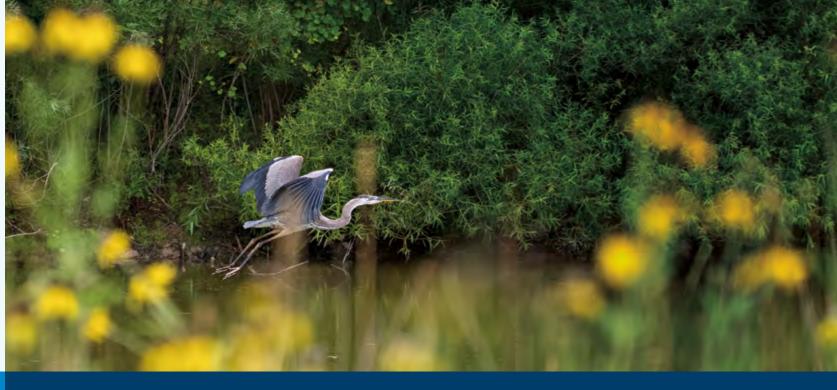
A new normal

We transitioned most of our staff to remote work while continuing to provide a high level of service to our donors and grantees. Meetings went virtual, and we learned to adjust and thrive.

Small Business Recovery Loan Program

In July, we launched our \$3.4 million Small Business Recovery Loan Program in partnership with MSU Federal Credit Union. Loans from \$5,000 to \$50,000 are available for local businesses and nonprofits with 50 or fewer employees.





2. READJUST

Recovery loans at work

Even before the pandemic, childcare was hard for families to find and challenging for providers to operate. COVID-19 only heightened the pressure. Ellen Gibbie, owner of Under the Sun Child Care Center and NorthPointe Gymnastics, understands the struggle. "It's been rough, to say the least," she said. "It often feels like one step forward and 10 steps back." She took advantage of multiple programs offering support, including the Small Business Recovery Loan Program. "It was the only way we could get by," she said. "We're keeping as much momentum as we can and refusing to give up."



3. RESTRUCTURE

Newaygo County is already a collaborative community, but the pandemic revealed deep fragilities in our society that will take years to overcome. As we continue into 2021, the work to address damaged systems and structures is well underway.

We are still deploying grants to local nonprofits via our community response funds. We continue to point donors to pressing local needs. We have also convened groups of community leaders to discuss vital issues such as childcare and housing. Our long-term recovery from the effects of the pandemic will require unity and commitment.

Fortunately, we believe in the power of our community. Together, we can support our neighbors. Together, we can make a stronger community for the future.

GIVE

"My parents always said if you give, it comes back to you. And it's true."

- Roger Tuuk

Roger and Becky Tuuk have grown to love many things about Newaygo County in their 40 years here—particularly the small town feel and easy access to nature.

"We like the outdoors, hiking, kayaking, and being on the trails," said Roger, who serves on the West Michigan Trails and Greenways Coalition board. Supporting environmental causes through volunteer service is just one of the ways the Tuuks give back. They also utilize their donor advised fund at the Community Foundation to give to various causes close to their hearts.

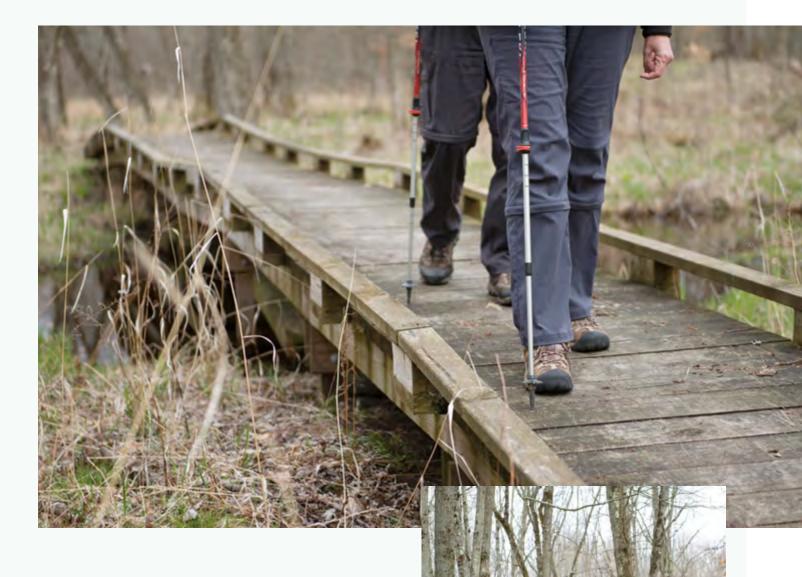
Partnering with the Community
Foundation is a natural fit for Roger
and Becky, in part because of the
unique perspective Roger has as a
past employee of the organization.
In the late 1980s, Roger was hired
as the Community Foundation's
first full-time accountant and was
one of just four staff members.

"Going from the corporate world to the foundation world, I saw what the Community Foundation can do," he said. "It's a great asset to this community and we feel fortunate to be a part of it." When COVID-19 hit, the Tuuks partnered again with the Community Foundation to support the Community Response Fund and help those most impacted by the pandemic.

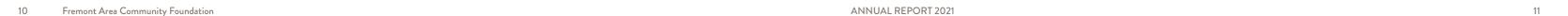
"There can be such a disparity in our county and if there's any way we can help, that's what we want to do," said Becky. "Things are not that important to us. Giving is important because we don't need it all and other people may need it a lot."

ROGER AND BECKY TUUK

Roger and Becky Tuuk love their local community and look for opportunities to get involved and give back







INNOVATE

WEST CENTRAL MICHIGAN HORTICULTURAL RESEARCH, INC.



In less than two years, the West Michigan Research Station went from a field and a dream to a collection of neat green and white buildings and a hum of activity.

"In 20 months, we went from zero dollars in the checking account to where we are now," said Andy Riley, president of West Central Michigan Horticultural Research Inc. Located on 68 acres in Hart, Michigan, the \$1.5 million agricultural research station serves fruit and asparagus growers in Mason, Newaygo, and Oceana counties. It will host a Michigan State University Extension educator and MSU graduate students

researching fruit varieties, invasive species, and more.

According to Andy, the microclimate of the three-county region is unique and boasts diverse crops thanks to its proximity to Lake Michigan. But unlike other regions, there was no station to address the needs of local farmers or for large-scale agricultural research.

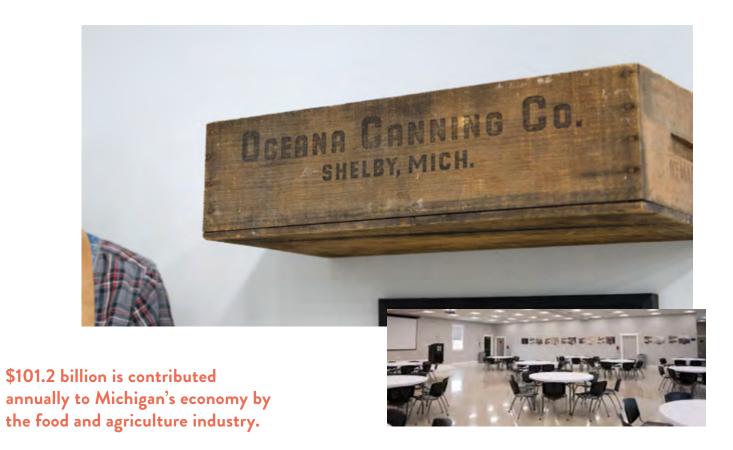
"We were one of the largest fruitgrowing regions without a research station," he said. "Traverse City has one, Grand Rapids, southeast Michigan—but we didn't. Now, our counties [can] be on the cutting edge." In addition to being a research hub, the station includes meeting and event space. Project leaders also look forward to offering educational opportunities for local students. The Community Foundation was an early supporter of the project, awarding a \$50,000 grant in 2020.

"We're so grateful for the Community Foundation's support, for the support of Peterson Farms, and the people who donated," said Andy. "Everything is always changing. Growers have to know how to adapt. This place is a problem-solving unit."





The West Michigan Research Station is a resource for local farmers and a home for cutting-edge agricultural research in the region



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INSPIRE

DAWN ANDERSON

Dawn Anderson knows that giving—like many things in life—is caught, not taught

After 35 years teaching math at a large high school near Chicago and even more years as a tutor in Newaygo County, Dawn Anderson knows that algebra isn't everyone's favorite thing. Her goal as a teacher was that her own love of math would be contagious and encourage her students to love it too.

The same idea—that we can be inspired by the passions of others—also played out in Dawn's childhood as a member of a Grant-area family actively involved in giving and service.

"My parents were great givers," Dawn said. "They worked hard, they earned everything they got, but they were very fortunate. Seeing people give encourages you to give too.'

Dawn and her sister, Lynne Robinson, have both carried forward their family's legacy through volunteerism and partnerships with the Community Foundation. Dawn currently serves on the board of the Amazing X Charitable Trust and is a member of the Community Foundation's Our Next 75 donor group.

By giving of her time and other resources, Dawn hopes to play her part in making the community better.

"It's important that we have the museum, that we have education, that we feed people here who are hungry," said Dawn. "It all comes down to wanting to live in a nice place. What you give to others and what others give to help you makes it nicer. It's a circle of giving and it helps everyone reach a higher level."



"The Community Foundation has done so much good. They're working in positive ways when we face a crisis. I trust them and I want to help them go forward."
- Dawn Anderson







NURTURE

TRUENORTH COMMUNITY SERVICES

The pandemic brought new levels of food insecurity to our community and TrueNorth had to quickly adapt

As the pandemic started to take hold in March 2020, the staff at TrueNorth Community Services was sure of at least one thing: "As soon as schools closed, we knew it would have serious repercussions," said Mike Voyt, director of hunger prevention programs. "We pride ourselves on being able to respond quickly to emergencies, but even we were surprised by the speed of the increased need."

Knowing that school closures and layoffs would mean greater food insecurity, TrueNorth quickly tripled weekend food packs for students, reduced the waiting period for food

services, and increased mobile pantry distributions. "We turned our multipurpose room into a food warehouse," said Mike. "We filled the whole agency up with food."

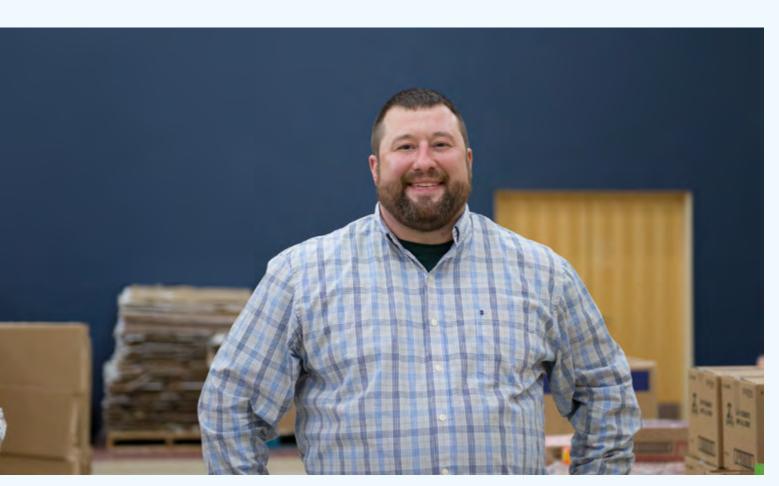
Just a week after closures began, double the usual number of families were being served at mobile pantries. Numbers increased again in September. By then, TrueNorth had already distributed 120,000 pounds of food—thousands more than in all of 2019.

While TrueNorth adapted to the increased need, they were quickly met with local support, including

two grants from the Community Foundation's Community Response Fund.

"It has been a stressful time, but this is what we do—we come together," said Mike. "As soon as we got the word out, we started getting calls. I felt extremely proud to live and work here."

"We're not out of the woods yet," he added, noting he expects increased demand into 2022. "But we can create a local food system where everyone has access to affordable, quality nutrition. We can recover and come out stronger."





"Big issues are only solved by working together." - Mike Voyt

64,243
INDIVIDUAL
ASSISTS





APPRECIATE

ART SANDERS

White Cloud native Art Sanders believes in giving back and appreciating our differences





In the early 1960s, a phone call from Bessie Slautterback—the Community Foundation's first executive director—with news of a scholarship helped clear the way for Art Sanders to start dental school. It also inspired a deep desire to give back.

"I made the commitment to myself then that if I ever had the chance to help other people, especially in my home community, I would try," said Art.

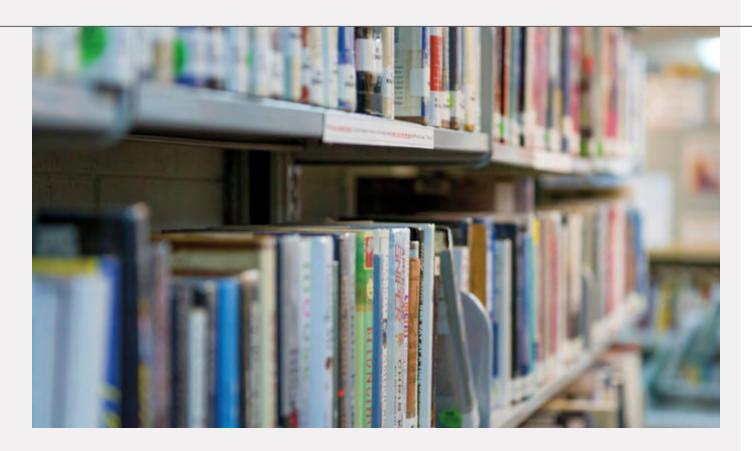
He did exactly that through his career traveling the world as a dentist in the military. Now, he's continuing the commitment by creating funds at the Community Foundation to support White Cloud, the hometown that gave him a strong start.

Through an estate gift, Art will create or contribute to funds for local students, the library, and efforts to promote diversity and inclusion. He feels that growing up in White Cloud gave him access to a quality education and a respect for differences. His years with the military and living abroad built on this foundation, broadening his appreciation for different cultures and views.

"Looking around the world, we all need to understand each other better," said Art. "We all have a lot of stereotypes and prejudices that we need to look at and then dispense with."

For Art, giving through the Community Foundation is a way to combine his gratitude for his hometown with the areas he's most passionate about, like challenging bias and promoting education.

"I guess I'm some kind of idealist," he said. "I think it's very important to give back. That's the way to improve our whole society."



"If there's an opportunity to lift someone else up, there's nothing better." - Art Sanders



PLAY

WEST MICHIGAN SYMPHONY ORCHESTRA

Local students found ways to make music together virtually through the Link Up program

A trip to the symphony usually doesn't involve getting to play along or being showered with confetti from the ceiling, but that's what hundreds of local elementary students have experienced each year for nearly two decades as part of Link Up.

The Link Up program is run locally by the West Michigan Symphony Orchestra in partnership with Carnegie Hall. It provides a beginning music education for third through fifth graders and is supported in part by grants from the Community Foundation. Students learn about instruments, how to read music, and how to play the recorder. In a typical year, members of the orchestra visit classrooms and at the spring symphony concert, students bring their recorders and play along.

According to Karen VanderZanden, orchestra director of education, the decision to cancel last year's concert because of the pandemic was necessary but painful. "Kids are usually very excited to participate in a concert," she said. "They can see why live music is so wonderful." But despite the challenges of going online, Karen and other program leaders found creative ways to keep students engaged. Recorders

were temporarily swapped out for bucket drums and other percussive instruments. Lessons, activities, and classroom visits with musicians moved to virtual spaces. The annual spring concert was recorded and posted online for anyone to enjoy.

"There are so many inherent benefits to learning music," said Karen. "Studies show connections to things like higher GPAs, lower dropout rates, and learning about teamwork. It's rewarding to see students excited about how music can be a part of their lives. This year has been a challenge, but I'm glad we didn't give up."



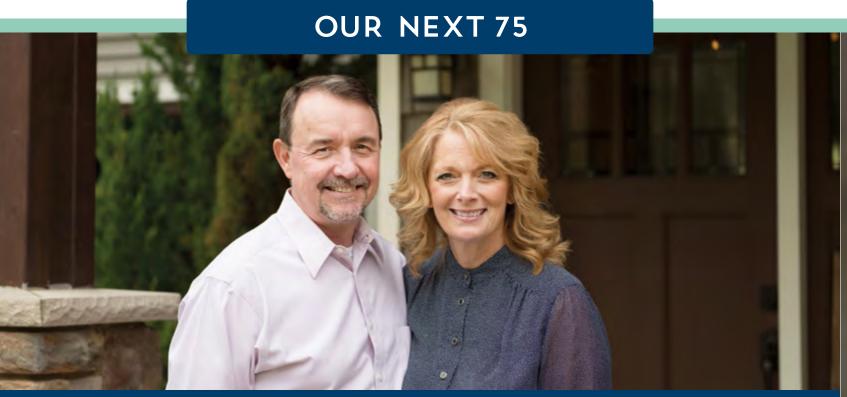
"We're grateful for technology. Twenty years ago, we couldn't have done any of this." - Karen VanderZanden





59,000 STUDENTS HAVE **GONE THROUGH** THE LINK UP **PROGRAM IN WEST MICHIGAN SINCE 2004**





JEFF CLARK AND LORI TUBBERGEN CLARK

Jeff Clark and Lori Tubbergen Clark were born and raised in Newaygo County. Their parents and grandparents spent most of their lives here too. Proximity to family is still one of the couple's favorite things about the area.

But there's also a strong sense of community that continues to draw them in.

"I was on the receiving end of giving and kindness from countless people," said Lori. "I reflect on those times now and am inspired and privileged to be able to pay that kindness forward."

One of the ways they're giving back is through a fund at the Community Foundation to support the Promise Zone, which Lori was instrumental in creating as superintendent of Newaygo County Regional Educational Service Agency. A tuitionfree path to a credential or degree can be a "game-changer," said Lori, and through their fund, she and Jeff are helping keep that promise.

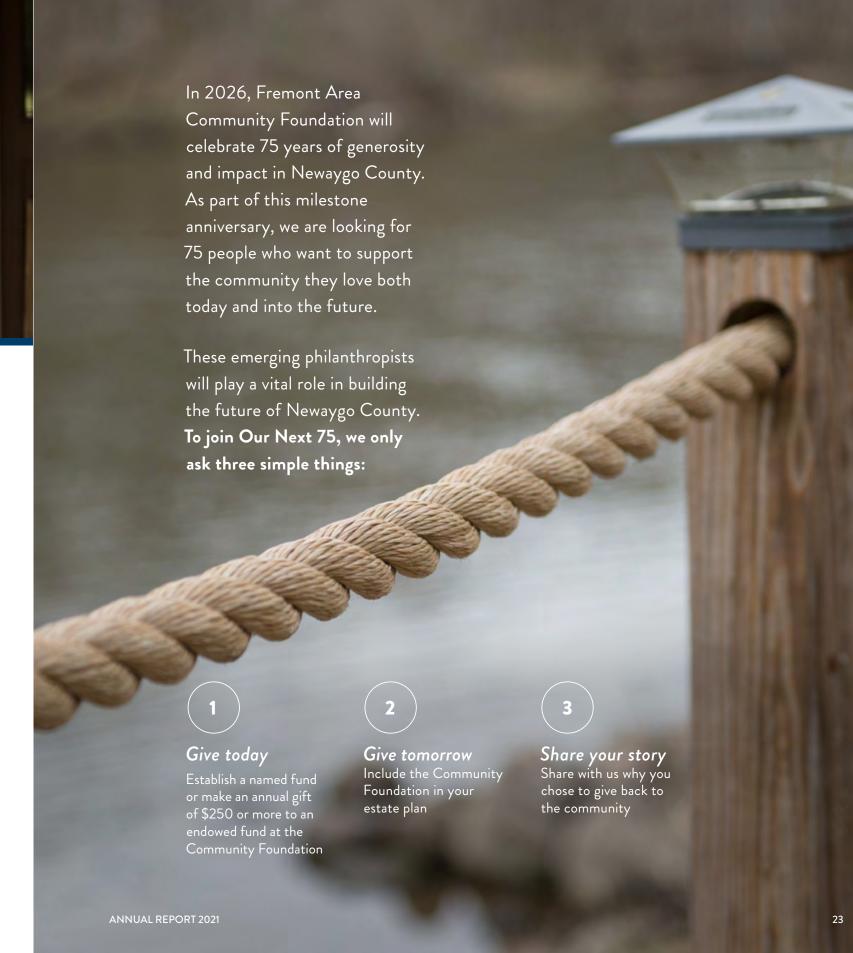
Why is giving important to you?

Lori: From a very young age, our parents taught us through their example the importance of giving of both of our time and our treasure. We want to be that same example for our children and our grandchildren.

Jeff: We are very blessed. For those to whom much has been given, much is expected. We live by that.

Why give through the Community Foundation?

Lori: Fremont Area Community Foundation has a strong reputation among local leaders and donors as the voice of community philanthropy and provides a long-term sustainable way to support our commitment to our students and the Newaygo County Area Promise Zone.



OUR STRATEGY



One of our oldest funds originated with a gift made at the height of the Great Depression. In a period of crisis, that act of generosity by Harry Williams was both timely and timeless. It helped meet the community's greatest needs in the 1930s and it continues to do so nearly 90 years later.

We're built on that kind of forward-looking generosity. It allows us to meet today's needs and provide for the future.

OUR MISSION

TO IMPROVE THE QUALITY OF LIFE IN NEWAYGO COUNTY

Evidenced by a vibrant economy, effective public sector, and well-being across socioeconomic levels

OUR FOCUS AREAS

As we build a stronger Newaygo County with you, we focus our grantmaking and leadership efforts on three main areas, each with its own decade goal. Investing in these areas furthers our mission and our shared commitment to this community.



COMMUNITY AND ECONOMIC DEVELOPMENT

We are committed to addressing unemployment and underemployment in our community—all to fuel a growing and sustainable local economy.



EDUCATION

We believe education is one of the most important tools for success. That's why we are seeking to increase post-secondary educational attainment to 60 percent.



POVERTY TO PROSPERITY

We strive to revitalize our community and shift poverty to prosperity by supporting individuals and families on their journey to empowerment.

Fremont Area Community Foundation

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YOUTH ADVISORY COMMITTEE

Our Youth Advisory Committee (YAC) is made up of students from local high schools and the homeschool community. During the school year, they meet monthly to learn about philanthropy, nonprofit organizations, leadership, grantmaking, and more. They also oversee an annual grant round that supports organizations and programs impacting local young people. Past grants have supported mentoring programs, art classes, Spanishlanguage books, and more.

Like everyone else, our YAC members navigated new challenges last year. Meetings moved online and some favorite activities were postponed. However, they kept their important work moving forward, including a countywide survey to study the needs and concerns of local youth, a gift to the Community Response Fund, and managing their annual grant round.

CURRENT YAC MEMBERS

Julie Ashbaugh Jorja Baker Christian Burns Lily Christoffersen Christopher Clouse Kiara Edwards Josiah Fowler Long Zakary Grabill Willow Hager Iris Herrera Romeo Johnson Victoria Karnemaat Sidney Lay Elli McAree Jonathan Mellema Braden Nielsen Zeb Oatis Evan Roossinck Alex Sayer Haleigh Schmitt Brennan Schuler Alexis Strait Samantha Wolff Makayla Zerlaut

\$83,806 Total grants awarded in 2020

Advisors: Patti Wheater and Liz Mansfield





















OUR AFFILIATES

For nearly 30 years, we have been proud to support three affiliate foundations in Lake, Mecosta, and Osceola counties. Each of these foundations is led by a local board of volunteers that awards scholarships, recommends grant funding, and provides community leadership. Fremont Area Community Foundation manages the assets and provides operational support.

In 2020, our four-county region worked together to address the impact of COVID-19 through community response funds.

Our affiliate foundations also provided funding to food pantries, outdoor recreation, hazardous waste collection, reading programs, and more.

Osceola County Community Foundation

\$350,848
Total grants awarded in 2020

\$11,121,177
Total assets

Lake County Community Foundation

\$233,933 Total grants awarded in 2020

\$5,514,979
Total assets



Mecosta County Community Foundation

\$287,547

Total grants awarded in 2020

\$6,509,803

Total assets

SUPPORTING ORGANIZATIONS

The Community Foundation is home to two supporting organizations. Both have missions to make life better for specific groups in our county. Through their relationships with the Community Foundation, each qualifies as a public charity, has its own board, and recommends or awards grants based on its specific mission.

The Amazing X Charitable Trust

The Amazing X Charitable Trust was created in 1978 with gifts from the Gerber family and it exists to support organizations and programs serving local residents of varying abilities. In 2020, grants were awarded to respite programs, sensory equipment, day programs, and more.

\$179.063 Total grants awarded in 2020

\$6.328,990 Total assets

Bridging Generations Fund

Formerly known as the Elderly Needs Fund, the Bridging Generations Fund changed its name in 2020 to reflect a commitment to reframe the way we talk about aging in our community and support intergenerational partnerships. These priorities complement the organization's ongoing mission to promote the health and wellbeing of older adults in Newaygo County. In 2020, grants supported accessibility projects, meal programs, transportation services, and more.

\$310,277 Total grants awarded in 2020

\$12,294,567 Total assets

PROFESSIONAL ADVISORS BOARD

We consider professional advisors—like attorneys, financial planners, insurance advisors, and others—to be our partners in the charitable giving process. Our collaboration with these important partners is guided by our Professional Advisors Board, a steering committee that includes advisors from across our four-county region. They provide guidance and serve as liaisons to our entire network of advisors.

Board members represent the following advisory areas: estate planning attorneys, accountants, trust officers, investment advisors, financial

planners, and life insurance agents.

Professional Advisors Board members

Erin Barnhart Mark Miller David M. Byrne John Mousel Jason DeKuiper Jennifer Proctor Brent Deur Rolly Reed Rory Dill Scott Swinehart Cathy Kissinger Seth Wenger David Landheer Brian Youngs

Richard LeBaron

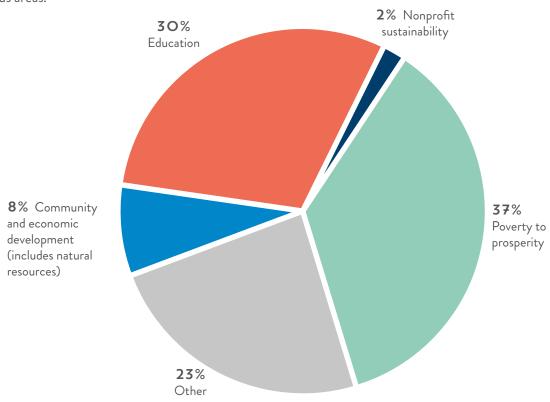
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2020 FINANCIALS

Grants by focus area*

*Fremont Area Community Foundation community grant awards

Our community grants are strategic and responsive, allowing us to partner with organizations and programs meeting critical local needs. Community grants are awarded twice each year and align with one of our focus areas.



\$9,546,027 **TOTAL GRANTS**

\$8,184,359 Fremont Area

Community Foundation

\$872,328

Affiliates

\$310,277 Bridging Generations Fund

\$179,063 The Amazing X Charitable Trust \$1,999,974

TOTAL GIFTS

\$1,019,100 Fremont Area Community Foundation

\$980,874 Affiliates

314

\$565,440 TOTAL SCHOLARSHIPS

\$443,540 Fremont Area Community Foundation

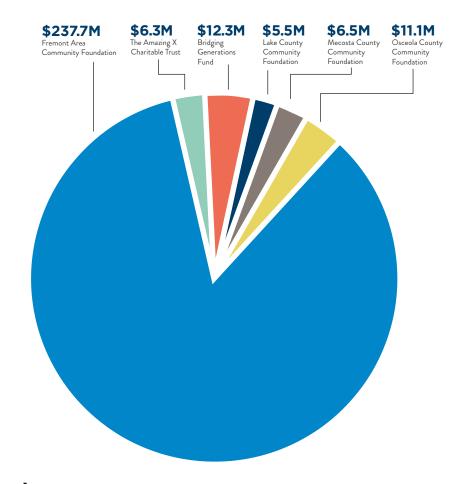
\$121,900 Affiliates

Students awarded scholarships

Assets

\$279.4M

Total assets 2020



Total assets by year

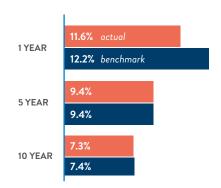


Investments

Investment returns by year



Investment returns versus benchmark



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BOARD

Our board is made up of individuals from a variety of backgrounds, professions, and areas of expertise. No matter what brought them to Newaygo County, they are connected by a passion to keep our community moving.

Joseph Roberson

Head of accounting operations, Nestlé Business Services North America

Dr. Lori Tubbergen Clark

Superintendent, Newaygo County Regional Educational Service Agency (NC RESA)

Cathy Kissinger

Financial advisor, Edward Jones Investments

Lola Harmon-Ramsey

Owner, Cart-Right Recycling, LLC

William Alsover

Trustee at Large

Business consultant

Micheal Anderson

Facility manager, North Lake Correctional Facility

Charles Chandler

Retired from American Airlines

Carolyn Hummel Retired educator

Randy McDonald

Retired from Fremont Ford

Mary Rangel

WIC program clerk technician, District Health Department 10

Roland Reed

CPA and partner, H&S Companies

Peggy Rossler Retired educator

Mikhail Salacina

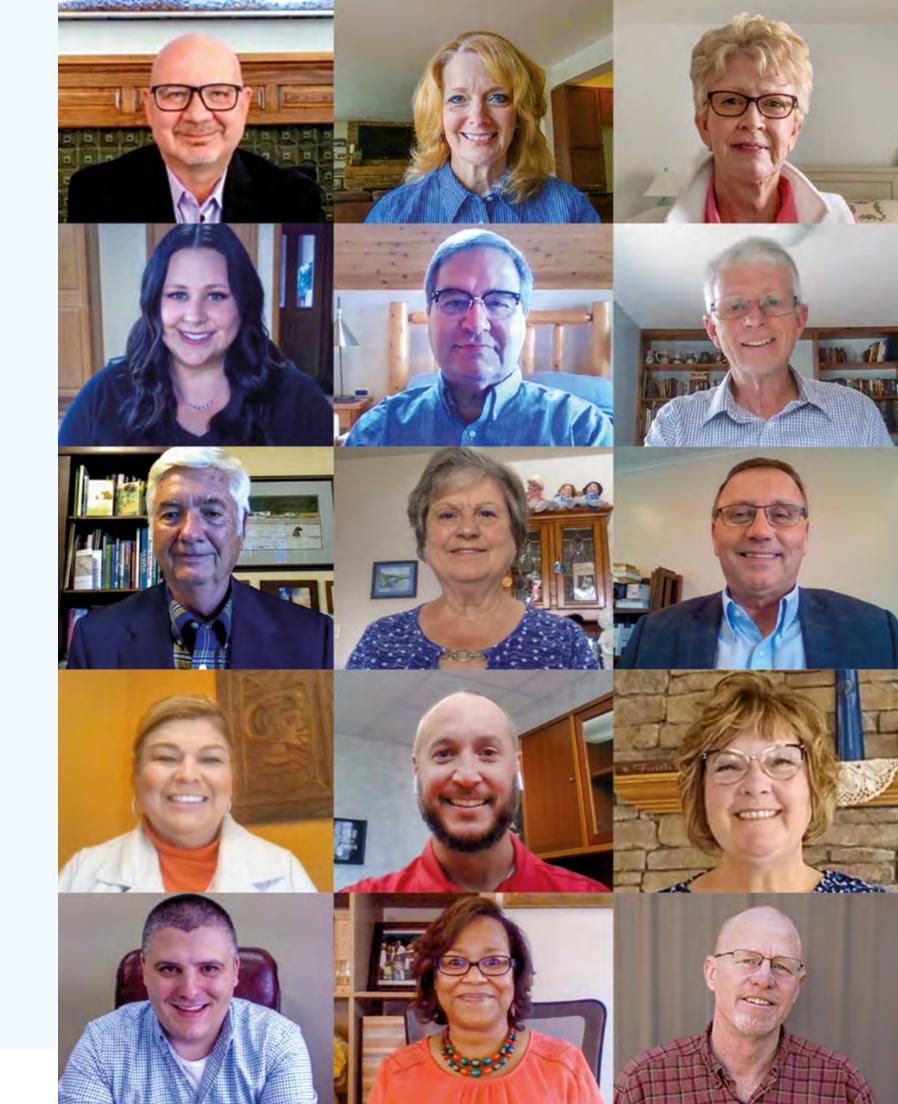
Attorney and partner, Schuiteman & Salacina

Donna Trice

Insurance agent, State Farm

Thomas Williams Owner, Tom Williams Builders, LLC

(Pictured from left to right, top to bottom)

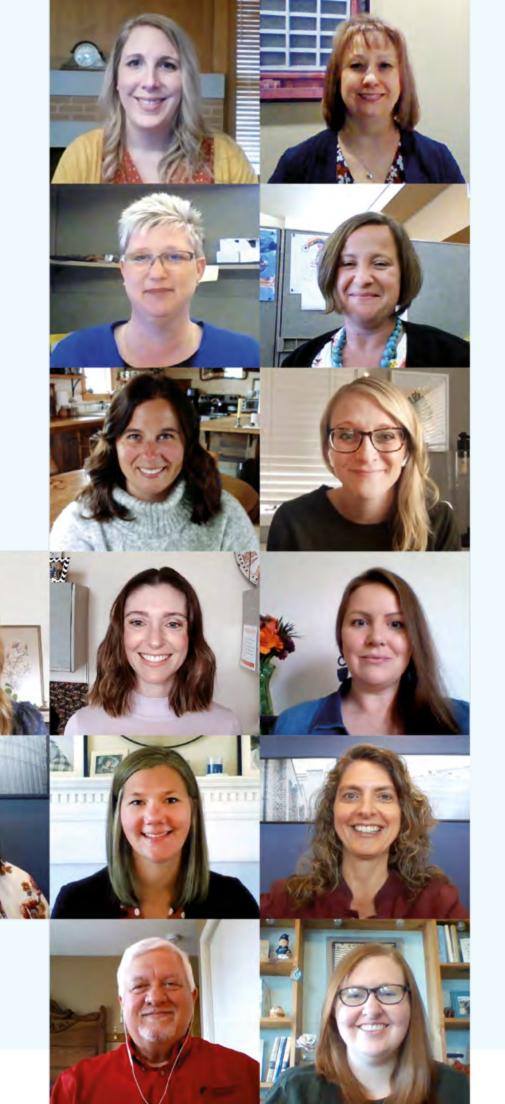


STAFF

Like offices across the country, many of our staff transitioned to working from home in March 2020. Though remote work has presented new challenges, it has also taught us how to work together in new and creative ways. Through it all, we keep moving forward together, inspired by the partnerships and resilience found in our community.

Pictured from left to right, top to bottom:

Katie Boven Vonda Carr Robin Cowles Sarah Dixon Ashley Folkema Jessica Folkema Maria Gonzalez Lindsay Hager Renee Hanshue Jackie Hite Casey Johnson Tara Kartes Liz Mansfield Wes Miller Mark Petz Kathy Pope Carla Roberts Lindsey Slater Jenna Smalligan Trisha Somers Dan Wheat Patti Wheater



2020 HIGHLIGHTS

A small sample of accomplishments made possible by this community



STRONGER TOGETHER SERIES BEGINS

The Stronger Together Series kicked off in November with a powerful conversation about race. We welcomed former Newaygo County residents and authors Razel Jones and Daniel Abbott to the virtual stage to talk about their experiences growing up in this community and what it means to be "beautifully different." The series of events—designed to spark conversations, encourage empathy, and amplify marginalized voices will continue through 2021.

CARING FOR OTHERS AND OURSELVES

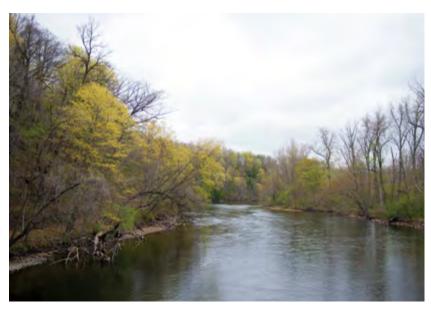
Last year, participants in Newaygo County and across the state participated in "Mapping Ourselves," a series of impactful workshops about caregivers and how we give and receive care. The workshops were presented by Atlas of Caregiving and sponsored in part by the Community Foundation and the Bridging Generations Fund.



CARLA ROBERTS ANNOUNCES PLANS TO RETIRE

In September, Carla Roberts announced her plans to retire in 2021 after 10 years as the Community Foundation's president and CEO. The search for her successor is being led by a local committee and an executive search firm and a finalist will be announced in mid-2021.





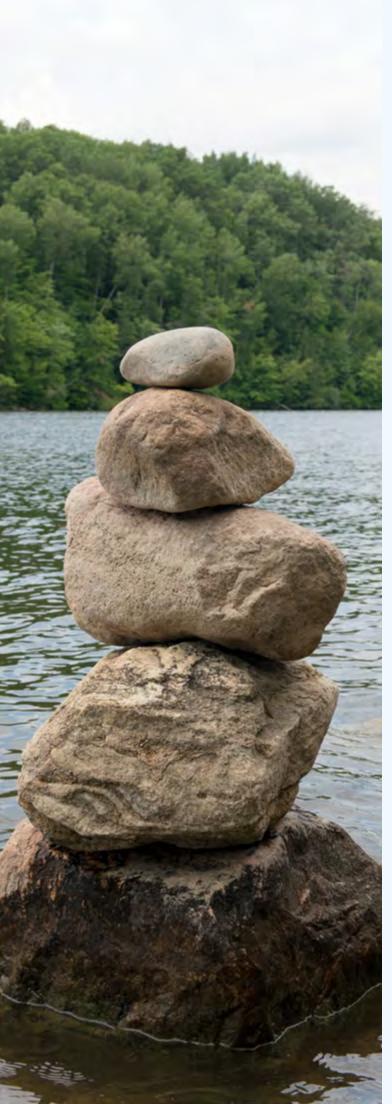
SUPPORTING THE MUSKEGON RIVER WATERSHED

Last spring, we awarded a \$22,000 grant to the Muskegon River Watershed Assembly. In addition to general operating support, the grant helped fund events and hands-on projects to help local people increase their understanding, enjoyment, and interest in the conservation of our natural resources.

RANDY AND SHARI PAULSEN

Randy and Shari Paulsen and their two sons attended Fremont High School (FHS) and both boys were involved in sports. Having seen the positive impact of athletics on their sons, Randy and Shari created a fund at the Community Foundation to support FHS students interested in athletics. "To do something like this that continues on," said Randy. "That's a good thing."





No matter what challenges we face, we keep moving.

Because our generous donors provide the spark.

Because our nonprofit partners are passionate and tireless.

Because our community needs all of us working together to continue building a brighter future. THANK YOU!



