



SJACF

PO Box 33
St. Johns, MI 48879
SJACF.org

YOUR COMMUNITY FUND AT WORK

WHAT'S HAPPENING
FALL 2024

Planting the seed for a better tomorrow.

Community Leadership Reception

Capital Region Community Foundation (CRCF) and SJACF hosted a Community Leadership Reception on October 24 at the Emerald Golf Course. Butler Financial, LLC was a local sponsor of the event. This second biannual combined event was designed to inform and enlist community leadership for philanthropy, locally and in the tri-county region represented by CRCF. The event provides team building opportunities between the two entities board members and friends and a time to engage in meaningful discussions about current projects and future goals.

CRCF President and CEO, Laurie Baumer's presentation highlighted the community involvement unique to St. Johns among our tri-county neighbors and CRCF support provided to our community in recent years, including a \$75,000 grant for Fantasy Forest. Laurie shared three main goals of CRCF: providing donor services, supporting region nonprofits and leading initiatives that benefit our region, most recently on downtown Lansing riverfront projects. CRCF holds our \$750,000 in endowment funds.

Other presentations included Chad Gamble, City Manager updating Fantasy Forest progress and fundraising. Phase 1, the major playground is funded and opening next summer and the need for at least another \$375,000 for the Phase 2 Tot play area. Fundraising continues for this generational project. Gifts to SJACF PO Box 33, St. Johns, MI 48879.

Ed Jackson provided descriptions of 2024 grants awarded, that included those listed below.

2024 SJACF Grants:

- \$ 1,500 Girl Scouts - Participation needs
- \$ 1,200 St. Johns PS 8th grade grad trip - Student needs
- \$ 2,500 Clinton Co Historical Society - Back Building Door Renovate
- \$ 10,000 St. Johns Youth Baseball - 1st half Bathroom Bldg
- \$ 1,500 Elevate Equine Assisted Therapy
- \$ 75,000 Fantasy Forest 2.0
- \$ 4,616 SJ Call-in Coalition - YAC for Labrynth in City Park
- \$ 4,000 St. Johns High Youth Action Committee - Student needs

\$ 100,316 TOTAL 2024



**COMMUNITY
FOUNDATION**

Capital Region Community Foundation



SJACF

Saint Johns Area Community Fund



Tax Efficient Giving Ideas:

Supporting your most important causes efficiently can reduce your cost of support. **Qualified Charitable Distributions (QCD's)**, if done correctly, will result in IRA distributions being excluded from your income. On a 10,000 QCD, a Michigan resident in the 22% federal tax bracket, might reduce tax by \$2425. IRA's owners must have attained age 70 and ½. You'll need to follow specific rules so confirm with your tax advisor and IRA custodian.

Gifts of appreciated stock provide a different benefit by increasing charitable itemized deductions and avoiding tax on the gain in the appreciated asset. Stock with a \$30,000 market value and a cost basis of \$10,000 transferred to a charity provide an increase in itemized deductions and no tax on the \$20,000 gain. This process is available at any age and has rules to follow and will require contact with the charity receiving the funds as well as your tax advisor and financial consultant. These opportunities are tax year based, so December 2024 and January 2025 donation works just fine. SJACF is happy to accept contributions in either case.



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Ken Perrin Completes Years of Service on SJACF Board

Long time Board Member and former president Ken Perrin will reach his maximum term limits served at the end of December. We are grateful for Ken's years of dedication and his unwavering commitment to his community. Ken's insightful ideas and kind nature will leave a lasting impact. His absence will surely be felt. Thank you from all of us Ken!



"I am grateful to have had the opportunity to serve our community by serving on the Community Fund's board. We have come a long way in our ability to make an impact through grants. I believe in this organization's ability to keep compounding this impact well into the future. I look forward to seeing the great things we will do here in St. Johns." - Ken Perrin

Students Serving Students

Some of our youngest SJACF grant recipients are making a difference in the lives of their peers. The St. Johns High School Youth Action Committee (YAC), advised by teacher Kari Simon, was awarded a \$4,000 grant to sustain the Kris Kringle and PANTRY programs. High school students Nolan Koenigsknecht, Rachel Jackson, and Miranda Bourne authored the grant, which will have a direct impact on the students of St. Johns High School.

"This is our sixth year adopting students, with an emphasis on supporting those who are committed to school during hard times. "Students helping students is one of the best feelings to experience in this profession," Mrs. Simon said.



Nominations of students who meet this criteria are solicited from teachers and staff, who may have firsthand knowledge of students' difficulties and dedication to school. YAC members will then receive anonymous wish lists to shop from, so their deserving peers can be awarded meaningful gifts at Christmas time.

The Kris Kringle program will support 17 students this year, while the PANTRY will assist over 80 students who face food insecurity each month. Hygiene products and food can be requested from the PANTRY and anonymously distributed to students who need them. The YAC students who authored the grant stated that their success will be measured by their ability "to support the basic needs of underprivileged youth every week!"

Homelessness in Clinton County



Homelessness in Clinton County is an issue and most of us are unaware. Members of our board recently interacted with John Thelen, St. Vincent de Paul and Karen Leif, Beacon of Hope Family Care Center to learn about local social needs. To see what we learned connect to <https://hs-mm.org/clinton-county-annual-reports/> and choose 2024. Awareness may be the beginning of a solution.

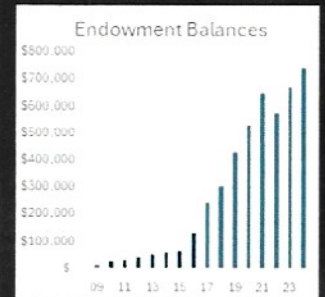
SJACF Goals for 2025-2026

#1 - Increase our Endowments by one-third to \$1,000,000

Endowments are key to our future, providing an annual income stream for grant making regardless of our current fundraising success. With a \$1,000,000 endowment we expect annual distributions of \$50,000. You see that as our balance grows our distributions grow.

Endowment funds are invested permanently with 5% of the account value available for current use annually. You can help by designating your gift to go to either our General Endowment or our Children's Endowment. We won't spend the money today but spend it as your growing legacy over time.

Capital Region Community Foundation holds and manages our endowment. Endowment gifts of at least \$10,000 offer the donor a naming opportunity for their individual endowment.



Email info@sjacf.com or call 989-224-7823 for more information.