

UNITED WAY
Bay County

United Way of Bay County

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To learn more about us, visit:

www.unitedwaybaycounty.org



UNITED WAY
Bay County

ANNUAL REPORT

2025

OUR VISION

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“A thriving community where every person has access to equitable opportunities that lead to an enhanced quality of life”

OUR MISSION

To engage and empower our community to collectively impact lives

REFLECTING ON 2025

The reward for good work is more work. This simple statement resonates with me, and pushes me to continue to move our mission forward- to engage and empower our community to collectively impact lives. Until every person is thriving, our work is not done. It is because of our donors, supporters, volunteers, staff, board members and incredible community members that we can keep moving forward- together.

While 2025 has brought its share of challenges, I have watched our community step up to find solutions to them. We faced the loss of federal funding, program cuts, SNAP benefits being paused, and uncertainty in many other ways.

Instead of causing chaos, our community leaders, municipalities, schools, business community, and non-profit organizations banded together to deliver consistent messaging and a collaborative strategy to effectively address these challenges quickly.

As we look ahead to 2026, we are committed to continuing these critical partnerships to ensure our neighbors, friends, family and co-workers are supported.

“THE REWARD FOR GOOD WORK IS MORE WORK ”

Through United Ways network, Bay County will work towards a healthier community, creating youth opportunities, achieving financial security for all generations and an even more resilient community.

UNITED IS THE WAY to a thriving community!

- Nicole Luczak, President & CEO



\$1,325,466

In Total Community Investments

OUR IMPACT

From strengthening local resilience to advancing health, youth opportunity, and financial security, United Way is mobilizing communities to action so all can thrive.



Healthy Community



Youth Opportunity



Financial Security

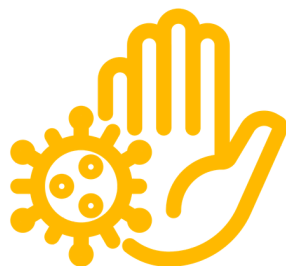


Community Resiliency



UNITED FOR A HEALTHY COMMUNITY

Everyone deserves the opportunity to live their healthiest life. At United Way, we help people overcome barriers to good health by improving access to nutritious food and quality health services.



\$272,652

invested in health and wellbeing programs >>

\$39,697 spent at local grocers through *Food Forward* program participants

156,219 lbs of food distributed in partnership with the Food Bank of Eastern Michigan

95%

of Bay County residents that were supported through United Way programs showed improvement in quality of life

 **\$3,665**

Invested into **Ride Forward** and

 **278** people were provided shelter or safety

930 miles driven for senior citizens to get to and from medical appointments and for groceries.

 **652** people were given access to mental health services



UNITED FOR YOUTH OPPORTUNITY



\$240,960

invested in creating >> opportunities for youth

1,172 students participated in an out-of-school United Way supported program

1,011 students received a new outfit, shoes, & school supplies through the **Back 2 School** Program

79%

of children showed progress towards, or achieved a developmental milestone through a United Way Program

Every young person deserves the opportunity to thrive. At United Way, we empower youth to reach their full potential by breaking down barriers to success.



577 Elementary students received winter boots & coats



17,814 diapers were provided to 752 babies

76%

of students increased their reading or math levels through a United Way program





UNITED FOR FINANCIAL SECURITY

Everyone deserves the opportunity to earn a living that can sustain a family and build financial security for future generations.



\$132,823

In assistance for things like rent, utility bills, car repairs, and more, and lifted **320** residents into better financial situations



18,127

residents were provided with basic needs through a UW program



148

participated in job skills training or financial education through a UW program

\$175,757

invested in ensuring financial security >>

\$1,148,265

back into the local economy through United Way's VITA program, and prepared **free taxes** for

999 Bay County Residents who make less than \$69,000 annually



"I volunteer with VITA because the service provides something for people in our community who panic at the idea of dealing with taxes... we help assure them that someone is looking out for them."

-Andreas Teich, dedicated VITA Volunteer & Donor





UNITED FOR COMMUNITY RESILIENCY



\$21,657

invested in strengthening
our community >>

22,915 lbs

of food distributed through the Federal SNAP
Pause of October 2025, serving

29

 pantries in Bay County, keeping
food stocked and on hand for our
community members


\$429,796

equivalent of time and effort spent through
United Way of Bay County volunteers

Every community deserves the opportunity to prosper. At United Way we work with our neighbors to build resilient communities that are ready for any challenge.



7,490

 Needs addressed through **211** in Bay County and
 **25%** of the needs were for Housing

2,290

 total volunteers gave back to their community

Who is ALICE?

ALICE Stands for

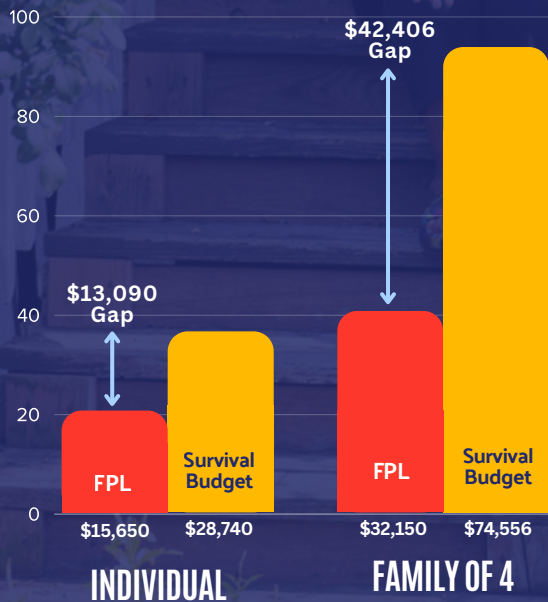
Asset
Limited
Income
Constrained
Emloyed

42% of Bay County cannot afford the basics essentials.

These households include those in poverty and ALICE. Struggling yet hidden in plain sight, households within the ALICE threshold **earn above the poverty level, but less than the cost of living in today's economic environment.**

Federal Poverty Level vs. Survival Budget in 2025

in thousands of USD



The FPL (Federal Poverty Level) determines who qualifies for government assistance. Programs such as Medicaid, SNAP, and childcare support use the FPL as a benchmark, comparing a family's or an individual's income and household size to determine eligibility.

Data Source: United For ALICE® (2025).
The State of ALICE in Michigan

HELP ALICE RISE

When ALICE families rise, our whole community benefits. You can make a difference by speaking up for more affordable housing, childcare, and healthcare, sharing data to raise awareness, or volunteering to support local safety-net services. Even small actions—like connecting someone to 2-1-1—can help a neighbor through a tough moment and prevent a crisis.



ALICE ESSENTIALS

The **ALICE Essentials** represent the basic goods and services that are essential to living and working in our current economy.

Basic Technology

Basic technology connects people to jobs, education, and critical services

Childcare

Reliable child care enables parents to maintain employment while supporting their children's development

Housing

Affordable housing provides a foundation for consistency

Food

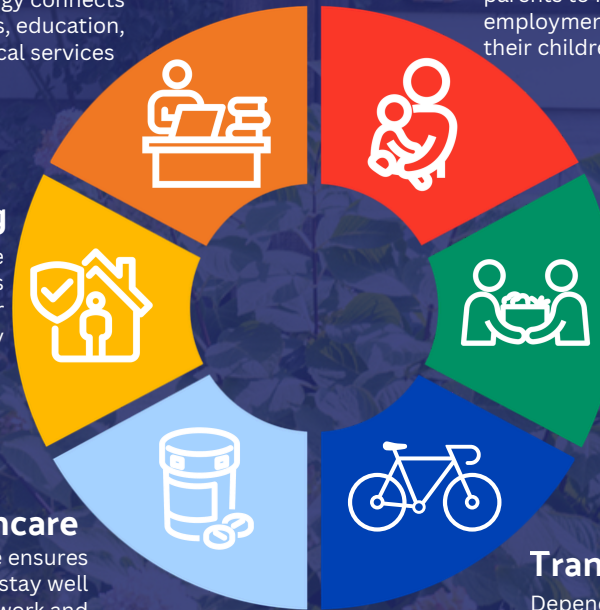
Food is the most basic of all needs, yet access to affordable, healthy food continues to be a challenge for many

Healthcare

Healthcare ensures you can stay well enough to work and avoid financial crises

Transportation

Dependable transportation links individuals to employment, school, and daily necessities



When even one of these essentials is out of reach, families are often forced to make difficult trade-offs that impact their long-term stability and success.

QUOTES

“ As a single mom of four, asking for help was one of the hardest things I’ve ever had to do. I felt ashamed and overwhelmed, unsure of where to turn. But United Way’s support reminded me that I wasn’t alone, and that it’s okay to ask for help when you need it. The assistance and genuine care I received made a real difference in my life and in my children’s lives. Because of UW, I’ve been able to take steps toward stability, hope, and a better future for my family. Thank you for seeing me, supporting me, and believing in me. I will always be grateful. ”

- Jenni

“ Thank United Way, so much for the help you’ve given. I work full-time in healthcare, and this past year has been full of setbacks. Getting help with my utility bill made a big difference when I needed it most. It gave me some breathing room and reminded me that I’m not alone. It will take time to rebuild, but I’m staying hopeful and moving forward. I’m so grateful to United Way of Bay County and everyone who helps make this possible. You’ve helped me feel seen, supported, and encouraged. Thank you for being there for people in your community. ”

-Working Hard

“ I want to sincerely thank United Way for helping my family and other community members through the Back to School Program, the Holiday Program, and the Food Forward Program. As a father of two boys, these resources have meant more than I can express. They helped make sure my kids had supplies for school, food on the table, and gifts under the tree at Christmas. Your programs eased financial stress and brought joy to our home during tough times. I’m especially grateful for United Way’s efforts to make a positive difference in the lives of families like mine. They didn’t just help us get by—you helped us feel seen, supported, and hopeful. ”

- Craig



2025 UWBC STAFF

- Nicole Luczak**
President & CEO
- Michaela Garcia**
Associate Director of Community Engagement
- Gina Huynh**
Senior Impact Manager
- Marybeth Rodriguez**
Community Resource Navigator
- Karen Jarmer**
Administrative Assistant
- Kristina Gary**
Community Resource Navigator
- Judie Lipinski**
Finance Administrator
- Lindsey Andres**
Graphic Design Intern
- Kristen Schulz**
Volunteer Coordinator



2025 BOARD OF DIRECTORS

- Jenna Dost, Board Chair***
Herff Jones
- Madison Jarmon, Vice Chair***
Consumers Energy
- Anne Filsinger, Treasurer***
Horizon Bank
- Ryan Charney, Secretary***
IBEW Local 692
- Scott Trepkowski, Finance Chair***
Bay County
- Alicea Moll, Community Impact Chair***
SVSU
- Corinna Scharf, Immediate Past Chair***
Weinlander Fitzhugh Executive Committee *

- Eric Allshouse**
Bay Area ISD
- Don Buchanan**
General Motors/ UAW Local 362
- Matthew Cairy**
Bay City Public Schools
- Sarah Champagne**
Community Member
- Shannon Childs**
Farm Bureau
- Jeremy Courier**
Huntington Bank
- Paul Gaiser**
Thrivent
- Ann Grady**
Community Member
- Fahim Islam**
Dow
- Katie Jankens**
Wildfire Credit Union
- Brandon King**
SC Johnson
- Andy Kowalczyk**
Pinconning School District
- Keith Manning**
Northern Concrete Pipe, Inc.
- Robert Mead**
JA Local 85
- George Painter**
Michigan Sugar Company
- Lucas Pavaglio**
PNC Bank
- Rod Schanck**
City of Bay City Department of Public Safety
- Matthew Sous**
Legal Services of Eastern Michigan
- Chris Taylor**
LIUNA Local 1098
- Bradley Tucker**
City of Bay City

Hear the change we’ve made

THE LONGEST TABLE

United Way of Bay County's The Longest Table presented by Dow was once again proved to be more than just a shared meal—it was a powerful reminder of what community truly means.



Stretching through the heart of Uptown Bay City, The Longest Table brought together over **330** Bay County residents from all walks of life: families, students, seniors, business leaders, and nonprofit partners, all came together to share a meal at one long table. The event created a space where conversations flowed freely, barriers were broken, and new connections were formed, and **turned into our Longest Table yet!**

The significance of the event lies in its simplicity and impact. In a time when division can feel overwhelming, the Longest Table offered unity. It reminded the community that **everyone has a story worth hearing and a seat at the table.**

COMMUNITY AWARDS

To show our appreciation for all of those who have made a difference in our community this past year!

Student Leaders of the Year

Ellie Socier, Gracie Socier, and Levi Socier

Community Champion Award

The City of Bay City

Community Cornerstone Award

Kathy Rayner, Executive Director of the Bay County Literacy Council

LIVE UNITED Award

Bonnie Erdody

George R. Heron Heart of the Community Award

Catherine Macomber, Interim Chair of the Department of Social Work at Saginaw Valley State University

DAY OF CARING

United Way of Bay County's **Day of Caring** brought together over **700** volunteers to make a powerful impact across our community. From Munger to Pinconning, more than **40** project sites were transformed through the dedication and hard work of individuals, families, businesses, and community groups.



This incredible turnout is a testament to the compassion and commitment of our community. Thank you to everyone who showed up, stepped up, and made a difference. **Together, we're building a brighter future—one caring act at a time.**

CLEANING UP BAY COUNTY

700+ volunteers worked hard at over **40** locations to beautify Bay County

Day of Caring Sites

Battery Park	Good Samaritan Rescue Mission
Bay City State Park	Great Lakes Dream Center
Bay County Child & Senior Center	Habina Park
Bay County Historical Museum	Hewitt Park
Bigelow Park	Hidden Harvest
Birney Park	Jablonski Park
Boys and Girls Club Bay City	James Clements Airport
Boys and Girls Club Pinconning	Kantzler Garden
Camp Fish Tales	Midland Street District
Carroll Park	Nate Doan Park
Catholic Family Service	New Dimensions
Columbus Ave Business District	Wenonah Park Manholes
Defoe Park	Putz Park
Disability Services Resource Center	Sacred Heart Rehab Center
Do-All, Inc.	Vets Park
Doc Letchfield Park	Wenonah Park
Dow Bay Area Family YMCA	Westminster Church
Downtown Bay City	Habitat for Humanity
Foster Families NRC	3 Bay County Homes
Golson Boat Launch	

STATEMENT OF FINANCIAL POSITION

For the year ended December 31, 2025

FINANCIAL BREAKDOWN

FINANCIALS



ASSETS

Current Assets	429,197
Investments	1,030,242
Grants & Contributions	70,361
Pledges Receivable	145,801
Prepaid Expenses	10,199
Investments	1,526,704
Property & Equipment	191,812
Other Assets	22,874
Total Assets	\$ 3,427,190

LIABILITIES & NET ASSETS

Current Liabilities	284,695
Postretirement benefit & Lease Liabilities.....	25,661
Net assets	3,116,834
Total liabilities & net assets	\$ 3,427,190

REVENUE

Campaign	634,369
Fundraising & Sponsorships	89,807
Investment gains / (losses)	258,971
Grants	520,990
Community Service Program	166,329
Other Revenue	26,381
Total Revenue & Support	\$ 1,696,847

EXPENSES

Management & General	146,372
Fundraising	76,082
Total Expenses	\$ 222,454

COMMUNITY INVESTMENT

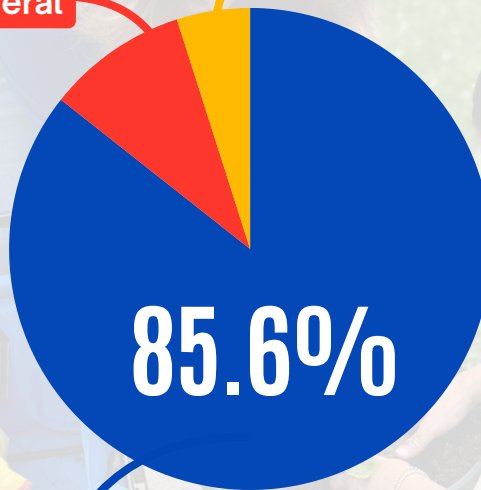
Community Education & Communications	178,751
Community Investment & Planning	594,725
Community Services	499,224
Volunteer Resources	52,766
Total Investment into Community	\$ 1,325,466

9.5%

Management & General

4.9%

FUNDRAISING



For every dollar raised, **89 cents** goes back into the community!

PROGRAM SERVICES



ANNUAL CORPORATE SPONSORS

THANK YOU TO OUR DONORS



Business 365 Sponsors

Foundations & Corporate Donors

Consumers Energy
 Dow
 Fifth Third Foundation /
 Fifth Third Bank, Trustee
 General Motors Powertrain
 Gougeon Employees Foundation
 Huntington Bank
 Jerome and Annette Crete Family Fund
 of the Bay Area Community Foundation

MERSEN USA Bn Corp /
 Bay City Branch
 Michigan Baseball Foundation
 Michigan Sugar Company
 Rollin M Gerstacker Foundation
 SC Johnson
 Tri-Star Trust
 WNEM - TV

TOQUEVILLE SOCIETY DONORS

Barbara & Gary Bosco

Andreas & Tracy Teich

PILLAR DONORS

Deidra M Bernhardt	Suzanne M. Kobiska
Jim Compau	Mr. Brandon D. Krause
Michelle Divine	Gary Kuerbitz
Mr. Thomas Dukes	Michael Lee
Trudy Dukes	Blair & Yvonne Moulthrop
Arabinda Ghosh	Guy & Stephanie Moulthrop
Ryan Goebel	Jane Moulthrop
Michael & Sheila Hanisko	Abbe Mulders
Christopher Facundo & Family	Dalton Natke
In Memory of Consuelo Hernandez	Our Lady of Czestochowa Parish
Bob & Joyce Hetzler	Kerry Painter
Mr. Fahim Islam	Jason Reese
Dr. & Mrs. Charles E. Jessup	Stewart & Linda Reid
Michael Johnson	Amy & Randy Rodriguez
Neil Juhnke	Dr. & Mrs. Paul W. Rowe
Honorable & Mrs. Timothy J. Kelly	Paul Rowley
Steve & Mary Ellen Kessler	Mrs. Magen M. Samyn
Barbara L. King	Drs. Paul Revard & Frances Santoro
Gregory King	Corinna & Tyler Scharf
Jason King	Kathryn A. Schwartz
Staci King	Ms. Jennifer Smith Squires
Hon. Dawn A. Klida	Ms. Gretchen Wagner
	Chad Waynee
	Mike & Bridget Windy

YOUR DONATIONS HAVE MADE A LASTING IMPACT ON BAY COUNTY!