

Do More Good. Forever. Together.



2018 ANNUAL
REPORT

1	A Message from Our Board Chair
3	A Message from Our President & CEO
5	A Sincere Thank You
6	2018 Impact Numbers
7	2018 KWCF Volunteers
9	Innovation in Philanthropy
11	Waterloo Region Goes ALL IN to End Chronic Homelessness
13	A Family, a Business and a Community
15	A Sustainable Library of Things
17	Children's Literacy: The Great Equalizer
19	A Legacy of Doing Good
21	A Family's History of Service
23	Investing for Impact
25	How to Give
27	2018 Funds
31	KWCF Donor Bill of Rights
33	Donors: Accumulated Donations & Legacy Leaders
39	2018 Grants
45	2018 Financial Results
47	2018 Condensed Financial Statements
49	Our Team





**Making it easy
for people to
do more good**



“The impact is in the perpetuity of financial support. The impact will in fact be seen, year after year, through the lens of our not-for-profit sector as they address local priorities, working hard and successfully toward creating caring communities where everyone thrives. The larger the endowment, the bigger the impact, the more everyone thrives. Forever!”

Deborah M. Currie, Board Chair

A message from our Board Chair

The past two years have gone by so quickly. As I wind down my term as Board Chair, I can't help but reflect on my journey with Kitchener Waterloo Community Foundation (KWCF) and be thankful for the numerous opportunities I've had to learn, grow and get to know Waterloo Region better than I knew it before. I am constantly inspired by the passion, commitment and generosity of our volunteers, our Donors and our Fundholders, and am completely in awe of our community's relentless not-for-profit leaders, who work tirelessly toward building a strong social environment where no one is left behind.

There has, however, been one consistent question that I have been asked over the past eight years: What impact does KWCF have on our community?

For me, it's simple. Since inception, the Foundation has collected, pooled and invested over \$100M from philanthropists and organizations looking to forever make a difference in our community. Income earned by the permanent funds is distributed to support a broad range of community agencies, while the original investment is left to grow over time.

The impact is in the perpetuity of financial support. The impact will in fact be seen, year after year, through the lens of our not-for-profit sector as they address local priorities, working hard and successfully toward creating caring communities where everyone thrives. The larger the endowment, the bigger the impact, the more everyone thrives. Forever! I happen to think that this is a big, and unique, impact for our community.

Over the past year, KWCF has continued to thrive and adapt in our own way to the needs of our stakeholders and our community. Alongside our

traditional investment portfolio, we remain committed to making impact loans to organizations doing social good, and are working collaboratively with MaRS Centre for Impact Investing, Waterloo Region Barnraisers Council and House of Friendship to develop a case study as a community resource to guide others interested in this funding path. To that end, KWCF was thrilled to have Tim Jackson join our Board in 2018. Tim has an extensive background in Impact Investing and was a member of the Canadian Task Force on Social Finance. His invaluable expertise and advice serve KWCF, and our community, very well.

Kitchener Waterloo Community Foundation, and the community foundation movement in general, have been a major force in my life for almost a decade. The Foundation has embarked on a significant amount of good work during my tenure on the Board, and I am incredibly proud to have been a part of it. For this reason, I will continue to support the Foundation long after I've left this wonderful Board of exceptional and committed community champions and the incredibly dedicated staff team that cares so deeply for Waterloo Region. I will look forward to watching KWCF navigate, evolve and innovate over the next 10 years.



Deborah M. Currie
Board Chair



A message

2018 was an exciting year at Kitchener Waterloo Community Foundation. We rolled out a refreshed brand and aligned everything we do with our vision of “Making It Easy for People to Do More Good.” Recently, we also updated our values to ensure the beliefs that drive our behaviours and results continue to resonate with the community.

Let’s talk about KWCF values in action

This has been a year of developing and seizing opportunities. We believe it is critical to the success of KWCF to be catalysts for positive change. Our screening of the documentary *The Invisible Heart* was done to fuel conversation specifically about social impact bonds and impact investments more broadly as a mechanism to fund social and environmental initiatives across the region. The introduction of the United Nations’ Sustainable Development Goals (SDGs) as an additional lens in our work is another example of how we are continuing to explore new approaches to deal with critical community issues.

“At KWCF, we are committed to being impact-focused catalysts, who are collaborative, inclusive and trustworthy.”

Elizabeth Heald, President & CEO

from our President & CEO

Strategic initiatives and investments made on behalf of the community need to make measurable and sustainable impacts in the communities we serve. In 2018, we provided 558 grants totalling in excess of \$3.1 Million to 238 local charities and organizations. Since inception, KWCF has granted more than \$47 Million; since 2017 we've deployed approximately \$2 Million in impact investments. In 2019, we will be working on tools to measure impact and report back on our findings.

As you know, the financial markets retreated into negative territory in 2018. Following seven solid years of positive performance, we had investment returns of -0.4% on our investment pool. After the last market correction, our Board of Directors insightfully planned ahead for this type of year and implemented a granting stabilization policy to allow Fundholders to grant in years of lower returns. This forward-thinking approach will keep granting in 2019 relatively flat to 2018 levels. We understand the stewardship responsibility that has been entrusted to us, and we will continue to work with our dedicated and experienced Investment Committee to balance preservation of funds with maximizing investment returns.

We are a community foundation. So it is important that we engage voices from across our community. We believe in making connections, being inclusive and valuing diversity. In 2018, we made a concentrated effort to reach out to charitable organizations that may not have

partnered with us before. We also increased the number of volunteers on our Committees to both manage the growth in grant and impact investment requests as well as to ensure broad representation that mirrors the diversity of our community.

Whether it's an alignment with the Homelessness Housing Umbrella Group (HHUG) to develop the ALL IN 2020 Fund to end chronic homelessness, or with Communitech to launch a pilot partnership to connect the tech industry with opportunities for community impact, we understand relationships matter. This is a region filled with barnraisers, and we will continue to actively collaborate to leverage our community's collective knowledge, expertise and resources to achieve the best results.

The current social environment has challenges that we recognize, but we are also energized by the possibilities. At KWCF, we are committed to being impact-focused catalysts who are collaborative, inclusive and trustworthy. With the support of our Fundholders, Donors and partners, we will continue to Do More Good. Forever. Together.



Elizabeth Heald
President & CEO

A sincere thank you

FOR ASSISTING WITH OUR AUDITING NEEDS:

KPMG LLP

FOR ASSISTING WITH OUR LEGAL NEEDS:

Miller Thomson LLP

FOR ASSISTING WITH OUR NEED FOR OFFICE AND MEETING SPACE:

Bingemans
BMO Nesbitt Burns
Family & Children's Services of Waterloo Region
Hacienda Sarria
KidsAbility
Kitchener Public Library
Overlap Associates
Princess Cinemas
Ridgewood Holdings

FOR SUPPORTING A VARIETY OF IMPORTANT NEEDS:

AV Ontario
Blitzen
CarefreeIT
Cober
Community Support Connections - Meals on Wheels and More
Decision.io
Mennonite Central Committee - The Raw Carrot Soup Enterprise
One for the Wall Photography
School of Accounting and Finance, University of Waterloo
Tomasz Adamski Photography
The Working Centre - Fresh Ground Cafe

FOR ASSISTING WITH MEDIA SUPPORT:

570 News	snapt Kitchener/Waterloo
Cambridge Times	Waterloo Chronicle
Exchange Magazine	Woolwich Observer
Kitchener Post	

AND A SPECIAL THANK YOU TO OUR 2018 SPONSORS AND PARTNERS!



This report was designed by Quarry Integrated Communications and printed by Cober. We want to thank them for their innovative ideas, partnership and ongoing support.

2018 Impact

13

New Funds

202

Total Funds*

490

Gifts

\$2,097,286

Gift Value

\$617,820

Largest Gift (Single Donor)

-0.4%

Rate of Return

238

Organizations Supported

558

Grants

\$3,156,643

Grant Dollars

\$47,451,621

Grant Dollars Since Inception

*2017 fund total: 158. Added Named Community Funds to the total for 2018.

2018 KWCF Volunteers

BOARD OF DIRECTORS

Deborah Currie - Chair
Brock Hart - Vice Chair
David Brenneman - Past Chair
Xiaopu Fung
Murray Gamble
Dan Herman
Tim Jackson
Dana Liebermann Finestone
John Milloy
Mike Murray
Lori Payne
Eric Strassburger

AUDIT COMMITTEE

Lori Payne - Chair
Deborah Currie
Mike Murray
Eric Strassburger

INVESTMENT COMMITTEE

Eric Strassburger - Chair
Deborah Currie
Jason Daly
Dennis Huber
Tim Jackson
Claude Macorin
Larry Murray
Mike O'Neill
Jennifer Ramsey-Armorer
Richard Skehan
Robin Stanton
Aric Truax

LEADERSHIP IDENTIFICATION COMMITTEE

Brock Hart - Chair
Deborah Currie - Past Chair
David Brenneman
John Milloy

SOCIAL FINANCE COMMITTEE

Tim Jackson - Chair
Deborah Currie
Murray Gamble
Brock Hart
Mike Murray
Lori Payne
Eric Strassburger

BARNRAISING COMMITTEE

Jennifer Astley-Kinsey
Nancy Bird
Alex Brown
Abbie Grafstein
Anne Lavender

COMMUNITY GRANTS COMMITTEE

Mellissa McDonald - Chair
Randy Gondosch - Vice Chair
Elizabeth Arcila
Kourtney Beckman
Scott Cruickshank
Susan Daley
Sylma Fletcher
Sospeter Gatobu
Gordon Hatt
Melissa Ireland
Fanis Juma Radstake
Pari Karem
Elizabeth Jinsook Kim
Earle McCormick
Patrick McKeen

Mike Pereira
Jeff Quint
Kristine Schumacher
Alison Scott
Isabella Stefanescu
Nate Tedesco
Tracy Van Kalsbeek
Jen Vasic
Diane Wiles
Chris Wormald
David Yoon
Sarah Zamin
Joanne Zhou

DUE DILIGENCE COMMITTEE

Carl Coelho - Chair
Gareth Nichols - Vice Chair
Chris Blanchet
Dave Rutherford
Robin Stanton
Jessica Stockie

YOUTH IN RECREATION COMMITTEE

Roly Webster - Chair
Dayna Giorgio - Vice Chair
Kourtney Beckman
Allan Cayenne
Cheryl Ewing
Andrea Harding
Nick Heffner
Debbie Hind
Angela Larraguibel
Kara McGlynn
Ronak Patel
Shane Pegg
Dan Robert
Cindy Weber
Elva Zhou
Cara Ziegler





Innovation in philanthropy

Over the past 18 months, members of KWCF's team have spent a lot of time in the community speaking with individuals and groups about innovation, and more specifically about innovation in philanthropy. These discussions, along with feedback we have received from Fundholders and Committee Members as well as the expertise and input of our Board, have caused us to think differently about what we offer in order to fulfill our role in the community.

More accessible and more options for Fundholders and Donors

- KWCF reduced the minimum amount required to establish a fund from \$25,000 to \$5,000. This provides the opportunity for people to start a fund earlier in life and make decisions about their granting as they go through natural life events. It also allows families the chance to share with their children—first-hand—about the joy of helping others and the importance of community building.
- Donors continue to be able to give to KWCF to support any fund, with taxable receipts for any donation of \$20 or more. If those donations have been directed to KWCF's Community Fund, and your total accumulated donation reaches \$5,000, we will automatically reach out to you to offer the establishment of a Named Fund within the Community Fund to honour your legacy of giving, or provide you with the option of having that fund named after a loved one.
- On pages 23 & 24, we have highlighted how KWCF is channelling more dollars into the community through impact investments while earning financial returns that drive our grant making. We have created a new fund for Donors interested in joining us on this journey by having their gift invested 100% for impact while they continue to personally make granting decisions based on their fund's investment returns.

If we work together, and have the courage and confidence to embrace new opportunities, we will uncover new approaches to philanthropy in our community. Just imagine the possibilities if we infuse everything we do with innovation!



More assistance to our Charitable Organization Partners

- We know that applying for a grant isn't always easy. In 2018, we replaced our Grant Information Sessions with a Grant Video Series that is kept current and available 24/7 so our charitable partners can get the information they need when they need it.
- We updated our grant application forms and process to reduce the number of questions and eliminate the need to repeat information that we already received, and we shortened our grant evaluation forms. This benefits the charities by freeing up capacity to focus on the important work they are doing in the community.
- KWCF collaborated with partners across our region to explore ways to more effectively direct our combined resources so that a greater impact is generated. For example, we partnered with Social Venture Partners to support 2018 Perfect Pitch and with Capacity Canada so they could offer a storytelling session by Andy Goodman. Both initiatives were focused on helping local charities share their organizations' stories in more impactful ways to increase awareness and reach their fundraising goals.

More feedback, collaboration and implementation of ideas

- In 2017, rather than continue to lead Vital Signs as a separate initiative, KWCF joined a community-led initiative called Wellbeing Waterloo Region to improve the well-being of individuals across Waterloo Region. In 2018, Wellbeing Waterloo Region identified three major priority areas: Affordable Housing, Healthy Children and Youth, and Social Inclusion. To align with the needs identified by our community, KWCF focused our community granting and impact investments on those areas.
- In July, we announced a pilot partnership with Communitech to connect the tech industry with opportunities for community impact. Gerry Remers joined as a Community Impact Coach to provide support to tech companies in the alignment of their community engagement with their business objectives. We are still early days in assessing this approach, but initial feedback is positive.

I'm ALL IN.



“We are pleased to be able to partner with HHUG and the organizations involved with the Affordable Housing Catalyst Group for Wellbeing Waterloo Region to support this important initiative.”

- Elizabeth Heald, President & CEO, KWCF

While the previous provincial government set a commitment date of 2025 to end chronic homelessness, Waterloo Region has raised the stakes by aiming to achieve the goal five years early, which will make it the first mid-sized municipality in Canada to do so.

ALL IN 2020, a campaign led by the Homelessness Housing Umbrella Group (HHUG) and Wellbeing Waterloo Region (WWR), is focused on raising the \$700,000 needed to house approximately 260 people by November 2020.



Waterloo Region goes ALL IN to end chronic homelessness



The funds raised will be used to provide rent subsidies to those transitioning from homeless to housing, and to set up a repair fund to incentivize landlords to participate in the program.

Chronic homelessness describes people who have been homeless for six months or more during the past year. Many of these people have complex needs when it comes to mental and physical health and addiction.

The ALL IN 2020 campaign is asking everyone in Waterloo Region to become part of the solution in a variety of ways. It calls on landlords to offer up their units and asks the public to break down stereotypes about people who are homeless and living with health issues and addictions.

With "Affordable Housing" being one of WWR's key priority areas, this campaign is a reflection of the region's commitment to housing everyone in the community. The campaign also supports the United Nations' Sustainable Development Goal of "Sustainable Cities and Communities."

For Lynn Macaulay, Executive Director of ALL IN 2020, this campaign will be beneficial to the people it will house and the region as a whole. "Providing long-term solutions rather than responding to the symptoms of homelessness saves money and is a much more effective use of community resources," says Lynn.

"We look forward to the day when no one in Waterloo Region is experiencing chronic homelessness. When this day arrives, not only will the quality of life improve for the people who now have a place to call home, but the health and wellness of the entire community will improve as well."

KWCF has partnered with HHUG and WWR in its commitment to accept donations and administer the ALL IN 2020 Fund, and has matched the first \$25,000 in donations.

For anyone looking to support the ALL IN 2020 campaign, you can visit www.hhug.ca or contact a member of the KWCF team to donate. You can also join HHUG's mailing list and find out how you can be a housing hero and help to end chronic homelessness in Waterloo Region.





A family, a business and a community

“My grandfather started Cober 103 years ago and this region has supported our growth over these many decades. We feel it is the right thing to do to try to give back when we can.”

– Peter Cober

When a company’s brand promise is “success through collaboration,” a long-standing partnership is inevitable.

For Peter Cober, President of Cober, giving back to the community is part of a century-old relationship between the company and Waterloo Region.

Peter says that partnering with KWCF is a way to support many organizations and causes throughout the community, a community that has supported Cober throughout its long history.

“Waterloo Region has survived many ups and downs and has always helped us weather these storms. I see KWCF as doing the same to support our Region,” Peter explains. “They make intelligent decisions on where the needs of the community are most critical and make sure the funds go to the charitable organizations addressing those issues. If you look at the support that KWCF has, you can easily see that it is respected by many industry leaders and the philanthropic community.”

For over 17 years Cober has donated the costs of printing and distribution of KWCF’s annual reports. In 2018, they were also instrumental in helping KWCF through an important rebrand. Cober is highly regarded as a versatile supplier of traditional and digital print, interactive and integrated marketing services which focus on strategy and driving measurable results. The incredible team at Cober has utilized this creative and innovative approach to produce updated materials for KWCF.

Cober also lends its support to a wide variety of other charitable organizations throughout Waterloo Region and beyond, supporting the arts, medical research, recreational activities and other not-for-profit endeavours. A strong team spirit exists within the company and that spirit carries through to their employees’ interest in supporting community.

Cober has developed a reputation of goodwill over the past 100 years within our community that is well deserved. So it is only fitting they should receive thanks from KWCF for their continued support and collaborative partnership. Visit www.cobersolutions.com to learn more about this community-minded business.





What started as an idea from a neighbourhood resident has become one of Extend-A-Family Waterloo Region's flagship programs.

The KW Library of Things has brought a community together, created employment opportunities for people facing barriers, and become a model for sustainability in Waterloo Region.

“It is important for us that our work supports our future, and the United Nations' Sustainable Development Goals have really broadened our understanding of that. We hope that being given the opportunity to share the various ways we are working towards these goals encourages others to consider how they can also target their amazing work towards global and sustainable good.”

– Kim Sproul,
Community Development Coordinator

The KW Library of Things, which opened in 2018, is a place where people can borrow infrequently used items such as tools, garden equipment, kitchen appliances or camping gear—saving money and the environment while supporting our community.



A sustainable library of things

Extend-A-Family Waterloo Region's Community Development Coordinator, Kim Sproul, outlined the rationale for this program perfectly. "Not every person needs to own a drill if that drill is available for use by multiple people. One person may use a drill for 7 minutes in its lifetime. Outside of that, it sits, unused, on a shelf, until it eventually makes its way to the landfill."

For \$40 a year, members of the KW Library of Things can borrow up to 10 items at a time and attend workshops hosted by other members and volunteers. The workshops aim to enable community members to take on projects by learning new skills.

"At the workshops, community members can participate in learning activities at their comfort level, gradually become familiar with how to use equipment safely and then begin to tackle projects with their new skills," says Murray Zink, who teaches the All Saws Saturday workshop.

For Murray, sharing his skills is part of a greater community-building approach. "I want to contribute in a way so projects that a community member once considered not possible become possible."

The KW Library of Things is also breaking barriers for the people it will employ to help run it. The organization is currently creating positions to hire individuals who have faced barriers to employment, offering flexible working hours and liveable wages.

The library has not only supported Wellbeing Waterloo Region's key priority area of "Social Inclusion," as well as the United Nations' Sustainable Development Goals of "No Poverty," "Decent Work and Economic Growth," and "Responsible Consumption and Production"; it has used them as principles to guide how they can continue to grow and inspire others in the process.

Thanks to investments from Kitchener Waterloo Community Foundation, the KW Library of Things has been able to provide additional work stations, increase its space to store items, and add items to its inventory. This has enabled the library to increase its membership and offer supports and services to the community that are being updated and improved on a regular basis.

The KW Library of Things is located at 91 Moore Ave in Kitchener. To learn more about how to donate to the library or become a member, visit www.kwlot.ca.



A photograph of children holding hands in a field of daisies, overlaid with a teal tint. The children are seen from the waist down, wearing shorts and sandals. One child's hand is wearing a blue watch. The background is a field of white daisies with yellow centers.

Children's literacy: the great equalizer

“By the time children reach Grade 3, they transition from learning to read, to reading to learn. If they can't read, it's going to impact their ability to learn and communicate. When this happens, a lot of children withdraw from the learning process and it opens the door to even more concerns, such as disengagement from school, low self-esteem and lack of confidence.”

- Machel Denison, Executive Director

Learning to read is one of the essential building blocks of life. Strong Start's programs aim to help children reach their potential and strengthen our community through literacy.

"Healthy Children and Youth" is one of Wellbeing Waterloo Region's key priority areas. For Strong Start's Executive Director, Mabelle Denison, recognizing the connection between literacy and healthy brain development in children is vital.

Two high-impact programs offered by Strong Start are Letters, Sounds and Words™ and Get Ready for School™.

Letters, Sounds and Words is a 10-week program that targets children in Senior Kindergarten and Grade 1 who need a literacy boost. They are paired with trained community volunteers who go into schools to work one-on-one with children, playing carefully designed games and activities. The program is organized in four strands that help children learn the names of letters, a sound each letter represents, how to recognize words by sight, and how to build a word using the sounds of its letters.

Get Ready for School is a program for pre-schoolers during the six month period before entering Junior Kindergarten. Throughout 44 classes, children build vocabulary, learn letter sounds and practice classroom behaviours. The program is particularly beneficial for children who are learning English as a Second Language or for those who are from a low to middle socio-economic background.

According to Mabelle, one of the key features of these programs is that they are completely free of charge. "It really is the great equalizer. No matter what your background is, if you are given the resources and help you need to learn to read, you have an equal chance at success."



Strong Start's programs also support many of the United Nations' Sustainable Development Goals, including "No Poverty," "Quality Education," "Decent Work and Economic Growth" and "Reduced Inequalities."

"When you consider the immediate and long-term impact that being able to read has on a human being and their life trajectory, there are many linkages to these goals," says Mabelle.

In many cases, the programs not only have an impact on the children, but their parents as well. "I was concerned prior to this program that my son wouldn't be ready for Junior Kindergarten in the fall due to a speech delay," says Michelle Delahunty, whose son was in the Get Ready for School program. "This program has not only given me the confidence that he is more than ready for school, but my son is now talking and has taken more from this program than I could have ever imagined."

Grants from Kitchener Waterloo Community Foundation have allowed Strong Start to add an additional Get Ready for School program in a designated high-needs neighbourhood, as well as another program servicing rural areas of Waterloo Region. The funding has also assisted the Letters, Sounds and Words program by replenishing the learning materials needed to operate the program and train new volunteers.

Since its inception in 2001, Strong Start has helped nearly 39,000 children learn to read with the help of over 28,000 volunteers.

"This really is a great example of a community rallying around its children, with its time and its money, to help them learn to read. It really does take a village to raise a child," says Mabelle.

If you are interested in learning more about Strong Start, visit www.strongstart.ca.





“When we looked back on all of the work that she did to help other people, it was clear to us that the right thing to do was to keep that going.”

- Steve Frangakis

For Steve Frangakis, doing more good is essential to keeping his late wife’s legacy alive.

When Lynsey Frangakis passed away from brain cancer at the age of 29, she left behind a life’s worth of philanthropic work, and there was no way Steve, her family and her friends were ready to let that stop.

A legacy of doing good



Diagnosed with cancer at 23, Lynsey devoted a great deal of her time to helping others: organizing blood drives, raising money for cancer research, and volunteering to help other young adults with cancer. One of her favourite efforts was celebrating her birthday with acts of kindness. It was this that gave Steve the idea of how to celebrate her first birthday since she passed away.

“I knew that I wanted to hold a fundraising event on her birthday to give back to organizations that had helped us along the way,” says Steve. “But how this was all going to work and how we were going to keep it going—that’s where KWCF came in.”

In 2018, Steve reached out to Kitchener Waterloo Community Foundation, and with their help created the Firecracker Fund in Memory of Lynsey Frangakis. The name “Firecracker” came from a nickname Lynsey’s boss had given her years earlier. On October 28, which would have been Lynsey’s 30th birthday, they held their first event, The Firecracker Fund Fall Fun-raiser. The event raised \$20,000 to establish the fund.

For Steve, having someone else to manage the fund so he can focus on Lynsey’s legacy has made all the difference. “It has been so easy working with KWCF,” says Steve. “We can work on fundraising and bringing everyone together, and they take care of all the details like paperwork, investing, and giving out the grants. I’d encourage anyone who wants to do good in their community, or create a legacy for someone, to reach out to an organization like KWCF.”

As a Donor Advised Fund, Lynsey’s family is able to direct where funds will go on a yearly basis. The Firecracker Fund in Memory of Lynsey Frangakis currently supports three charities that helped Lynsey and her family throughout her cancer journey: Young Adult Cancer Canada, The Ryan Saturno Patient Amenities Fund and Hospice Wellington.

If you are interested in setting up a fund with Kitchener Waterloo Community Foundation, or are interested in making a donation of any size to the Community Fund or other funds at KWCF, please visit www.kwcf.ca, and see how you can do more good today.



A family's history of service

“Our home tended to be occupied by new ‘Uncles & Aunties’ on a regular basis and our parents would house, feed and assist them in navigating their new surroundings. As is true for all new arrivals, the first few years can be difficult and challenging and we were taught to embrace these challenges with the hard work and positive outlook that our parents embodied.”

– Dr. Kan Chhatwal

The Chhatwal family’s history of “doing good” has been an adventure of determination, positivity and service. For Dr. Kan Chhatwal, his parents’ legacy of community involvement in this country began almost as soon as they arrived.

Kuldeep Singh Chhatwal moved to Canada in 1953 to establish a home for his wife Gina Kaur and their two sons, Kan and Raj, who would follow a year later.

Being among the first Sikhs to immigrate to Canada after the Second World War, Kuldeep and Gina welcomed many newcomers from India and helped them settle into their new lives.



Throughout their lives, Kuldeep and Gina continued to support the Sikh community and many other causes, such as the Interfaith Council of Waterloo Region, the Liberal Party of Canada and Kiwanis.

Sadly, Gina passed away in 1983. In her memory, Kuldeep established the Gina Chhatwal Trust (now the Gina and Kuldeep Chhatwal Family Trust).

The trust’s objective is simple: “To feed and clothe the poor.”

Dr. Chhatwal says his parents’ outlook inspired the family to start the trust. “My parents believed that they received a wonderful gift as Canadians and that it was incumbent upon all of us to return the favour,” he says. “They taught us the meaning of service.”

Kuldeep passed away in 2006, and Dr. Chhatwal, his brother Raj and his son Chad managed the trust themselves for several years. In 2017 their accountant, David Graham, suggested partnering with KWCF by transferring the assets to a Donor Advised Fund. It allows them to achieve the original objective without the administrative burden and related costs of managing a separate trust.

“When we looked into KWCF, we saw all of the great work they are doing and realized that we share many of the same values. We are pleased and excited about partnering with KWCF to continue the original objectives of our parents’ teachings, vision and legacy,” says Dr. Chhatwal. “We would encourage others to work with organizations like KWCF and serve our community.”

KWCF has created a Family Philanthropy Checklist and Family Philanthropy Workbook to help guide you, and your family members, through a process to discuss your philanthropic goals. Both can be found at www.kwcf.ca/family-philanthropy.

Investing for impact

Kitchener Waterloo Community Foundation (KWCF) invests in market investments to both grow our assets and ensure we will have funds to support our community in perpetuity. Through successful investing, KWCF granted over \$3.1 Million in 2018.

One of the strategies KWCF has embraced to increase our reach is Impact Investing. As a first step, the Board has approved deploying \$4 Million of the \$80 Million in KWCF's current investment portfolio toward Impact Investing.

With 5% of KWCF's current investment portfolio committed to impact investments and an annual 4% grant distribution based on the total capital invested in endowment funds, KWCF is more than doubling its granting impact by deploying 9% of its endowment toward its philanthropic goals.

2012

The Board approves impact investments as part of KWCF's investment mix, and commits \$2 Million to Community Forward Fund

2016

The Board agrees that an additional \$2 Million of KWCF's assets should be invested for impact

2017

The first two investments are made:

- Loan to Women's Crisis Services of Waterloo Region for Haven House
- Loan to Housing Cambridge

The Board agrees to deploy \$4 Million of KWCF's investment portfolio to impact investments

What is an impact investment?

Impact investments are investments made in companies, organizations and funds with the intention to generate social or environmental impact alongside a financial return.

Why impact investments?

Impact investments have the ability to complement grantmaking to drive greater impact! They can also be a tool to stimulate private-sector innovation and collaboration, encourage market-driven solutions and efficiencies, and attract external capital to charities, non-profits, and other social-purpose businesses.

If you would like to learn more about partnering with KWCF to make impact investments, including establishing your own Donor Advised Fund - Invested for Impact, contact Elizabeth Heald at elizabeth@kwcf.ca or 519-725-1806 x 201.

2018 impact investments

- 1 A loan to Kinbridge Community Association helped renovate their Duncan McIntosh Arena space, and assisted with program expansions to better serve the community. 22,000 residents are served by Kinbridge, of which 45% of the households have a combined income less than \$50,000.
- 2 A mortgage to The Working Centre allowed them to purchase The Water Street House, a place of welcome and support for people who use substances. The house will offer communal supports that help people feel part of a community, finding ways of inclusion over separation. It will be a place of support that provides harm reduction, primary care, addiction support, and nine bedrooms for those most affected by the injection drug crisis.
- 3 KWCF's impact investment in a promissory note with Windmill Microlending will help internationally trained newcomers restart their careers in Canada. Low-interest loans of up to \$10,000 are provided to individuals to help retrain their field of work and get employment in Canada. 74.5% of loan recipients are working in their field by the time they repay their loan, and loan repayment rates are at 97%.
- 4 KWCF is the lead investor in a community bond offered by House of Friendship, with additional opportunities currently available for our community to invest. The expansion of House of Friendship's abstinence-based addiction treatment facility will provide residential treatment for men, day treatment and counselling for men and women, as well as space to respond to our region's future addiction treatment needs.

2018

Social Finance Committee of the Board is formed
KWCF partners with House of Friendship and MaRS Centre for Impact Investing by providing a grant to develop a case study template that will be available to other Waterloo Region charitable organizations considering impact investments

KWCF makes four additional impact investments:

- Loan to Kinbridge Community Association
- Mortgage to The Working Centre
- Promissory note to Windmill Microlending
- Community bond to House of Friendship

2020

Potential goal to commit 10% of assets in KWCF's investment portfolio to impact investments

How to give

Learn more about how you can do more good in our community at www.kwcf.ca or by calling **519-725-1806**.

01 YOUR GIFT



Individual or Family



Company or Business



Charity or Community Organization

02 GIFT OPTIONS

Here's more detailed information on types of gifts:



Cash Donation

You can make a gift of cash or other assets. Your gift qualifies for maximum charitable benefit under federal law.



Life Insurance

You can designate KWCF to receive a portion or all of the proceeds from your life insurance, reducing your estate taxes. You also have the option to transfer ownership of the policy to the foundation, receiving an immediate tax receipt for the cash surrender value. Ongoing premium payments are also eligible for a tax receipt.



Bequest

You can designate a gift or portion of your estate to KWCF and, in some cases, receive a substantial reduction in federal gift and estate taxes. We set up the fund in your name, your family name or in honour of a person or organization you choose.



Public Securities

You can give appreciated securities to KWCF to eliminate capital gains tax and get an immediate tax receipt for the market value of those securities. This includes company stock options once they are exercised.



Charitable Remainder Trust

You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life. After your death, the remainder of the trust transfers to KWCF and is placed in a charitable fund you've selected.



Company Gift

You have a lot of flexibility in how this is structured, including giving your employees the opportunity to contribute to the fund or forming an Employee Committee to make granting decisions, etc.

03 CHOOSE YOUR FUND TYPE

More information on the different fund types is provided below:

Unrestricted Fund

Donor Advised Fund

Donor Advised Fund - Invested for Impact

Designated Fund

Field of Interest Fund

Charitable Organization Endowment Fund

Scholarship Fund

04 DUE DILIGENCE

KWCF ensures viability, compliance and qualifications of grant applicants.

04 GRANT RECOMMENDATIONS



Direct Donor Advice

You can provide your grant recommendations if you already have a project or organization selected.

Designated Funds are automatically disbursed in the spring.

05 CHEQUES ISSUED

Successful grant applicants have up to one year to implement their grant.

05 CHEQUES ISSUED

Successful grant applicants have up to one year to implement their grant.

06 EVALUATIONS

Each grant is evaluated for community impact.

06 EVALUATIONS

Donors may request an evaluation of their grants. If you do, you will receive updates on the impact your fund makes.



Application Intake

Fundholders are given the opportunity to support applications received through the Community Grant intakes in the spring and fall.

Note

We handle all the administrative details and issue grants to charities in the name of your established fund.

We issue you receipts after every deposit into your fund.

Fund types

Unrestricted Fund

Your gift is directed to a fund within the Community Fund and will be used to meet ever-changing community needs—including future needs that often can't be anticipated at the time you set up your fund.

Donor Advised Fund

Annually, you work with our granting team to identify ways to use dollars from your fund to address the issues and needs you care about most.

Donor Advised Fund Invested for Impact

Your fund is invested 100% for social and/or environmental impact. Annually, you work with our granting team to identify ways to direct granting dollars from your fund to address the issues and needs you care about most.

Designated Fund

You select the charities up front and we designate your grants to them every year.

Field of Interest Fund

You identify issues you care about, such as the arts, aging, the environment, or affordable housing and we make grants on your behalf. Your gift stays flexible enough to meet community needs in your area of interest, even as they change over time.

Charitable Organization Endowment Fund

An attractive option for local charities that currently manage or are interested in establishing their own endowment fund through Kitchener Waterloo Community Foundation. You build the fund. We take care of the rest.

Scholarship Fund

Your chance to invest in your community's future and show students you care. We provide the expertise to help you award scholarships, based on the criteria you establish, to help students achieve their dreams.

2018 Funds

Individuals, families, companies, other charitable organizations and municipalities have established funds with Kitchener Waterloo Community Foundation.

We provide a variety of fund options to suit their charitable interests, the level of involvement they want in annual granting, and the legacy they want to leave—offering the best vehicle to achieve a Fundholder's unique philanthropic goals.

In 2018, we surveyed our Fundholders, and here is a list of the top 5 reasons why they set up a fund*.

- 1 To ensure an ongoing legacy
- 2 Personal philanthropy
- 3 To support community needs
- 4 KWCF's endowment and investment management expertise
- 5 Ease of administration by partnering with KWCF



100% of Fundholders would choose to set up a fund with KWCF if they had the opportunity to do it over again.*

FUNDS - MARKET VALUE (AS OF DECEMBER 31, 2018)

The "50" Plus Team Fund	366,142	Douglas Brock Fund for Conservation & Music	75,823
Alex Schmidt Memorial Fund	52,103	Dr. John D. Stewart Fund	285,292
Alfred C. & Shirley E. Filsinger Fund	44,934	Dylan Galilee "Love Joy Laughter" Fund	4,000
The Alice (Braley) Judges-Walter Judges Fund	408,556	Elizabeth and Cam Witmer Family Fund	5,174
Alice Elizabeth Brown Fund	199,307	Emmerton Fund	235,411
ALL IN 2020 Fund	58,916	Erb & Good Family Funeral Home Community Fund	77,988
Amy Hallman Snyder Award Fund	32,287	Eric and Muriel Misch Family Fund	360,258
Ann Frank Fund	43,346	Ernest Kendall Award Fund	31,815
Anonymous Fund	11,049	Esther Bingeman Gascho Fund	59,022
Anonymous Fund	18,475	The F. P. Schneider Memorial Fund	101,325
Anselma House Endowment Fund	31,936	Firecracker Fund (In Memory of Lynsey Frangakis)	14,678
Audrey and Gerald Moser Trust	254,831	Florence Louise Marsland Fund	337,870
Barb and Bill Hall Charitable Fund	112,189	France-Anne Sweeny "Making A Difference" Fund	553,910
The Barry and Shirley Humphrey Fund	353,431	Fred and Dora Mae Blayney Fund	465,196
Big Brothers of Kitchener-Waterloo Promise Scholarship Fund	13,339	From "A St. Jerome's Boy" Fund	238,348
Big Sisters Endowment Fund	62,545	<i>From "A St. Jerome's Boy" Fund (St. Jerome's High School)</i>	
Black Brass Fund	1,583	<i>Mr. Dave Fund (A RAK Comes Back)</i>	
Brenda and Peter Hallman Family Fund	765,526	Fung Family Fund	39,053
Brian & Irene Allison Fund	54,653	George Chatzis Legacy Fund	15,868
The Brian Fisher Family Fund	211,793	George Cluthe Fund	240,370
<i>The Brian and Pauline Fisher Fund</i>		Gina and Kuldeep Chhatwal Family Trust	122,263
<i>The Christine Fisher Memorial Student Award Fund</i>		Grand National Legacy Fund	14,597
<i>The Nancy Paul-Fisher Memorial Fund</i>		Grand River Conservation Fund	38,988
Brush with Art Visual Arts Fund	44,179	Greater KW Chamber of Commerce - Corporate Challenge Fund	169,904
Bryce and Nancy Walker Family Fund	151,067	Gummow Hospital Support Fund	116,253
Canadian Clay and Glass Endowment Fund	466,190	The Hajra and Ross Wilson Fund for the Arts	98,079
The Charles E. Heller Fund	134,508	Harold and Gloria Chapman Family Fund	89,837
Child Witness Centre - Balsillie Endowment Fund	57,998	Hartman and Brenda Krug Family Fund	81,932
The Choices Fund	183,883	Helen and John Beynon Family Fund	50,488
Community Support Connections Fund	729,941	Hickey Family Fund	76,615
The David and Eleanor Yach Family Fund	286,411	The Hilde English Memorial Fund	47,816
David Clare & Susan Ferne Bender Family Fund	109,862	Homer Watson House & Gallery Endowment Fund	39,821
Don Hutzler & Elaine King Fund	119,363	Horace and Rita Coelho and Family Unsung Heroes Fund	38,835
Dorothy Shoemaker Literary Award Fund	129,554	Hospice of Waterloo Region Endowment Fund	25,486

The Howard G. Schneider Cancer Care Fund	75,861	The Motz Family Endowment	1,482,849
Hughrairie Fund	816,377	Murray Fried Fund	236,630
Immigration Partnership Fund for Immigrant and Refugee Initiatives	2,532	The Musagetes Fund	9,655,884
Intentions of A and M Fund	165,974	Music Fund	132,372
James E. Lipskie Memorial Fund	11,088	Nancy Borusiewich Fund	17,758
Jenkins Sauer Fund	29,526	NHLPA Dan Snyder Memorial Student Award Fund	121,867
The Jim and Sandy Beingessner and Family Fund	382,317	Ormston Family Fund	319,999
The Jim and Sue Hallman Family Fund	748,821	Palliative Care Fund	285,588
Jim Wilken Fund	15,889	Parents for Community Living Robert Denomme Fund	94,414
John A. McLennan Family Fund	314,575	Paul Kuntz Legacy Fund	110,882
The John R. Robins Fund	116,913	Pollock Family Fund	6,133,852
Junior Achievement Terry Burch Memorial Fund	39,876	R. Jack Middlemass Memorial Fund	147,268
The Keith and Winifred Shantz Fund for the Arts	3,528,541	Retired Business & Professional Men's Club of K-W Fund	27,504
Ken Murray Fund	698,328	Rev. Carl & Jean Wagner and Family Fund	50,755
KidsAbility Foundation Endowment Fund	827,767	The Robert Caldwell Fund	21,069
Kiite Community Fund	4,890	Rosalind & Dieter Kays Family Fund	101,015
The Kitchener-Conestoga Rotary Dream Home Fund	264,376	Ruth Doelle Fund	243,123
The Kitchener Rangers Hockey Club Scholarship Fund	532,482	The Savvas & Lenia Chamberlain Fund	273,685
Kitchener Sports Association Legacy Fund	227,062	Schneider Employees' Association Community Fund	610,302
Kitchener-Waterloo Counselling Services Inc. Endowment Fund	26,290	School Sisters of Notre Dame Legacy Fund	304,167
KWCF Operating Endowment Fund	162,040	Scouts Canada—North Waterloo District Endowment Fund	54,799
Landmann Family Fund	965,073	Sharon and Paul Good Fund	70,636
Lions Club of Kitchener Community Service Fund	35,821	The Spinnaker Fund	1,258,669
Lisa Schurter Memorial Fund	17,865	St. Mary's General Hospital Foundation Physician's Endowment Fund	92,066
Lonsdale and Roberta Schofield Fund	638,924	Steffensen Family Fund	305,807
The Lyle S. Hallman Fund	1,579,933	TD Canada Trust Merv Lahn Community Development Fund	660,317
The Mac Voisin Scholarship Series	71,230	TD Employees Endowment Fund	55,147
Marianne and Jim Erb Family Fund	67,373	The Ted and Andrea Witzel Family Fund	45,320
Mary and Warren Ober Fund	179,429	The United Way Forever Fund	2,597,473
Mary Bales Fund	262,268	<i>United Way Families and Children Fund</i>	
McMurtry Family Fund	728,961	<i>United Way Capacity Fund</i>	
Merv and Diane Redman Family Fund	113,301	<i>United Way Rod Cleaver Memorial Fund</i>	
Miller Thomson Community Fund	40,911	<i>United Way Seniors at Risk Fund</i>	
The Moe Norman Memorial Fund	169,973	<i>United Way Susan Harkins Innovation Fund</i>	
		University of Waterloo Research + Technology Park Activities Committee Fund	264,733

The Uptown Waterloo Jazz Festival Endowment Fund	46,384
The Urie A. and Dorothy M. Bender Endowment Fund	80,869
The Victoria D'Agostino Children's Benefit Fund	154,389
Victoria J. Suljak Memorial Fund	78,111
Wagner Livock Fund	42,260
The Walter A. Bean KWCF Scholarship Fund	95,630
Walter and Florence Martin Endowment Fund	122,706
Walter and Jean Hachborn Fund	495,106
Waterloo Region International Plowing Match 1995 and 2012 Fund	411,203
The Waterloo Region Record Literacy Fund	117,475
Weiland Family Foundation Fund	1,151,059
Westfall and Hill Family Fund	573,995
Westmount Golf Club Charity Fund	717,441
<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	
The William Roberts Family Fund	14,840
The Woolwich Community Fund	297,194
<i>The Woolwich Community Fund – Fountain of Memories Award</i>	
WPL Endowment Fund	220,954
<i>WPL Summer Reading Club Fund</i>	
Youth Advisory Council (YAC) Fund	48,046
Youth in Recreation Fund - Ontario Endowment for Children and Youth in Recreation Fund	1,125,480
YWCA Endowment Fund	1,787,200
<i>YWCA Mary's Place Fund</i>	
Zonta Club of Kitchener-Waterloo Fund	45,753
Community Fund	18,387,138
<i>Community Fund Stabilization Fund</i>	
NAMED FUNDS IN THE COMMUNITY FUND	
A. Edward Johnson	843,100
BF Goodrich Foremen's Club	285,226
Kitchener Downtown BIA	4,155
Fred and Dora Mae Blayne Fund	123,564
Bob and Georgina Wagner	41,641

Ronald and Mabel Dalton	13,950
Deer Ridge Golf Club Endowment Fund	5,000
Dare Family Trust	1,435,100
Eleanor Davidson Fund	50,000
Gordon A. MacKay Fund	20,628
Gary F. Parker and Family Fund	65,361
M. Grace Schmidt Fund	10,000
Keith and Bobbie Gummow Fund	100,782
Roland & Dae Harris Fund	40,200
Howard Jasper Fund	5,568
Jane Humphries	20,000
Jonas Bingeman Fund	11,031
John M. Harper Fund	5,525
Kitchener Mayor and Council Fund	37,539
Keith Shantz Memorial Fund	1,518,111
Lisa McLean Memorial Fund	18,639
Larry and Debra Murray Fund	22,440
Noreen and Robert Blake Fund	10,014
Pearl Weber Estate	5,000
Ross Arthur Bergey	15,000
Ross Edward Hahn Fund	21,520
Roy Ellsworth Jefferson Estate Fund	137,886
James F. Robertson Fund	11,614
Robert Warren Learning Legacy	2,497
J.T. "Sam" Hill Fund	190,829
Trillium Estates Limited Fund	70,000
The William D. and Deen Smith Fund	2,700

NOTE

Fund names in **colour** indicate a new fund in 2018. **Bold** indicates an umbrella fund, *italics* represent its corresponding sub-fund(s).

KWCF donor bill of rights

Our commitment

It is the vision of KWCF to “make it easy for people to do more good.” In keeping with this vision KWCF connects people who care to causes that matter.

We work with Fundholders and Donors who generously entrust donations to support charities in our community and beyond. As a steward of these gifts KWCF is determined to earn and keep the trust and confidence of the community. KWCF commits to this Donor Bill of Rights to ensure that Fundholders, Donors and prospective donors can be confident in knowing that their gifts will be stewarded effectively and efficiently.

KWCF BELIEVES THAT ALL DONORS HAVE THE RIGHT TO:

- 1 Be informed of KWCF's vision, how it intends to use donated resources, and its capacity to use donations effectively for the intended purposes for which they were given.
- 2 Be informed of the identity of those serving on the KWCF Board of Directors and expect that the Board of Directors acts with prudent judgment in executing its responsibilities.
- 3 Have access to KWCF's most recent financial information and annual reports including KWCF's registration number as assigned by Revenue Canada, any information contained in the public portion of KWCF's most recent Information Return as submitted to Revenue Canada, and copies of the most recent Foundation policies and by-laws including this Donor Bill of Rights.
- 4 Be assured that information about their donations is handled with respect and confidentiality, to the extent provided by law, and have the right to see their Donor record and challenge its accuracy.
- 5 Receive appropriate acknowledgment and recognition for their gifts, and if requested by the donor, remain anonymous.
- 6 Expect that all relationships with individuals representing KWCF will be professional in nature.
- 7 Be informed if staff, volunteers or any contracted service workers have a relationship or conflict of interest with any grant applicant or application being presented for funding consideration by any fund held at KWCF.
- 8 Ensure that their contact information is not shared outside KWCF without their express permission, and that, should they so desire, they be removed from any mailing lists managed by KWCF.
- 9 Ask questions when making donations and receive prompt, truthful and forthright answers.
- 10 Receive official receipt for income tax purposes within 30 days for the amount of their donation, and for non-monetary eligible gifts receive an official tax receipt that represents the fair market value of the gift.
- 11 Be encouraged to seek independent advice if KWCF has any reason to believe that a proposed gift might significantly affect the Donor's financial position, taxable income, or relationship with other family members.
- 12 Receive a timely response from either a staff member or Chair of the Board of Directors to a complaint about any matter that is outlined in this Donor Bill of Rights.

This Donor Bill of Rights is adapted, with permission, from the Niagara Community Foundation's "Donor Bill of Rights" and based on the Association of Fundraising Professionals (AFP) "Donor Bill of Rights."

Donors

Accumulated donations & legacy leaders

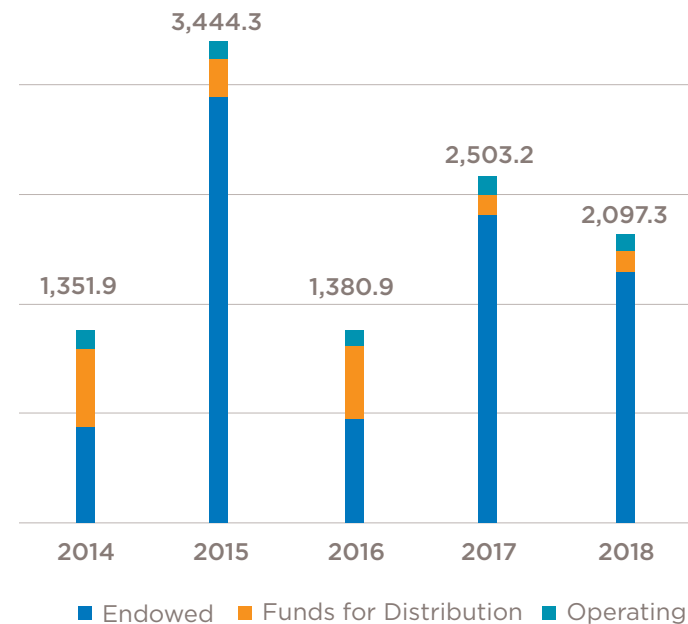
Donors are the charitable leaders in our community. At Kitchener Waterloo Community Foundation we make it easy for people to do more good by supporting the causes they care about most.

KWCF is very grateful for the confidence our Fundholders and Donors have in our ability to serve our community—now and into the future.

Donations are received from individuals, companies, other charitable organizations and municipalities. Donors may contribute to **endowed funds** (funds that are held permanently, or for a specified period of time, usually greater than 10 years), **funds for distribution** (funds that are held for granting, usually within two years), or to the **operations of KWCF** and/or specific initiatives we are leading, to assist us in helping the community.

We are pleased to report that total donations for 2018 were approximately 2.1 Million.

Total Donations Received (thousands)



ACCUMULATED DONATIONS TO DECEMBER 31, 2018 (OVER \$5,000)

\$10,000,000+

Michael Barnstijn & Louise MacCallum

\$5,000,000-\$9,999,999

John A. & Joyce Pollock
Keith M. & Winifred Shantz*

\$1,000,000-\$4,999,999

Dare Family Trust
Jim & Sue Hallman
Lyle S. Hallman*
United Way Waterloo Region Communities^
Estate of George Weiland
YWCA Kitchener Waterloo^

\$500,000-\$999,999

Anonymous (2)
Estate of Fred and Dora Mae Blayney
Community Support Connections Foundation^
Walter & Jean Hachborn*
Brenda & Peter* Hallman
Estate of A. Edward Johnson
The Lyle S. Hallman Charitable Foundation
Donald S. McMurtry
Kenneth G. Murray*
Schneider Employees' Association
Lonsdale* & Roberta Schofield
Vermont Community Foundation

\$250,000-\$499,999

Anonymous
Estate of Mary N. Bales
Jim & Sandy Beingessner
BF Goodrich Foremen's Club
Ann E. Bradley
Alice E. Brown*

Canada Trust Merv Lahn Community Development Fund
Canadian Clay & Glass Gallery^
Community Foundations of Canada
Ruth Doelle
Economical Insurance Group
EXEL Research Inc.
Keith L. Gummow*
Barry J. & Shirley Humphrey
Estate of Walter Colin Judges
KidsAbility Foundation^
Kitchener-Conestoga Rotary Club^
Kitchener Rangers Hockey Club
Dave Kurek
Florence L. Marsland*
Eric* & Muriel Misch
Margaret A. Motz
Paul J. & Catherine Motz
Notre Dame Foundation (Burlington) Inc.
Ontario Endowment for Children & Youth in Recreation
Gert & Jean Steffensen
Dr. John D. Stewart*
Waterloo Region International Plowing Match Committee
David J. Westfall
Westmount Golf & Country Club

\$100,000-\$249,999

Anonymous
Aqueduct Foundation - The Helmut and Margaret Oberlander Foundation
Walter A. Bean*
David Clare & Susan Ferne Bender
Canada Trustco Mortgage Company
Savvas & Lenia* Chamberlain
The Gina Chhatwal Trust

George Cluthe*
Cober
Estate of Thelma Emmerton
The Fairmount Foundation
The Brian Fisher Family
Estate of Murray Fried
Greater Kitchener-Waterloo Chamber of Commerce
Bill and Barb Hall
Estate of Charles Heller
Jane G. & James T. (Sam)* Hill
Don Hutzler & Elaine King
Estate of Roy Ellsworth Jefferson
Irma Karley*
Kitchener Sports Association^
Karin & Paul* Kuntz
John A. & Carla McLennan
Mersynergy Charitable Foundation
Beverly L. Middlemass
Gerald P. & Audrey Moser*
Estate of Murray H. (Moe) Norman
Dr. Warren & Mary Ober
Ian C. & Marguerite Ormston*
Merv & Diane* Redman
Frederick* & Jane Schneider
Dorothy Shoemaker*
Spaenaur Inc.
Sun Life Financial
Trillium Estates Limited
University of Waterloo - David Johnston Research+Tech Park Activities Committee
Bryce & Nancy Walker
Waterloo Public Library^
The Waterloo Region Record
Hajra & Ross Wilson
David & Eleanor Yach

\$50,000 – \$99,999

Anonymous
 50 Plus Team
 Brian & Irene Allison
 Rick Barfoot & Patricia Cooper Barfoot
 Collin G. Baxter
 Urie A. & Dorothy M. Bender*
 Big Brothers Big Sisters of Waterloo Region^
 Douglas G. Brock
 Edward & Mary Brough
 Harold* & Gloria Chapman
 City of Kitchener
 Eleanor M. Davidson*
 Al Filsinger
 Esther E. Gascho
 Paul & Sharon Good
 Dr. Dieter & Rosalind Kays
 Hartman H. L. & Brenda Krug
 Dr. Desta F. Leavine
 Kyle Loveless
 Estate of Stella Mann
 Manulife Financial
 Walter & Florence Martin
 Oktoberfest Charity Pro-Am Golf Tournament
 Ormston Family Charitable Foundation
 Gary & Susan Parker
 RBC Investments
 Estate of John R. Robins
 Irene Rooney
 Ross & Doris Dixon Charitable Foundation
 Betty Schneider French
 Sexual Health Options, Resources & Education
 Centre - SHORE Centre^
 St. Mary's General Hospital Foundation^
 Estate of Eva Gladys Stoltz
 Dr. John Suljak & Dr. Ninetta Scolieri
 TD Bank Financial Group
 Toronto Foundation

Helen M. Wagner
 Estate of Ruth Werlich
 Ralph* & Hazel Westfall
 William H. Kaufman Inc.
 The Winnipeg Foundation

\$25,000 – \$49,999

Anonymous
 W. Donald & Irene Bean
 John & Helen Beynon
 Dr. Michael & Gay Booth
 J.F. Brooke
 Brush With Art Committee
 David & Lina Caputo
 Conestoga College Mac Voisin Scholarship
 Series
 Ed & Martha D'Agostino
 Peter & Gisele Denomme
 Erb & Good Family Funeral Home Ltd.
 Jim & Marianne Erb
 First Echo Group Inc.
 Jack & Margaret Forbes*
 Ralph & Phyllis Forbes*
 Robert D. Frank
 Xiaopu & Joseph Fung
 Lloyd & Linda Gower*
 Grand River Conservation Foundation^
 Mark & Jenny Guibert
 Wendy Hallman
 Susan Harkins*
 Estate of Roland A. Harris
 Homer Watson House Foundation^
 Dr. Roderick N. & Alberta Jack
 Junior Achievement of Waterloo Region^
 Estate of Henry Knell
 KPMG Foundation
 KW Counselling Services^
 Lions Club of Kitchener

Gordon A. Mackay*
 Mark-Milne Inc.
 Meridian Edge Consulting
 Miller Thomson Foundation
 William & Doreen Motz
 Dr. Peter H. Nash* & Ann Frank
 Charles M. & Elaine Ormston
 Estate of Marguerite Ormston
 Estate of Helen I. Pollock
 Harvey & Sandra Reid
 Estate of Ida K.I. Sanford
 Scouts Canada – North Waterloo District^
 Peter & Elizabeth Sims*
 Rosemary Smith
 Jeffrey D. & Jean Stacey
 Paul Sweeny & Marie-Josée Boily Sweeny
 Dr. David Taylor
 Toyota Motor Manufacturing Canada Inc.
 Scott & Janet Uffelman
 Uptown Waterloo Jazz Festival Inc.^
 Karin W. E. Voisin
 Bob and Georgina Wagner*
 The Walter Bean Grand River Community Trails
 Foundation
 Ted & Andrea Witzel
 The Woolwich Community Fund
 Zehrs Markets Limited
 Zonta Club of Kitchener Waterloo^

\$10,000 – \$24,999

John* & Marjorie Acheson
 Robert M. & Judith Astley
 ATS Automation Tooling Systems Inc.
 Heidi Balsillie
 Andrew & Lillian Bass
 Bell Canada
 Estate of Ross Arthur Bergey
 Dora Bingeman

Bingemans Inc.
G. Robert & Noreen Blake*
Boston Pizza Foundation
Budd Canada Inc.
Robert C. Caldwell
Centre For International Governance Innovation
Child Witness Centre^
Anthony Christie
Penny Cleaver
Horace & Rita Coelho
Cora Group Inc.
Matthew Cowan & Inga Rinne
Steven & Sandra Currie
Ronald Dalton
Leo & Laura* Del Bel
Deloitte LLP
Dorothy M. Elliott
Kevin & Tracy Elop
John R. & Hilde* English
Equitable Life of Canada
Fashion Show Funds, Ont. End. for
Children & Youth
Stewart & Betty* Fisher
Michael & Carolyn Ann Fitzpatrick
Patrick & Noreen Flynn
Estate of Margaret Gwen Forbes
Mike & Brenda Forristal
Estate of Reginald J. Friesen
William & Clare Fuller
Estate of Raymond T. Gibney
H.L. Staebler Co. Ltd.
Murray & Merle Haase
George Hahn
Estate of Ross Edward Hahn
John M. & Mary Harper*
Highland Road United Church
James & Sandra Hill
Richard & Penny Hobson

Gerald & Margie Hooper
David & Judy Horman
Christopher R. Howlett
Timothy Jackson & Jane Arnold
Howard* & Patricia Jasper
Wilfred & Cathie Jenkins
Arthur E. & Anna Jones*
Ernest Kendall*
David Kerr & Sandra Walneck
KidsAbility Centre for Child Development
Dr. Robert M. Kilborn
Jennifer King & Christopher McIntyre
Kitchener Beverages Ltd.
Kitchener Waterloo Civitan Club
Bryce & Kelly Kraeker
Mary & Robert* Kuntz
Myra Lahn*
Gary S. Levene & Deborah Eisenberg
Brian & Shelley Lipskie
David & Janice MacIntosh
Jonathan MacNaughton
Richard Manning & Holly Harkins Manning
Maple Leaf Consumer Foods Inc.
Adam & Noreen Marchand
Mark Eamer Professional Corporation
Larry & Margaret Marsland
John & Mary Ann Martin*
Bruce Martin
Keith Martin & Jackie Hatherly-Martin
Timothy & Nora Martin
Mark & Helen McArdle
Ian McLean
Richard G. Meunier*
Paul* & Lucille Mitchell
Marc & Lori Morin
Gary & Karen Mottershead
Kerry & AJ Mueller
Kevin P. Mullan

Jacqui Murphy
Larry & Debra Murray
Oldfield, Greaves, D'Agostino
Ontario Plowmen's Association
J. Terence* & Margaret Osbourne
David Paleczny & Mary Reynolds
David & Joan Petras
John & Ruth Pratten
Ingrid Pregel
Programmed Insurance Brokers
Alan & Susan Quarry
Philip & Carole Rason
James F. Robertson*
Robert W. Rombough
Brian & Mary Ann Ruby
Estate of Martha Grace Schmidt
Edward W. Schooley
Schorn Consultants Inc.
Karen Coviello
Estate of Carol Winifred Shields
Glenn E. Smith
Estate of Donald Ross Irving Snider
Daintry Snyder
Tim & Teresa Sothern
Bryan & Joan Stewart
Robert L. Strouth*
Swenco Limited
The Regional Municipality of Waterloo
Elizabeth & Keith* Thomas
Bertha Thompson
Lorne Underwood*
United Way of Cambridge and North Dumfries
Vantage Wealth Management
Frank Voisin
Mac Voisin
Karl H. Wahl*
Waterloo Lions Club
Waterloo Manufacturing Company Limited

Peter & Tracey Weiler
Women's Crisis Services of Waterloo Region^
Nola Young
Zehr Management Inc.
Ziggy's Cycle & Sport Ltd.
Vivian Zochowski

\$5,000 - \$9,999

Randy Adams
Steve & Vera Aldersley
BarnRaising Associates Inc.
Greg Barratt
BDO Dunwoody LLP
BLM Group Inc.
BMO Employee Charitable Foundation
Andrew & Andrea Bocking
T. Larry Bourk
Ed* & Eleanor Brubaker
Dr. William & Trudy Bryant
David* & Millie Buehlow
R.M. Buie
C3 Group Inc.
William S. & Ursula Carter
Central Ontario Chinese Cultural Centre
Christie Digital Systems Canada Inc.
Chubb Insurance Company of Canada
Cloverleaf Foundation
Coldwell Banker Peter Benninger Realty
Conestoga-Rovers & Associates Ltd.
Manfred & Penny Conrad
Cowan Benefits Consulting
Don* & Marilyn Craig
Crawford Adjusters Canada Inc.
Crompton Co.
Mary D'Alton
Neil & Heidi Davidson
Deer Ridge Charity Golf Tournament

D'Arcy & Sandy Delamere
Michael & Patricia Ennis
Steve & D'Arcy Farlow
Gerald & Marg Finnen
Friends of the Schneider Haus
Nyle H. Futher
Mike & Dianne Galbraith
Raymond T. Gibney*
Rodney N. Goetz
Gowling WLG (Canada) LLP
Dorothy Greb
H M Advisors Inc.
H.B. Gordon Education Foundation
Arthur H. Hahn*
Jac N. & Kusum Hanemaayer
Paul G. Haslam
Estate of Martha M. Hauck
Donald & Jo-Anne Haycock
William R. Henderson*
William Herzog*
Hi-Tech Hockey League
Hogg Fuel & Supply
Suzanne Hyatt
Imasco Limited
Ivey Foundation
Joseph E. Seagram & Sons Ltd.
James & Lee Kay
John & Sandy Kendall
Marlene Kennedy
Kiite Inc.
Kitchener-Waterloo Oktoberfest
Iain Klugman
Carl* & Jean Knell
Owen & Ollie Lackenbauer
Heather & James Lackner
George W. Lange
Lear Corporation Canada Ltd.

Linwood & District Lions Club
David & Betty Luft
Michael J. Marshman
Marion Martin
Dr. Greg & Leslie Mason
Gytis T. Matulus & Jean L. Hein
Harvey Ian McIntosh
Chris McLean
McNeil Consumer Healthcare
Miller Thomson LLP
William A. Moeser*
Corinne Moffatt
Stanley & Donna Nahrgang
Mary Nairn
Netwerx Media Solutions Inc.
Ontario Die International
Ontario Seed Co. Limited
Penguin Power
Avvey Peters & David Drewe
Thomas & Margot Pick
Pollock and Williams Limited
Dr. Ronald Pond
Quarry Integrated Communications Inc.
Cameron Redmond
Retired Business & Professional Men's Club
Richardson GMP Limited
Gordon & Jean Riedlinger
The Robert and Judith Astley Family
Foundation
Trent Robinson
Craig Robson
Michael & Pauline Ronzio
Frank Rovers
Royal Trustco
John W. Rumpel*
S.G. Cunningham (Kitchener) Limited
S-S Technologies

Sandvine Incorporated
 Edward G. Schafer
 Michael & Joan Schurter
 Ron & Susan Schwark
 Lynne Short
 Harold F. Snyder*
 Wayne & Terry Snyder
 Lindsay & Louise Somerville
 Dr. Donald Spink*
 Sweeny & Co Architects
 Donald S. Sykes*
 Gerald & Susan Taylor
 Ellen Todd
 Anne Trussler
 David & Kitty Uffelmann
 Terry & Tatyanna van Lenthe
 Elizabeth Walter
 Suzanna Walter & Michael Schmidt
 Barb & Robert L.* Warren
 Alistair & Alison Watson
 Don E.* & Catherine Weaver
 Weber Supply Company
 Estate of Pearl Weber
 Janice & John* Weber
 Larry Williamson
 Duncan & Harriet* Winhold
 Dr. Cam & Elizabeth Witmer
 Diane B. Wolfenden & Stephen Lindt
 Words Worth Books Limited
 John & Julie Wynen
 Dr. Peter & Judith Wyshynski

NOTE

* Indicates Donor is deceased. Placement of the * after a first name indicates one individual is deceased. Placement after last name indicates both individuals are deceased.

^ Indicates organization holds a Charitable Organization Endowment Fund.

LEGACY LEADERS

Donors who have indicated their support to KWCF through Bequests, RRSPs, RRIFs, Charitable Gift Annuities, Charitable Remainder Trusts and Life Insurance.

Anonymous (29)	Milne & Mary Louise Oakes
Brian & Irene Allison	Rob & Lori Payne
Ellen Baynton-Walker	Alan Quarry
Urie A. & Dorothy M. Bender*	Edward Rooney
Peter Black	Irene Rooney
Dr. William & Trudy Bryant	Karen Coviello
Esther E. Gascho	Malcolm & Anne Shantz
Douglas G. Brock	William D.* & Deen Smith
Mary Buhr	John & Brenda Thompson
Penny Cleaver	David P. Uffelmann
Carl & Joyce Heck	Karin W. E. Voisin
John Hesse	Gary & Lucinda Wallace
Gerald Hooper	Dennis & Beverley Watson
James Hummel	Rob & Michelle Way
Wayne & Diane Moser	David J. Westfall
Kenneth G. Murray*	Hajra & Ross Wilson
Lois Norris & Leonard VanWonderen	

Thank you!

We are honoured to be the charity of choice for many members of our community. Due to such generosity, the 2018 Donor List was too large to fit in this report. Our Donors are important to us, so a full listing of our 2018 supporters over \$100 is available for viewing online at www.kwcf.ca/our-donors.

There are several ways to give to Kitchener Waterloo Community Foundation. As a Donor, you can choose the type of donation that best meets your financial needs and personal wishes. For more information about types of gifts you can make to the Foundation, please call 519-725-1806 or visit our website at www.kwcf.ca.

2018 Grants

KWCF is focused on creating caring communities where everyone thrives.

Building on our connections and knowledge of the non-profit sector, in partnership with our Fundholders and Donors, we provide grants throughout the year. KWCF helps charitable organizations across our community make a difference by providing them with funds for programs and initiatives, student awards, and much more.

Our granting trend over the past five years has resulted in small annual increases despite the market downturn in 2011 and again in 2018. A number of years ago, KWCF established a granting stabilization policy to build up reserves for each of our funds to allow them to grant in years following a year of lower returns. Due to this forward planning, we are positioned to ensure stable granting in 2019 through the use of Stabilization Reserves for each of our funds.

Operating costs are funded primarily by fees levied on assets under management. However, the Foundation also received sponsorship funding for program-related activities.

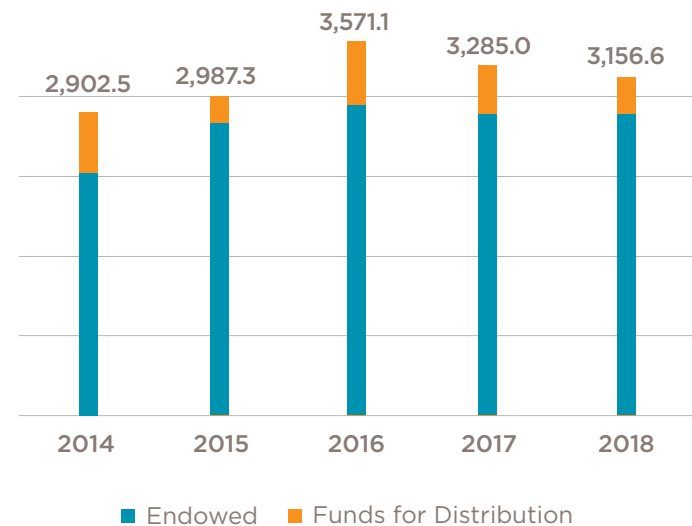
In addition, KWCF has established an Accumulated Operating Reserve to help ensure future viability of the Foundation.

In 2018, our Community Grants Program and Barnraising Grants Program focused on the three key priority areas identified through Wellbeing Waterloo Region:

- 1 Affordable Housing - where everyone has a place to call home
- 2 Healthy Children and Youth - where all children and youth have the foundation they need to thrive and reach their potential
- 3 Social Inclusion - where everyone is welcome and can belong

We've chosen to partner with Wellbeing Waterloo Region to actively collaborate to build understanding and to leverage our community's collective knowledge, expertise and resources to achieve the best results. If you would like to learn more about the work we are engaged in, visit www.wellbeingwaterloo.ca.

Granting History (thousands)



GRANTS AWARDED JANUARY 1, 2018-DECEMBER 31, 2018

SMART & CARING GRANTS PROGRAM

Community Grants

Bereaved Families of Ontario - Midwestern Region	13,160
Big Brothers Big Sisters of Waterloo Region	15,000
Brain Injury Association of Waterloo-Wellington	3,000
Canadian National Institute for the Blind	4,500
Child Witness Centre	25,000
Community Justice Initiatives	20,000
Community Support Connections - Meals on Wheels and More	17,600
Green Light Arts	19,500
Healing of the Seven Generations	20,000
Hospice of Waterloo Region	3,400
Junior Achievement of Waterloo Region	10,000
KidsAbility Foundation	20,100
KidSport Canada - Ontario - KW Chapter	10,000
Kitchener Public Library	18,666
KW Counselling Services	25,000
Marillac Place	4,624
MT Space	6,000
Muslim Social Services of Kitchener-Waterloo	19,000
Our Place Family Resource and Early Years Centre	15,000
Pathways to Education Canada	9,500
Project READ Literacy Network (Waterloo-Wellington)	25,000
Ray of Hope Inc.	15,000
Reception House - Waterloo Region	40,000
Sexual Health Options, Resources & Education Centre - SHORE Centre	4,500
ShamRose for Syrian Culture	4,000
SHOW	15,000
SkateABLE	3,000
Strong Start Charitable Organization	55,000
The Hearing Foundation of Canada	4,500
The Working Centre	25,000
Vera Causa Opera	2,500
Waterloo Region Family Network	20,000
Wilfrid Laurier University	25,000
Woolwich Community Services	14,933
YMCA of Cambridge & Kitchener-Waterloo	39,665
YWCA Kitchener-Waterloo	2,905

Barnraising Grants

African, Caribbean, Black (ACB) Working Group - Waterloo Region	16,200
Volunteer Action Centre of KW	15,000

Strategic Grants

All In 2020 - Community Fund Matching Contribution	25,000
Capacity Canada	35,000
City of Kitchener	10,000
City of Waterloo	10,000
House of Friendship	7,627.50
MaRS Discovery District	26,442
rare Charitable Research Reserve	50,000
Region of Waterloo	20,000
Sexual Assault Support Centre of Waterloo Region	2,750
Township of Wellesley	5,000
Township of Wilmot	5,000
Township of Woolwich	5,000

Newcomer Grants Program

Action and Change Group	3,000
KW Women Club	3,000
Persian Community Reading Shahnameh	3,000
Tumaniyi Association	3,000

DONOR ADVISED FUNDS

The "50" Plus Team Fund

Children's Wish Foundation	2,610
KidsAbility Foundation	5,945
Nutrition for Learning	5,945

Alex Schmidt Memorial Fund

Pathways to Education Canada	1,100
Strong Start Charitable Organization	1,100

Alfred C. & Shirley E. Filsinger Fund

Canadian Lutheran World Relief	1,100
St. Mary's General Hospital Foundation	1,100
St. Peter's Evangelical Lutheran Church Kitchener	1,500

Ann Frank Fund

HopeSpring Cancer Support Centre	1,800
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Anonymous

Anonymous	31,166
Hospice of Waterloo Region	5,375
Leadership Waterloo Region	600
Renison University College	400
Strong Start Charitable Organization	25,845

Audrey and Gerald Moser Trust

Carmel of St. Joseph	2,000
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KidsAbility Foundation	3,000
KW Counselling Services	1,700
St. Louis Parish	4,000

The Barry and Shirley Humphrey Fund

Hospice of Waterloo Region	14,900
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Brenda and Peter Hallman Family Fund

Hospice of Waterloo Region	8,075
KWCF - Community Grants***	14,850
Rockway Mennonite Collegiate	200
United Way Waterloo Region Communities	7,425
Waterloo Region Suicide Prevention Council	1,000
YWCA Kitchener-Waterloo	650

Brian & Irene Allison Fund

Horse Rescue Ontario & Sanctuary	380
Kitchener-Waterloo Humane Society	570
National Service Dogs	380
Ontario Society for the Prevention of Cruelty to Animals	570

Brian Fisher Family Fund

<i>The Brian and Pauline Fisher Fund</i> Camp Quality Canada	2,300
Town of Innisfil	20,560

The Christine Fisher Memorial Student Award Fund

University of Waterloo	4,200
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The Nancy Paul-Fisher Memorial Fund

Women's Crisis Services of Waterloo Region	2,000
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Bryce and Nancy Walker Family Fund

Grand River Hospital Foundation	2,000
Homewood Research Institute	2,100
United Way Waterloo Region Communities	2,000

The David and Eleanor Yach Family Fund

Carizon Family and Community Services	5,700
Strong Start Charitable Organization	5,700

David Clare & Susan Ferne Bender Family Fund

Grand River Hospital Foundation	1,000
HopeSpring Cancer Support Centre	1,000
House of Friendship	650
KidsAbility Foundation	750
Lisaard House	1,000

Don Hutzler & Elaine King Fund

The Food Bank of Waterloo Region	1,000
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Dr. John D. Stewart Fund		Hughrairie Fund		Waterloo Regional Down Syndrome Society	1,800
KWCF – Community Grants***	5,400	Amnesty International Canadian Section	4,127	Women's Crisis Services of Waterloo Region	1,000
		Canadian National Institute for the Blind	6,191		
Erb & Good Family Funeral Home Community Fund		Canadian Warplane Heritage	413	Ken Murray Fund	
Hospice of Waterloo Region	3,200	Elora Pastoral Charge	1,857	Guelph Chamber Choir	1,500
Eric and Muriel Misch Family Fund		Engineers Without Borders Canada	1,651	Guelph Symphony Orchestra	1,000
KidsAbility Foundation	3,933	Farm Radio International	825	Kitchener-Waterloo Symphony	6,500
Lisaard House	3,933	Guelph-Wellington Women in Crisis	1,238	Shaw Festival Theatre Foundation Canada	1,000
The Food Bank Of Waterloo Region	3,933	Hamilton Health Sciences Foundation	1,238	Stratford Shakespearean Festival of Canada	3,250
		Kitchener-Waterloo Symphony	413	The Working Centre	3,000
		K-W AccessAbility	4,540	Three Centuries Festival - Elora Festival	2,000
Firecracker Fund		Save the Children - Canada	4,127	United Way Guelph Wellington Dufferin	1,000
(In Memory of Lynsey Frangakis)		The Centre Wellington Food Bank	1,857	University of Guelph	2,000
Young Adult Cancer Canada	2,575	The Leprosy Mission Canada	4,127	Wilfrid Laurier University	8,000
Hospice Wellington	2,500	The Ontario Educational Communications Authority (TVOntario)	1,238		
		UNICEF Canada	4,540	Landmann Family Fund	
Florence Louise Marsland Fund		World Federalist Foundation	2,889	Community Justice Initiatives	1,000
KidsAbility Foundation	6,700			Days for Girls	2,000
Kitchener-Waterloo Symphony	6,700	Jenkins Sauer Fund		Grand National Fibre Art & Quilt Exhibition	1,000
		Waterloo Region Family Network	1,200	Hospice of Waterloo Region	1,000
From "A St. Jerome's Boy" Fund				J M Drama Alumni	16,000
<i>From "A St. Jerome's Boy"</i>		The Jim and Sandy Beingessner and Family Fund		KidSport Canada - Ontario - KW Chapter	1,000
<i>(St. Jerome's High School)</i>		Chalice (Canada)	350	Lisaard House	2,000
Thames Valley District School Board	3,000	Child Witness Centre	3,850	Lost & Found Theatre Inc.	3,000
Waterloo Region Catholic Schools Foundation Inc.	23,000	Conestoga College	250	oneROOF	2,000
<i>Mr. Dave Fund ("A RAK comes back")</i>		Equestrian Order of Holy Sepulchre of Jerusalem Lieutenancy of Eastern Canada	750	Parents for Community Living Kitchener-Waterloo Inc.	2,000
Waterloo Education Foundation Inc.	2,300	Grand River Conservation Foundation	500	Strong Start Charitable Organization	4,400
		Junior Achievement of Waterloo Region	2,000	Une Affaire de Famille	1,000
George Chatzis Legacy Fund		KidsAbility Foundation	500	Unitarian Church of Montreal	1,000
Kitchener Public Library	700	Our Lady of Lourdes Parish	500		
		Right to Life Association of K-W & Area	200	Lions Club of Kitchener Community Service Fund	
Greater KW Chamber of Commerce - Corporate Challenge Fund		St. Jerome's University	5,000	Lions Foundation of Canada Dog Guides	2,800
Junior Achievement of Waterloo Region	3,000	The May Court Club Of Kitchener-Waterloo	500		
Kitchener Public Library	4,100	United Way Waterloo Region Communities	1,000	Lonsdale and Roberta Schofield Fund	
				Canadian National Institute for the Blind	1,000
Harold and Gloria Chapman Family Fund		The Jim and Sue Hallman Family Fund		Community Justice Initiatives	8,100
Grand River Hospital Foundation	1,000	Business and Education Partnership of Waterloo Region	1,200	Healing of the Seven Generations	6,000
Kitchener-Waterloo Symphony	1,000	Erb Street Mennonite Church	27,000	Independent Living Centre Of Waterloo Region	200
Junior Achievement of Waterloo Region	500	Hallman Chapel Inc.	10,000	Scouts Canada - Central Escarpment Council	10,000
The Working Centre	800	Hockey Helps the Homeless K-W	2,000	YWCA Kitchener-Waterloo	1,600
		John Howard Society of Waterloo-Wellington	1,000		
Hartman and Brenda Krug Family Fund		Lutherwood Child & Family Foundation	1,000	Marianne and Jim Erb Family Fund	
St. Mary's General Hospital Foundation	3,461	Send 'em Off Smiling	1,000	House of Friendship	1,000
		Silver Lake Mennonite Camp	3,000	Mennonite Church Canada	1,000
The Hilde English Memorial Fund		Social Venture Partners Waterloo Region	15,000	The Working Centre	700
Canadian Clay and Glass Gallery	400	United Way Waterloo Region Communities	5,660		
University of Waterloo	500	YMCAs of Cambridge & Kitchener-Waterloo	1,000	McMurtry Family Fund	
Wilfrid Laurier University	1,000			Backyard Theatre	1,000
		John A. McLennan Family Fund		Junior Achievement of Waterloo Region	1,000
Horace and Rita Coelho and Family Unsung Heroes Fund		Amici Camping Charity	3,500	rare Charitable Research Reserve	2,000
SHOW	1,500	Grand River Hospital Foundation	1,000	Reception House - Waterloo Region	1,900
		Hospice of Waterloo Region	2,000	The Perimeter Institute for Theoretical Physics	1,000
		The Birnie Hodgetts Children's Fund	3,500	The Working Centre	2,000
				United Way Waterloo Region Communities	10,000
				YMCAs of Cambridge & Kitchener-Waterloo	10,000

Merv and Diane Redman Family Fund		Paul Kuntz Legacy		Steffensen Family Fund	
Grand River Hospital Foundation	4,500	Hospice of Waterloo Region	4,300	United Way Waterloo Region Communities	15,000
The Moe Norman Memorial Fund		Pollock Family Fund	256,200	TD Employees Endowment Fund	
University of Waterloo	1,000	Brigantine Incorporated		Canadian Cancer Society, Ontario Division	200
Waterloo Regional Crime Stoppers	5,600	Cambridge & North Dumfries Community Foundation		KidsAbility Foundation	1,050
The Motz Family Endowment		Cambridge Memorial Hospital Foundation		St. Mary's General Hospital Foundation	200
Child Witness Centre	5,000	Cambridge Symphony Orchestra		Strong Start Charitable Organization	1,050
Community Justice Initiatives	5,000	Canadian Diabetes Association		United Way Waterloo Region Communities	100
Community Support Connections – Meals on Wheels and More	5,000	Community Living Cambridge		The Ted and Andrea Witzel Family Fund	
Healing of the Seven Generations	5,000	Grand River Conservation Foundation		Hidden Acres Mennonite Camp and Retreat Centre	1,850
Hidden Acres Mennonite Camp and Retreat Centre	5,000	Grand River Hospital Foundation		University of Waterloo Research and Technology Park Activities Committee Fund	
KidSport Canada - Ontario - KW Chapter	10,000	Junior Achievement of Waterloo Region		Women's Crisis Services of Waterloo Region	10,000
Muslim Social Services of Kitchener Waterloo oneROOF	5,000	KidsAbility Foundation		The Urie A. and Dorothy M. Bender Endowment Fund	
Project READ Literacy Network (Waterloo-Wellington)	5,000	Kitchener-Waterloo Art Gallery		House of Friendship	3,200
Reception House - Waterloo Region	1,800	Kitchener-Waterloo Symphony		The Victoria D'Agostino Children's Benefit Fund	
Strong Start Charitable Organization	5,000	Lisaard House		Kitchener-Waterloo Bilingual School	412
The Musagetes Fund		rare Charitable Research Reserve		Waterloo Education Foundation Inc.	3,674
Backyard Theatre	8,000	St. John's Kilmarnock School		Waterloo Region Catholic Schools Foundation Inc.	1,912
CAFKA - Contemporary Art Forum Kitchener and Area	20,000	St. Mary's General Hospital Foundation		Victoria J. Suljak Memorial Fund	
Canadian Clay and Glass Gallery	10,000	The Perimeter Institute for Theoretical Physics		Bereaved Families of Ontario - Midwestern Region	500
Healing of the Seven Generations	17,200	University of Waterloo		City of Kitchener	500
Kitchener Public Library	20,000	Waterloo Region Museum and Historic Site		Drayton Entertainment	500
Kitchener-Waterloo Art Gallery	20,000	Waterloo		St. Anthony Daniel Church	500
Kitchener-Waterloo Symphony	20,000	Wilfrid Laurier University		Strong Start Charitable Organization	450
MT Space	20,000	The Robert Caldwell Fund		Women's Crisis Services of Waterloo Region	450
Neruda Arts	10,000	Cambridge Memorial Hospital Foundation	250	Walter and Florence Martin Endowment Fund	
Open Ears	7,500	Lisaard House	250	Elmira Developmental Support Corporation	5,200
rare Charitable Research Reserve	200,000	Trinity Anglican Church	200	Westfall and Hill Family Fund	
Sexual Health Options, Resources & Education Centre - SHORE Centre	5,500	Rosalind & Dieter Kays Family Fund		Community Support Connections – Meals on Wheels and More	4,000
The New Quarterly Literary Society	5,000	St. Mary's General Hospital Foundation	4,000	Historic St. Paul's Lutheran Church	4,000
The Perimeter Institute for Theoretical Physics	10,000	Ruth Doelle Fund		Pride Stables	5,000
THEMUSEUM	12,500	Canadian Bible Society	2,000	rare Charitable Research Reserve	5,000
Nancy Borusiewich Fund		Canadian Lutheran World Relief	5,000	Women's Crisis Services of Waterloo Region	5,000
Toronto Brigantine Inc.	700	Grand River Hospital Foundation	2,500	Westmount Golf Club Charity Fund	
Mary and Warren Ober Fund		Lisaard House	1,000	<i>Westmount Golf Club Charity Fund</i>	
Grand River Hospital Foundation	500	St. Mary's General Hospital Foundation	2,500	KWCF – Community Grants***	19,200
House of Friendship	1,000	The Food Bank of Waterloo Region	1,000	<i>Westmount Oktoberfest Charity Pro-Am Golf Tournament Fund</i>	
St. Mary's General Hospital Foundation	500	The Savvas & Lenia Chamberlain Fund		Big Brothers Big Sisters of Waterloo Region	10,900
The Food Bank of Waterloo Region	600	Nutrition for Learning	11,500		
United Way Waterloo Region Communities	2,400	Sharon and Paul Good Fund			
Ormston Family Fund		Grace Lutheran Church	1,500		
Grand River Hospital Foundation	13,400	HopeSpring Cancer Support Centre	1,200		
		The Spinnaker Fund			
		HopeSpring Cancer Support Centre	10,000		
		Start2Finish	5,000		
		YMCAs of Cambridge & Kitchener-Waterloo	15,000		
		Youth and Philanthropy Initiative Canada	5,000		
		Pathways to Education Canada	14,700		

DESIGNATED FUNDS

Alice Elizabeth Brown Fund	
CODE	2,100
Operation Eyesight	2,100
Amy Hallman Snyder Award Fund	
Arts Awards Waterloo Region	1,400
Canadian Clay and Glass Endowment Fund	
Canadian Clay and Glass Gallery	18,800
The Charles E. Heller Fund	
St. John's Evangelical Lutheran Church	5,400
The Choices Fund	
Sexual Health Options, Resources & Education Centre - SHORE Centre	7,400
Dorothy Shoemaker Literary Award Fund	
Kitchener Public Library	5,400
Emmerton Fund Alzheimer	
Alzheimer Society Waterloo Wellington	1,000
Emmerton Fund Heart & Stroke	
The Heart and Stroke Foundation	1,000
Emmerton Fund Hospital Equipment	
Grand River Hospital Foundation	7,000
Emmerton Fund House of Friendship	
House of Friendship	1,000
Esther Bingeman Gascho Fund	
House of Friendship	2,300
F.P. Schneider Memorial Fund	
	3,900
Gummow Hospital Support Fund	
Grand River Hospital Foundation	2,450
St. Mary's General Hospital Foundation	2,450
The Howard G. Schneider Cancer Care Fund	
Grand River Hospital Foundation	3,000
Intentions of A and M Fund	
Carmel of St. Joseph	6,900
James E. Lipskie Memorial Fund	
The Working Centre	500
Miller Thomson Community Fund	
KWCF - Community Grants***	1,700

Murray Fried Fund	
City of Kitchener	3,133
Scouts Canada - Central Escarpment Council	6,266
Retired Business & Professional Men's Club of K-W Fund	
Junior Achievement of Waterloo Region Inc.	1,100
Rev. Carl & Jean Wagner and Family Fund	
Community Support Connections - Meals on Wheels and More	1,050
Lutheran Laymen's League of Canada	1,050
FIELD OF INTEREST FUNDS	
The Alice (Braley) Judges-Walter Judges Fund	
Alternatives Journal (A\J)	4,500
Grand River Conservation Foundation	11,700
Brush with Art Visual Arts Fund	
Createscape Waterloo Region	1,800
Douglas Brock Fund for Conservation & Music	
Drayton Entertainment	1,000
Grand River Conservation Foundation	700
George Cluthe Fund	
KW Counselling Services	8,500
Sunrise Therapeutic Riding & Learning Centre	1,600
Hickey Family Fund	
Mennonite Central Committee Ontario	3,100
The Keith & Winifred Shantz Fund for the Arts	
Canadian Clay and Glass Gallery	47,000
Idea Exchange	7,500
Kitchener-Waterloo Art Gallery	3,450
Kitchener-Waterloo Symphony	27,000
THEMUSEUM	275
University of Waterloo	32,000
Waterloo Community Arts Centre	1,880
YWCA Kitchener-Waterloo	12,095
Lisa Schurter Memorial Fund	
Canadian National Institute for the Blind	300
SkateABLE	300
The Lyle S. Hallman Fund	
Hidden Acres Mennonite Camp and Retreat Centre	15,000
Kitchener Public Library	1,300
Langs	20,000
Lutherwood Child & Family Foundation	30,000

Mary Bales Fund	
Lutherwood Child & Family Foundation	1,400
Marillac Place	4,000
Music Fund	
Lyrical Lines Education Network	5,600
Ontario Endowment for Children and Youth in Recreation Fund	
Big Brothers Big Sisters of Waterloo Region	7,500
Canadian National Institute for the Blind	5,200
Focus on Nature	3,300
Healing of the Seven Generations	1,000
House of Friendship	5,000
Independent Living Centre of Waterloo Region	4,390
KidSport Canada - Ontario - KW Chapter	3,500
Kitchener-Waterloo Art Gallery	2,800
Sexual Health Options, Resources & Education Centre - SHORE Centre	2,000
SkateABLE	3,500
Start2Finish	2,000
THEMUSEUM	825
YWCA Kitchener-Waterloo	3,800
Palliative Care Fund	
Hospice of Waterloo Region	11,600
School Sisters of Notre Dame Legacy Fund	
Hidden Acres Mennonite Camp and Retreat Centre	13,000
TD Canada Trust Merv Lahn Community Development Fund	
Community Support Connections - Meals on Wheels and More	22,400
The Working Centre	3,200
Waterloo Region International Plowing Match 1995 and 2012 Fund	
Ayr Skatepark Committee Inc.	3,000
Cambridge Memorial Hospital Foundation	5,000
Community Support Connections - Meals On Wheels and More	2,000
KidSport Canada - Ontario - KW Chapter	2,800
SkateABLE	3,000
Waterloo 4-H	1,500
The Waterloo Region Record Literacy Fund	
Canadian Centre for Child Protection Inc.	746.82
Healing of the Seven Generations	1,654
Life Change Adventures	1,000
Strong Start Charitable Organization	1,500

The Waterloo Region Record - Lyle S. Hallman Foundation Kids to Camp Fund

Big Brothers Big Sisters of Waterloo Region	5,000
Camp Quality Canada	1,500
Canadian Diabetes Association	1,890
Canadian National Institute for the Blind	3,500
Crane Lake Discovery Camp	5,000
Easter Seals Ontario	2,000
Extend-A-Family Waterloo Region	2,000
Hidden Acres Mennonite Camp and Retreat Centre	2,500
House of Friendship	4,000
Life Change Adventures	3,062
Pride Stables	2,720
City of Kitchener - COPS Program - Community Outreach Program	4,000
City of Kitchener - Every Kid Counts THEMUSEUM	5,000
University of Waterloo	420
Waterloo Mennonite Brethren Church	2,000
Wilfrid Laurier University	4,685
YWCA Kitchener-Waterloo	1,740
	2,500

Weiland Family Foundation Fund

Bereaved Families of Ontario - Midwestern Region	5,000
Big Brothers Big Sisters of Waterloo Region	7,500
Business and Education Partnership of Waterloo Region	7,500
Canadian Diabetes Association	10,000
Nutrition for Learning	12,600
Pathways to Education Canada	5,800

The Woolwich Community Fund

Big Brothers Big Sisters of Waterloo Region	2,500
Kitchener-Waterloo Symphony	1,000
Sexual Health Options, Resources & Education Centre - SHORE Centre	1,500
Strong Start Charitable Organization	2,200
Waterloo Education Foundation Inc.	3,000

The Woolwich Community Fund - Fountain of Memories Award

Junior Achievement of Waterloo Region	1,800
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Youth Advisory Council (YAC) Fund

Community Justice Initiatives	1,900
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STUDENT AWARD FUNDS

Big Brothers of Kitchener-Waterloo Promise Scholarship Fund

Big Brothers Big Sisters of Waterloo Region	600
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Ernest Kendall Award Fund

Waterloo Education Foundation Inc.	1,200
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France-Anne Sweeny "Making a Difference" Fund

Ahmadiyya Muslim Jama'at	100
Bolivian Children Foundation	100
Brock University	1,000
Cambridge Self-Help Food Bank	100
Canadian Mennonite University	1,000
Canadian Mental Health Association	
Waterloo-Wellington (CMHA WWDB)	3,200
Carleton University	2,000
City of Kitchener	100
Creekside Church	100
Fiddlesticks Community Centre	100
House of Friendship	100
Juvenile Diabetes Research Foundation	100
Kids Can Play Association of Cambridge	100
Marillac Place	100
McMaster University	1,000
Parents for Community Living Kitchener-Waterloo Inc.	100
Ryerson University	1,000
Sick Kids Foundation	100
St. Anne's Parish	100
St. John Council for Ontario (St. John Ambulance - Cambridge Branch)	100
The Working Centre	100
University of Guelph	3,000
University of Waterloo	4,000
Volunteer Action Centre Waterloo Region	100
WE Charity	200
Welcome Hall Mission	100
Wilfrid Laurier University	3,000

The John R. Robins Fund

University of Waterloo	4,700
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The Kitchener Rangers Hockey Club Scholarship Fund

Cambrian College Foundation	700
Centennial College	700
Conestoga College Institute of Technology & Advanced Learning	4,600
McMaster University	700
Queen's University	2,300
Trent University	700
University of Guelph	3,250
University of Ottawa	700
University of Toronto	700
University of Waterloo	2,100
University of Western Ontario	700
Wilfrid Laurier University	11,750

The Mac Voisin Scholarship Series

Conestoga College Mac Voisin Scholarship Series	2,800
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NHLPA Dan Snyder Memorial Student Award Fund

Laurentian University	1,600
University of Waterloo	1,600
Wilfrid Laurier University	1,600

R. Jack Middlemass Memorial Fund

Arizona State University	3,500
Wilfrid Laurier University	2,000

The Walter A. Bean KWCF Scholarship Fund

University of Waterloo	4,000
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CHARITABLE ORGANIZATION ENDOWMENT FUNDS

Anselma House Endowment Fund	1,300
Big Sisters Endowment Fund	2,600
Child Witness Centre - Balsillie Endowment Fund	2,200
Community Support Connections Fund	30,300
Grand River Conservation Fund	1,500
Homer Watson House & Gallery Endowment Fund	1,600
Hospice of Waterloo Region Endowment Fund	600
Junior Achievement Terry Burch Memorial Fund	1,600
KidsAbility Foundation Endowment Fund	32,400
Kitchener Sports Association Legacy Fund	5,400
Kitchener-Waterloo Counselling Services Inc. Endowment Fund	1,000
Parents for Community Living Robert Denomme Fund	3,600
Scouts Canada - North Waterloo District Endowment Fund	2,200
St. Mary's General Hospital Foundation - Physicians' Endowment Fund	3,800
Kitchener Waterloo Community Foundation Operating Endowment Fund	6,600
The Kitchener-Conestoga Rotary Dream Home Fund	11,000
The United Way Forever Fund	100,900
The Uptown Waterloo Jazz Festival Endowment Fund	1,800
WPL Endowment Fund	6,200
WPL Summer Reading Club Fund	2,900
YWCA Endowment Fund	33,600
YWCA Mary's Place Fund	39,700
Zonta Club of Kitchener Waterloo Fund	1,700

NOTE

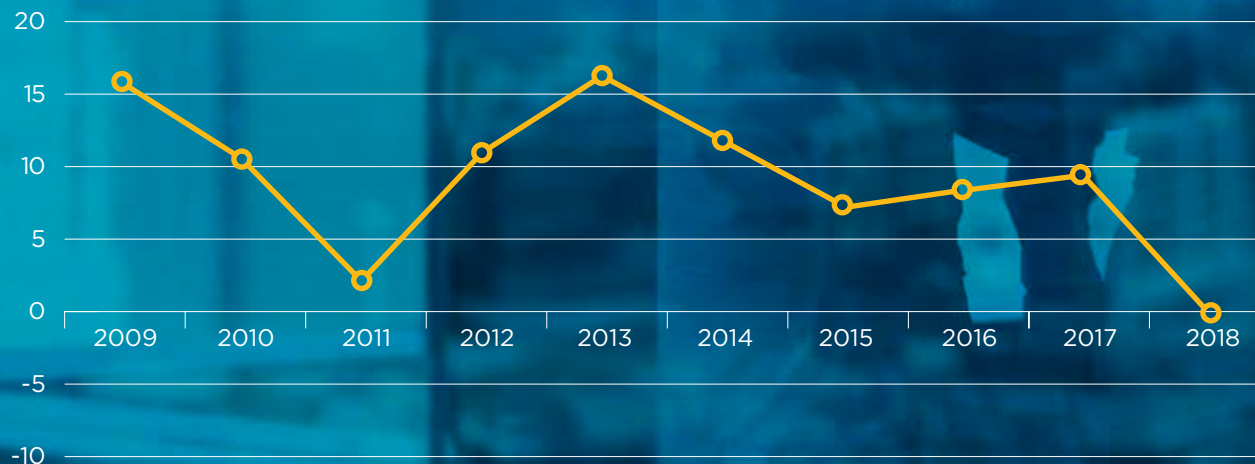
*** Grant Disbursement transferred to support the specified fund held at KWCF. The grant amount is included in the specified fund total.

2018 Financial results

We acknowledge the stewardship responsibility that has been entrusted to us. We take an unwavering pledge to meet our community's expectations for ethical, trustworthy, accountable and professional behaviour.

As of December 31, 2018, KWCF manages an investment portfolio of **\$97,293,837**. This includes Foundation-owned assets of **\$74,461,606** and an additional **\$22,832,231** that we manage on behalf of five charities.

INVESTMENT RETURNS (%)



KWCF Investments

In 2018, KWCF's return on pooled investment funds was -0.4% versus the benchmark return of -2.2%. (The benchmark combines performance results from the S&P/TSX Composite Index, the MSCI World (Net) Index and the FTSE Canada Universe Bond Index.) Our experienced Investment Committee once again managed the portfolio to exceed the benchmark, with an ongoing goal to maximize returns while protecting the capital of our investments over the long term.

We are pleased to report that over the past 10 years, our portfolio has averaged 9.0%, and since inception in 1984, KWCF's investment return has averaged 9.4%.

Additional Financial Background

The Investment Committee is guided by the Investment Policy Statement. KWCF uses a "specialty" investment management structure that assigns asset class responsibility to different investment managers. An Investment Committee with senior-level investment management expertise reviews performance using a benchmark performance measurement system.

The Committee reviews the target investment portfolio mix regularly and controls allocations to each asset class using the following asset mix targets:

40%

Fixed Income,
Cash &
Short-Term

Investment Asset
Mix Targets for
Investment Portfolio
December 2018

30%

Global Equity

30%

Canadian Equity

2018 Assets by Fund Type



● Donor Advised Funds	44.7%
● Community Fund	24.4%
● Field of Interest Funds	18.0%
● Designated Funds	12.9%

What is the Community Fund?

When you donate to Kitchener Waterloo Community Foundation, you have the option of donating to any of the funds, including the Community Fund. The funds in the Community Fund are "unrestricted," which means that KWCF is able to respond to grant requests from charities across Waterloo Region. A volunteer committee comprised of local residents reviews the grant applications to recommend how these funds are distributed.

2018 Financial results

Kitchener Waterloo Community Foundation Condensed Financial Statements

Condensed Statement of Financial Position as of December 31, 2018, with Comparative Information for 2017	2018	2017
ASSETS		
Investments [Note 1]	\$ 74,461,606	\$ 77,973,056
Other	1,453,813	937,451
TOTAL ASSETS	75,915,419	78,910,507
LIABILITIES AND FUND BALANCES		
LIABILITIES		
Grants Payable and Other Liabilities	266,373	424,810
Deferred Revenue	191,478	189,284
TOTAL LIABILITIES	457,851	614,094
FUND BALANCES		
Operating Fund	143,585	270,441
Capital Fund	75,101,163	77,889,235
Funds for Distribution	212,820	136,737
TOTAL FUND BALANCES	75,457,568	78,296,413
TOTAL LIABILITIES AND FUND BALANCES	\$ 75,915,419	\$ 78,910,507

Non-owned Assets [Note 2]

Condensed Statement of Operations Year Ended December 31, 2018, with Comparative Information for 2017	2018	2017
REVENUE		
Donations	\$ 2,097,286	\$ 2,503,171
Investment Income (Loss)	(133,088)	6,387,538
Other (Grant Income, Sponsorships, etc.)	101,912	224,545
Administration Fees	115,528	67,317
	2,181,638	9,182,571
EXPENSES		
Grants	3,156,643	3,284,979
Operating Expenses	1,863,840	1,771,220
	5,020,483	5,056,199
Excess (Deficiency) of Revenue over Expenses	(2,838,845)	4,126,372
Fund Balances, Beginning of Year	78,296,413	74,170,041
FUND BALANCES, END OF YEAR	\$ 75,457,568	\$ 78,296,413

Condensed Notes to Kitchener Waterloo Community Foundation Financial Statements

Note 1. Investments as of year end.

	2018	2017
MARKET VALUE		
Bissett Core Equity Fund	\$ 10,615,402	\$ 11,760,277
Connor Clark & Lunn Canadian Equity Fund A	10,498,512	11,569,323
TD Emerald Canadian:		
Core Plus Bond Pooled Fund	20,170,654	21,220,759
Short-Term Investment Fund	3,479,954	2,898,471
TD Emerald Global Equity Shareholder Yields Pooled Fund	13,099,847	
Walter Scott and Partners Global Equity Fund	13,043,134	27,524,495
Rae & Lipskie Investment Management	379,772	406,731
COST		
Community Forward Fund	1,710,000	1,710,000
Impact Investments	1,464,331	883,000
TOTAL	\$ 74,461,606	\$ 77,973,056

Note 2. Non-owned Assets

The Foundation holds certain securities for custody and management on behalf of other charities. These assets, as well as investment income and gains or losses on disposition of investments, are on account of these organizations and, accordingly, are not reflected in the financial statements of the Foundation.

	2018 Market Value	2017 Market Value
The amounts under administration are as follows:		
The Catholic Community Foundation of Waterloo Region Fund	\$ 2,697,614	\$ 2,906,621
THEMUSEUM Endowment Fund	1,330,358	1,972,455
Conestoga College Institute of Technology and Advanced Learning Fund	3,514,199	3,103,714
Lisaard House/Innisfree House Fund	7,304,048	6,554,769
Cambridge & North Dumfries Community Foundation	7,986,012	8,090,605
TOTAL	\$ 22,832,231	\$ 22,628,164

The audited financial statements for Kitchener Waterloo Community Foundation (auditing firm KPMG LLP) are available on our website at www.kwcf.ca or by mail. Please call 519-725-1806 to request a copy.

our team

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Sarah Witmer
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Relations Specialist
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The foundation of my community

starts with you and me-
more than charity
it's the activity of being engaged
with the people in this place we call our region.

Together we score 
when we explore ways to innovate philanthropy
and build a legacy while welcoming all voices ...
with inclusivity.

My foundation is "Making It Easy for People to Do More Good"
in my neighbourhood
... and BEYOND. 

And it's time to act, with impact.
Let's make a pact to ideate, co-create and participate.
Join us and collaborate.

With change catalyzed
we realize our dreams for today and tomorrow 
and, it all gets built ... ON OUR FOUNDATION.

Carl Coelho

Chair, Due Diligence Committee





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Do More Good. Forever. Together.

A member of:



Registered with Canada Revenue Agency (#132170994 RR0001).
Kitchener Waterloo Community Foundation issues official receipts for income tax purposes.