

**creating a forever fund
at Durham Community Foundation**

Our volunteer Board of Directors are leaders in our community, and we thank them for their dedication.

Beverley Bettens, Chair
Carrie-Anne Atkins, Vice Chair
Scott Collins CPA, Past Chair
Craig Loverock CPA, Treasurer
Randy Chew, Secretary

Mary Desjardins-Therrien
Scott Hildebrandt
Bobby McBride
Randy Pickle



Our Vision

Creating a legacy for the future

Our Mission

Building community through philanthropy

Durham Community Foundation

2-157 Harwood Avenue North
Box 250
Ajax, Ontario, L1Z 0B6

905-430-6507
DurhamCommunityFoundation.ca

CRA # 898797931RR0001

We are honoured that so many trust us with their philanthropic dreams and goals. We know why they do.

We offer:

Simplicity

We can take care of all your giving needs. As a donor, you are able to create your own fund, simplify giving and record keeping, and maximize tax benefits.

A broad perspective

You have access to knowledge about current needs and opportunities in our community to help you invest in the causes that matter to you.

Anonymity

You can be recognized for your gift or remain anonymous. The choice is yours.

Impact

You can multiply the impact of your gift by pooling it with other gifts and grants.

Permanence

You can create a timeless legacy that will benefit your community in perpetuity. Professional investment managers are selected to preserve The Foundation's assets by maintaining income and growth at moderate levels of risk.

Flexibility

Your gifts can address the charities you care about most or can benefit the most urgent needs as identified by our well-informed staff and volunteers. You can build your fund a little at a time or through one larger donation. Depending on the fund type you choose, you can be involved in an ongoing advisory way, or leave the work of managing the fund to us.

Communication

We will listen and provide thoughtful counsel specific to you. We will provide ongoing communication in a manner that meets your needs. You will be regularly updated, and we will pay attention to your specific questions and areas of interest or concern.

Low cost

We operate on a very lean budget. Each endowment fund is assessed an annual administrative fee of 1.5 percent which covers accounting, audit, legal, grantmaking, all government and regulatory reporting and an annual investment management fee of 1 percent.

Sound governance and fund management

Our prudent investment practices have, on average, outperformed the market. Monthly statements are reviewed by an experienced team of investment professionals and our dedicated volunteer Board of Directors provides governance second to none.

Written for you

This brochure is written for people like you who have an interest in giving back to the community. You can establish a forever fund through Durham Community Foundation (DCF) that year-after-year will contribute to the well being of the people within the Region of Durham. And, don't think for a moment that you have to be wealthy to make this happen.

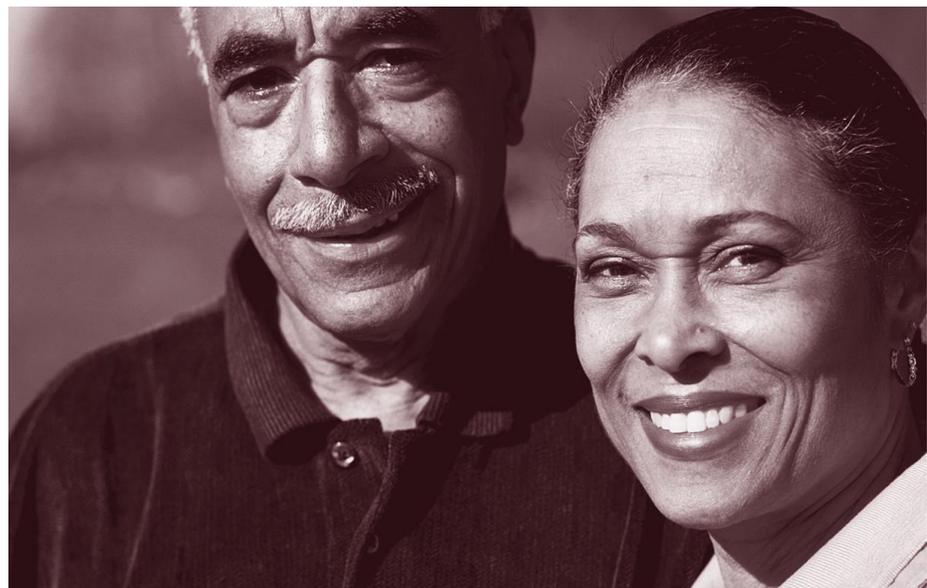
To date, Durham Community Foundation has over 40 funds. These forever funds are as diverse as the caring people who started them, but they all have one thing in common — they were created to make a difference. We have family funds that started small, and with dedication and creativity add a little each year. Some began through a simple donation. Others got going because of a gift of shares, stocks, RRSPs or RRIFs, or payments from an estate. Others were formed through proceeds from life insurance policies. Our funds sometimes honour the memory of a family member, friend, or mentor. Some simply extend the support of a beloved cause, and some are formed to meet the greatest community needs as determined by our skilled volunteer Grants Committee. And we hope to work with businesses who will build their fund each year to pay tribute to their employees or give back to the community who supported their business growth.

We hope these stories will inspire you to join this group of generous visionaries who will forever make a difference. It is possible. You just have to get started.

In estate planning discussions with our clients it is no surprise that many want to make an impact that extends beyond family inheritance. They understand there are community needs far more urgent and they want to help. The flexibility and tax efficiency offered through Durham Community Foundation gives us lots of room to counsel them in a way that meets their specific needs.



Our goal is to be responsive to each donor's personal financial and philanthropic objectives. We are happy to collaborate with your financial advisor or your lawyer.



Our donors have inspired us...



Strong belief in the Foundation provided direction to their decision

Lorna and Reginald Braid believed deeply in everyone's responsibility to contribute to their community. Throughout their lives they did just that. Professionally, Reginald and Lorna worked in film and media respectively. Lorna actually paved the way for other women by becoming the first female manager at the CHOO Radio station in Ajax.

But it was their 25-acre property in Uxbridge that they enjoyed the most, especially upon retiring. Together they planted trees on more than 20 acres and while Reginald crafted in his wood shop, Lorna tended to their large vegetable garden.

As they aged, they became acutely aware of the needs of seniors, and how vital it was to fund agencies that enable seniors to live independently in their homes longer and provide access to the services they need the most.

After meeting with the Foundation team, they established the Reginald and Lorna Braid Seniors Fund. They began to contribute to the fund annually. They also made Durham Community Foundation the beneficiary of their estate.

As stewards of their \$1.3 Million estate gift, DCF is profoundly grateful for their commitment to ensuring seniors have the ability to live independently in their homes throughout Durham.



Remembering a Mother, Colleague and Friend

Nothing can prepare you for the sudden loss of someone you care about, especially a dear family member. This family member was part of a corporate family. Colleen Marie Elizabeth Hogan began working for Durham Medical in 1997, bringing her extensive medical industry experience to this growing family business.

Colleen was a caring person, with a strong work ethic who was never afraid to laugh at herself. She was the first to know a client by name or recognize them as they walked into the store. Colleen was passionate about the people she helped and was part of the heart and soul of Durham Medical.

Colleen had a special fondness for kids, especially children with special needs. She was the first to buy a ticket for a fundraiser, supply an auction item for a charity dance or attend private fundraisers that families held. Colleen saw firsthand the struggles and expenses that many families with special needs children faced. Grants from the Colleen Fund will go towards children's educational programs or programs for children with special needs.

...let their stories inspire you too.



Women Launch Bursary to Support Other Women

It is amazing what a small group of dedicated women can do to ensure that a woman they may never meet can fulfill her dream of higher education. The Grace Fund is named after Grace Annie Lockhart (22 February 1855 – 18 May 1916) who was the first woman to receive a Bachelor's degree in Canada.

Established by a committee of twelve women including: Sandy Archibald, Kent Farndale, Bonnie Fraser, Pamela Green, Colleen Jordan, Ruth Lafarga, Mary Lofthouse, Heather McGivern, Jane Rowe, Joan Sanderson, Joan Thornton and Catharine Tunney, the Grace Fund is now valued at well over \$100,000 and provides an annual grant of 3.5 percent of the fund, \$3,500 to a female student attending Ontario Tech University (UOIT).



Starting a Family Legacy of Giving

For Randy and Margaret Chew establishing a \$150,000 permanent endowment fund at Durham Community Foundation, is their way of supporting a community that has been good to them for more than 30 years.

The Region of Durham is also home to their business, SMS, Smillie McAdams Summerlin Ltd. The company, based in Whitby, distributes specialized products nationally for the mechanical construction industry on commercial, institutional and laboratory projects.

For Randy and Margaret, "the community has been a great place to raise a family and grow our business. We believe in education; this fund will provide scholarships and bursaries for students attending Durham College now and forever."

New Emerging Funds

We are inspired by three new funds under development, the farming community is collaborating to establish the Agricultural Enhancement Community Fund benefiting individuals pursuing the following agricultural related disciplines: human capital, industry diversification; conservation and sustainability, and promotion and service to agricultural; a local business is launching a new mental health fund to provide PTSD service dogs to veterans and first responders; and we are launching the Unflood Durham Fund, in support of natural infrastructure grants to reduce the impact of local flooding.



Ten Ways to Give

1. Gifts of cash can establish or grow existing funds or our Community Fund which targets the greatest community needs.
2. Gifts of stocks, bonds, mutual funds or employee stock options, can be cost-effective and simple. Whether it is setting up your own endowment fund, support for an existing fund or a gift to our Community Fund, we will work with you and your professional advisor to determine the best option.
3. Bequests let you leave a legacy to the community while enjoying the assets you need to enjoy your current lifestyle.
4. An insurance policy that names Durham Community Foundation as owner and beneficiary is one way to make an extraordinary gift at a manageable cost.
5. RRSPs/RRIFs that designate a charity as the beneficiary can help reduce estate taxes and probate fees and ensure your savings last into perpetuity.
6. A donor designated fund gives you the ability to provide enduring support to your favourite charity — year after year.
7. The creation of a family fund encourages giving across generations.
8. Memorial funds, set up to remember and honour loved ones, keep memories alive and create an enduring legacy.
9. Boost resources for local charitable agencies by donating to one of our charitable endowment funds.
10. Referrals are gifts too! If you are a donor, pass our name along to someone considering their own fund or who might make a contribution to an existing fund.

The variety of Funds we offer allow the donor maximum flexibility and are a simple, powerful and personal approach to giving.

Our Fund Options:

Charitable Endowment Funds

Charitable organizations establish permanent endowment funds to provide a source of income to carry out their work.

Designated Funds

This type of fund allows donors the opportunity to specify (at the time the fund is established) the charitable organization they wish to support.

Donor Advised Funds

Donor advised funds allow donors to have ongoing participation in the selection of charities that will benefit from their gift.

Field of Interest Funds

A field of interest fund enables donors to identify an area of interest they would like to support, for example: food security, shelter, children, animal welfare, arts, environment, education, etc.

Flow-through Funds

These are distributed over a specific period of time.

Agency Funds

These funds have been placed with The Foundation for long term investment by other charitable organizations.

Scholarship Fund

This kind of fund enables donors to support the continuing education or training of deserving students or help with the financial challenges of post-secondary education.

Unrestricted Funds

Unrestricted funds provide The Foundation with the most flexibility in responding to community needs. Named funds can be established with a gift of \$5,000 or emerging funds can be created with pledge commitments.

In addition, donors interested in supporting future community needs are able to make a contribution of any size to Durham Community Foundation's Community Fund.

Our Endowment Funds

Durham Community Foundation's primary role is to build endowment funds that benefit our community. The power of an endowment fund is that it is permanent, yet it continues to grow over time, while awarding grants annually to support immediate needs of charities. To date, through our endowment funds and additional support from our donors we have granted more than \$4 Million to charities within all eight municipalities of the Region of Durham. That's the Real Power of Endowment.

Community Endowment Funds

Allow maximum flexibility to respond to changing needs and opportunities from year to year. Grants are awarded to a broad range of charitable projects.

Funds include: F.W. Kitchen Family Trust Fund, Garritano Bros. Ltd. Fund, Joe and Donna Dickson Family Fund, Lafarga Family Fund, Morrison Anniversary Fund, Pebblestone Multi-Services Inc. Fund, Sanderson Family Fund, and Tunney Family Fund

Field of Interest Funds

Support special interest areas, for example geographic location, or charitable sector such as health or the environment.

Funds include: Ajax Community Fund, Art of Transition Culture Fund, Bernie's Legacy Fund, Clarington Fund, Colleen Fund, Hawkshaw Family Fund, Madison Alexander Fund, Ontario Endowment for Children and Youth in Recreation Fund, and Reg & Lorna Braid Seniors Fund

Donor Advised Funds

Enable donors to advise annually on which charities should receive a grant from their fund.

Funds include: Amanda Sarah Heron Fund, Dyall/Hutton Family Fund, Fraser Legacy Fund, George and Jean Lofthouse Fund, J. Donald Thornton Memorial Fund, Live Your Dream Fund, Professional Engineers Ontario – Lake Ontario Chapter Fund, and Stanley E. Lovell Family Fund

Scholarship/Award Funds

Support the education of deserving students for academic, performing arts, cultural or recreational purposes.

Funds include: Evelyn Burden Music Bursary Fund, Grace Fund, Jim Witty Scholarship Fund, Mildred and Jeremiah Coughlan Scholarship Fund, Randy and Margaret Chew Family Fund, Todd McNabb Memorial Scholarship Fund, and Terry James Volunteer Scholarship Fund

Agency Endowment Funds

Help ensure long-term financial stability for specific charitable organizations.

Funds include: Deohaeko Support Network, United Way of Ajax Pickering Uxbridge Agency Endowment, and YWCA of Durham Agency Endowment



Granting with impact – the annual process

Donations from endowed funds are pooled together and invested by professional investment managers. The income from these investments is then used to make grants to support local registered charities. The capital in the fund remains untouched, which is why a fund is able to grant year-after-year. Granting is usually based on 3.5% per year but could be more if investment results and needs warrant. This is a decision made annually by the Board of Directors. The amount of available funding is thereby decided and provided to the Grants Committee.

Each year, Durham Community Foundation invites Requests for Funding from charitable organizations within the Region of Durham and the surrounding area. Our Grants Committee diligently reviews each application in consideration of the direction and granting amount as provided by the Board of Directors. Charities must also submit their financial statements which are reviewed to ensure they are financially stable. In cases of Donor Advised Funds, the donor is involved as part of the recommendation. Ultimately, an overall grant recommendation, detailing each grant is provided to the Board of Directors for approval. Upon approval, cheques are written to each registered charity in the approved amount.

Call to Action

Do you see yourself in one of these incredible, generous community stories?

Do you want to be a part of a vision for a greater community?

Do you want to make a difference — now and forever?

Durham Community Foundation helps you to fulfill your purpose
and together we create lasting legacies. Contact us today at 905-430-6507.



What is a Community Foundation?

Community Foundations are all about people giving back...

A community foundation is a collection of charitable funds. Donations to these endowment funds are invested. Income from the investments is then used to make grants to support local registered charities. This means the original gift will have impact in the community today, tomorrow, and forever.

Community Foundations also have established roots and are growing legacies in communities across Canada. Standing apart in the field of charitable giving, they are dedicated to enriching the quality of community life in specific geographical areas. Community Foundations are not charities supporting their own programs, nor do they compete with other agencies for funds. Rather, they pool the charitable gifts of many donors to cultivate and grow permanently endowed legacy funds to provide lasting support for local priorities. Income earned by the permanent endowments is distributed to support a broad range of community agencies and post-secondary schools, while the original investment is left to grow over time.

The three principle roles of a community foundation are to:

- Cultivate and grow permanently endowed legacy funds which are invested wisely for the long term benefit of the community
- Share the legacies by making effective grants from the investment earnings to seed, nurture and support a broad range of community initiatives
- Provide leadership in their communities by encouraging collaboration among charitable agencies, facilitating learning and convening opportunities for all

ALL FOR OUR COMMUNITY!



Our Foundation is the Heart of Charities in Durham

Established in 1994, as a bridge between contributors, charities and community, Durham Community Foundation (DCF) is more than a grant maker. DCF is the charity's charity – their voice in the Region of Durham and beyond. DCF has invested \$4 Million in 200+ charities, contributing to Durham's significant growth. DCF is part of a network of 191 community foundations in Canada with assets of \$5.8 billion, allowing it to scale and leverage innovation.

Strategic Foci:



Investments

DCF develops powerful relationships with donors, including individuals, families, businesses, organizations, education, and government. We enable them to activate philanthropy to solve Durham's greatest challenges and build community. DCF serves as a nexus in the philanthropic world of Durham, connecting donors and volunteers, keeping apace of community developments and needs, as well as identifying the most effective ways of addressing them through the benefit of the research and resources of the greater community foundation movement, which allows DCF to share with the community.



Leadership

DCF connects philanthropic, charitable, and community leaders to collaborate and catalyze innovation, partnership, and solutions. DCF facilitates learning and networking for charities' performance and impact. Our network in the Region is large, diverse, and collaborative. Connecting with the Region's charitable sector through regular correspondence, collaborative fundraising, and skill building and training, DCF is at the heart of the charitable world in Durham. DCF is on the leading edge of trends, developments, concerns, and opportunities in philanthropy and among charities, their volunteers, and donors. In this role, DCF can affect change for good to help sustain a vibrant and thriving charitable sector in Durham.



Philanthropy

DCF builds philanthropy platforms, facilitating donors to invest, strengthen the community, and bring it closer to together, including shelter, mental and physical health, recreation, arts, culture, and environment. Since inception DCF has enriched the lives of hundreds of thousands of individuals in the Region of Durham.



Did You Know? We Don't Compete with Local Charities and Nonprofits. We Strengthen these Organizations through Our Advocacy Work, Expertise, and Initiatives.

As a funder for 27 years in the Region of Durham, we recognize our sector (registered charities and nonprofits) is a vital contributor to the well-being of our community and local economy. Our mandate is to strengthen the work of these organizations beyond the grantmaking through our advocacy work, expertise, and initiatives.

Advocacy

We are the voice of our sector at the local, provincial, and national levels, sharing their strengths and challenges and leveraging our relationships with community and local leaders to ensure the important work of our sector can continue.

Crisis Sector Support

We lend our expertise to help charities and nonprofits in crisis. Our Executive Director's experience as well as the knowledge of Community Foundations of Canada's leadership ensures we can support organizations in addressing their most urgent needs whether it's an unanticipated loss in revenue or staffing, board, or volunteer issue.

Durham Region Funders Table

The Durham Region Funders Table includes representatives from the Region of Durham, municipalities, Durham Community Foundation, the local Red Cross and United Way. This table ensures a strategic approach, based on real-time data, to funding local agencies to ensure we are addressing the most pressing needs of our community throughout the region.

ED Connect

We facilitate a monthly chat to help Executive Directors share what's keeping them up at night and find tangible solutions to their concerns through a peer-to-peer driven support group.

GivingTuesday

We partner with CanadaHelps to champion #DurhamGivesBack on GivingTuesday, a giving movement driven by individuals, charities, and businesses across Canada to support the causes they believe in and the communities in which they live through volunteerism or financial contributions. We share our grants to help profile local organizations and the work they do to strengthen our region. We also work with local leaders to foster a culture of philanthropy in our region.



Mental Health Support for Sector Leaders

We offer a series of mental health workshops led by psychotherapists with experience in our sector to help leaders navigate their entire organization especially through the COVID-19 crisis.

Philanthropy Forum

We provide a full day, leadership development and networking conference to support leaders in our sector. This year our virtual forum included 150 registrants from small grass roots nonprofits to larger local charities.

Walk for YOUR Cause

We organize a platform for charities, nonprofits, businesses, and individuals to raise funds for their respective organizations and the causes they care about. This year more than 125 participants from 15 local charities walked together to raise funds for their respective organizations.

Join the Giving Movement!



We Know the Needs of the Community.
We Can Help You Design Your Giving Goals.
We've Been a Part of the Region of Durham Since 1994.



Volunteers are
the roots of
strong
communities.

Durham Community Foundation Board Of Directors

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DCF Investment Committee

Tyler Marche, Chair
Alan Densham, Bobby McBride, Ehren Mendum, Nadeem Siddiqui



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